

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 7/2 • APR/MAY 2017

## Senator Akaka & NKEFH

### Creating a Healthier Hawai'i

“We need a facility with people who will work with patients and look at the culture of the people of Hawai'i.”

— Sen. Daniel K. Akaka

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Vacations Hawaii  
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- King Street (by Tamarind Park)
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- KAUAI:** Love's Thrift Store (Lihue), Agency on Elderly Affairs

- MAUI:** Kalama Heights Senior Community, Kaunoa Senior Center, Hale Mahaolu, Hale Makua, Maui County Executive Office on Aging, MEO, Love's Thrift Store (Kahului), Oceanview Adult Daycare (Kahului), Napili Coffee Store, Roselani Place

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■ For distribution location questions or requests, contact Sherry Goya: 808-722-8487 | SGoyaLLC@aol.com

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I am honored and grateful for the opportunity to share a story about the honorable Sen. Daniel Kahikina Akaka as our featured article in this issue.

The senator is continuing to make Hawai'i a better place to live by supporting the National Kidney Foundation of Hawaii's fundraising efforts. The beloved senator continues as our best example of a caring, engaging, committed and respected community leader.

This issue also includes our newest *Generations Magazine* partner, James Carter, an acupuncturist and herbalist who shares his expertise about Chinese medicine. I am always looking for ways to stay healthy and I find his first article (page 32) to be fascinating and informative.

Also within this issue are useful resources, including computer tips for seniors from Emeritus College at Honolulu Community College (page 19); a senior dental care article by Dr. Lance Teramoto (page 30); an article about Alu Like and its wonderful senior programs (page 40); a story about free, online legal services provided by HOP (page 42); and information on Common Cause, for those who want to stay informed about political issues (page 44). And don't miss the review on "Disrupt Aging" by AARP CEO Jo Ann Jenkins (page 17) and much more...

*Generations* is always looking for nonprofits that serve our senior community with compassion and purpose, so if you know of one, please let us know.

*Generations* is distributed statewide via all agencies on aging and state libraries, and on Hawai'i Island at all of the KTA Super Stores, so be on the lookout for our Neighbor Island programs.

We thank our beloved readers for all their emails and phone calls of encouragement regarding *Generations'* service in our communities. We are encouraged to provide information about an increasing number of programs and promote events on our website's calendar ([www.Generations808.com](http://www.Generations808.com)). Please continue to send them to us, so we can convey the information to our kūpuna, and their families and caregivers. And lastly, please mark your calendar for this popular annual event:

**Generations Magazine's 11th Annual Aging in Place Workshop  
Aug. 19, 2017, Ala Moana Hotel — Honolulu**

More information on this event will be in the following issues of *Generations Magazine*.



Live well!

Percy Ihara, Editor/Publisher

**PERCY IHARA**  
Editor/Publisher  
808-234-3117  
Percy@Generations808.com

**SHERRY GOYA**  
Sales & Distribution  
808-722-8487  
SGoyaLLC@aol.com

**DEBRA LORDAN**  
Copy Editor/Writer  
Debra@Generations808.com

**WILSON ANGEL**  
Art Director  
Wilson@Generations808.com

**BRIAN SUDA**  
Photographer  
Brian@BrianSuda.com

**KATHERINE K. SMITH**  
Freelance Writer  
HonuMaui@gmail.com

**SHAYNA FUJIMOTO**  
Intern — UH Mānoa



With Sen. Akaka (seated) are Milliannie Akaka, Percy Ihara, and Diana Benningfield.

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# Our Contributors

**G**enerations Magazine® calls upon Hawai‘i’s experts—from financial and legal advisors to healthcare professionals and noted chefs—to produce informative and meaningful resources for our local seniors and their families. We are grateful for their contributions.



*JAMES CARTER, L.Ac., is a licensed acupuncturist in the State of Hawai‘i and owner of Luna Acupuncture & Wellness LLC., where he specializes in the treatment of internal medicine conditions, kidney disease and chronic pain. The mission of his clinic is to help everyone reach a state of optimal health and wellness and to live pain-free, active and full lives with abundant energy. His clinic focusses on helping people live longer, higher quality lives by incorporating advanced theories on longevity rooted within the Chinese concept of “yang sheng.”*



*SHAYNA FUJIMOTO is an intern currently studying at the University of Hawai‘i at Mānoa. She is an English major looking to get involved in the editing and publishing industry, as well as extend her writing experience outside of academia. So far, she has placed in numerous writing competitions, both statewide and nationwide, such as the Board of Water Supply Poetry Contest and National History Day. Shayna was born and raised in Honolulu. She helps her family care for her grandmother, who lives in Kāne‘ohe.*



*RUSSELL HIGA is the senior pastor of Streams of Life Fellowship. He is a 1971 Roosevelt High School graduate. In 1978, he graduated from the University of Hawai‘i graduate with a Bachelor of Science in human development. Later, he attended Western Conservative Baptist Seminary—Master of Divinity. He and Judy, his wife of 31 years, are the parents of three grown sons.*



*SEN. SUSIE CHUN OAKLAND is the co-founder of the Kūpuna Caucus, which includes legislators, groups and individuals passionate about protecting Hawai‘i’s kūpuna. In Susie’s 22 years chairing the House or Senate Human Services Committee, she attained funding for the Kupuna Care Program, Aging & Disability Resource Center, senior centers and higher care payments for adult residential care homes. She also established the Joint Legislative Committee on Aging in Place and Long Term Care Commission that identified long-term care policy goals.*



*LANCE TERAMOTO established his dental practice in 1985. Born and raised in Mililani, Lance graduated from Leilehua High School in Wahiawa, earned a Bachelor of Science degree from the University of Southern California, and received his Doctorate in Dental Science from Georgetown University, School of Dentistry, in Washington, D.C.*



*MARK TSUDA brings over 25 years of experience in hotel, luxury spa and retail industries to his position as executive director of ‘Ilima at Leihano, a senior living community in Kapolei. He has also served as CEO for Jams World, the vice president of spa operations for Blackstone Real Estate Advisors and as a regional vice president with Steiner Leisure. Mark is on the board of directors for the Hawaii Strategic Development Corporation and earned his bachelor’s degree in travel industry management from the University of Hawai‘i.*

*A special mahalo to our additional contributors, whose dedication to the senior community is greatly appreciated. And also to our loyal contributing partners, whose consistent presence continues to enhance this magazine’s value.*

ALU LIKE STAFF | JANE YAMAMOTO-BURIGSAY | FARAH DOIGUCHI | SHERRY GOYA | SCOTT MAKUAKANE  
JULIE MOON | EILEEN PHILLIPS | SCOTT SPALLINA | BRIAN SUDA | MICHAEL W. YEE | STEPHEN B. YIM

“Hawai‘i has 30 percent more kidney disease than other states; Native Hawaiian, Pacific Islanders, Filipino and Japanese communities are most affected...”

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Cover & Feature Story Photography by Brian Suda

# It's Good to Share

On many websites, you'll see icons either on the side or somewhere in the corner of the page. You might have been reluctant to click on them if you don't know what they are or where they might take you.

Let's explore these mystery buttons using *Generations Magazine's* home page ([www.generations808.com](http://www.generations808.com)).

All these buttons allow you to share articles or entire issues through different social media sites. The buttons can also enable you to print or email an article or issue, or save a PDF of it on your computer to read when no internet connection is available.

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- Their tips to "age in place" gracefully are:
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by Kahala Nui

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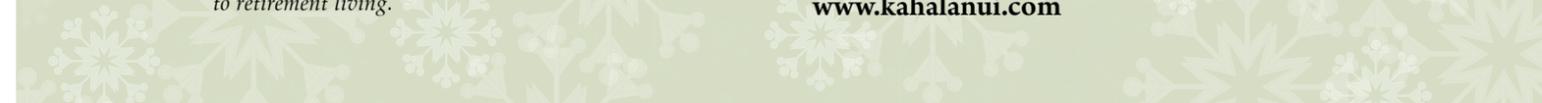
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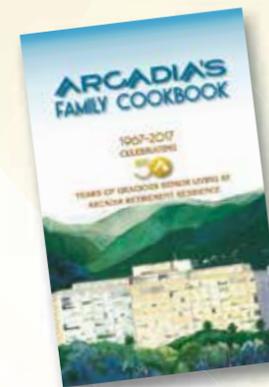
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# Honor Our Elders

by Pastor Russ Higa

As the years roll by, it is not always easy to keep perspective on the people who mean the most to us. Sometimes we forget to show the appreciation they are due.

But it is important to remember to express our love and honor our senior citizens while they are still here.

For example, one Sunday, a celebration honoring 98-year-old auntie Jane Chang drew an adoring crowd. Her favorite color is pink, so we all wore it. Her favorite foods are nishime, mochi and undagi, so that's what we ate (among other things). Her favorite songs were sung and we shared testimonies about how she has touched our lives. We presented gifts to her—she was treated like a queen. Auntie Jane was touched, as well as her family and friends who joined in the special celebration.

It is good to honor seniors on their special day, and treat them with tender loving care—and don't forget to be kind to yourself!

If you asked a senior citizen how he or she feels about themselves, how would they respond?

A typical senior, myself included, since I'm 63, would probably say, "Oh, I'm just an old fossil!" During a recent Sunday message, I took this to the test by giving each senior in our fellowship a small mirror. I asked each one to look



Auntie Jane Chang, above, seated with her family and friends at Sunday worship at the Mānoa District Park.

at themselves for one minute. Then I asked, "What did you see?" They answered, wrinkles, white hair, sags, bags, receding hairlines. We all noticed our aging—even the younger ones. Then I asked, "Is that how Papa God sees you?" I went on to explain that God sees us as a unique, precious, beautiful and amazing gift! He sees us as His masterpieces!

As seniors, we often see our diminishing strength; our

frailty. God wants us to see our beauty. So the next time you look into the mirror, don't focus on your wrinkles, sags and bags.

Declare your truth. "I am beautiful. I am amazing. I am God's masterpiece." That's the truth! Believe it and live it! ■

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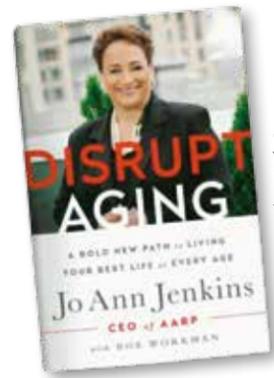
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# 'Disrupt Aging:' Live Your Best Life at Any Age

by Generations Magazine Staff



National bestseller *Disrupt Aging: A Bold New Path to Living Your Best Life at Every Age* by AARP CEO Jo Ann Jenkins is a book for anyone who wants to live a life of possibility, connection and growth.

We've all read it and heard it: "50 is the new 30" and "60 is the new 40." But Jenkins disagrees. She believes 50 is the new 50, and she, for one, likes how it looks.

In what MIT Age Lab Director Joseph F. Coughlin has called "A brilliant and compelling new look at the future of aging," the author shows us how to embrace opportunities and change the way we look at growing older. She encourages us to re-think the negative stories we tell ourselves

and each other about aging and to instead view our later years as a period of continued growth and something to look forward to—not as a time of decline or something to fear.

*Disrupt Aging* chronicles the journeys of Jo Ann and other fearless individuals working to change what it means to age in America. In her highly focused but down-to-earth personal style, she focuses on three core areas—health, wealth and self—and offers readers a new vision and practical advice that can empower them to choose how they live as they age.

Our ability to live longer, healthier lives is one of our greatest achievements — it's time we treat it as such. *Disrupt Aging* shows readers how.

Find out more about the book and where it can be purchased through a browser search or a book title search at [www.aarp.org](http://www.aarp.org). ■

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## 'Let's Play Ball!'

by Shayna Fujimoto, Generations Magazine Intern

**Y**ou hear it all the time: To stay healthy, we need to stay active. Yet as we get older, it can be difficult to find the energy and motivation to get out and exercise.

Makua Ali'i, O'ahu's premier senior softball league, provides mature athletes an opportunity to stay active and social. The "slow-pitch" softball league is the perfect activity for those who miss the camaraderie and competition of their little league days.

The league is comprised of 18 teams and is open to players aged 60 and over. Each week, games are held at the Patsy T. Mink Central Oahu Regional Park (CORP) in Waipio. Game results published most Thursdays in the Honolulu Star-Advertiser. There is also a league exclusively for those 70 and over that plays on Friday mornings at Ala Wai Community Park. Even for those who are no longer able to participate in team sports, attending and watching the games is a great motivator to get out of the house and meet those who share interests and passions. After the game is the perfect time to talk story!

Francis Lum, an 80-year-old member of Waipio Makules, has been playing with the league since 1997 — 20 years and counting! Even after knee-replacement surgery, he's still going strong and coming out each week.

"I play Monday, Wednesday, Friday, then I come out practice Tuesday," said Francis, "so that's four days a week."

It's an exciting sport comprised of amazing people and a refreshing sense of community. Hearing everyone laughing, shouting encouragement and cracking jokes would make anyone passing by want to join in the fun!

New players join the teams each season. When asked how experienced the newcomers usually



Francis Lum (left) and Danny Fujimoto (right) before their Monday game.



are, Francis said, "It's always different. Some people like myself — I came in and I didn't have any experience." For these players, it's all about being with friends and having a good time. Of course, everyone gets older each year, so it's good to see new faces. Francis' advice to any one of the newbies planning on joining is "make sure you stretch good before you play. That's the main thing."

Sports aren't only for the young guys. Knowledge and experience are just as important as raw strength and speed, and many of these players have more than just a few years of softball under their belts. The true test of their abilities comes during the state tournament held every year, when participating teams from O'ahu and the outer islands compete for the championship in one of eight divisions.

Makua Ali'i is the perfect opportunity for seniors to get much-needed fresh air and exercise in a social setting, while engaging in some fun and friendly competition.

Contact the Makua Ali'i league to find out more about how you can join and play ball! ■

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## FaceTiming Joy

by Farah Doiguchi, Emeritus College Coordinator

**F**aceTime is an easy-to-use tool that allows loved ones to make free video calls to those near and far. FaceTime calls use Wi-Fi or cellular data, as opposed to traditional cellular minutes, and can be made via an iPhone, iPad, iPod Touch or Mac device.

Simple accommodations can help to familiarize seniors with the application. Calls with grandchildren can be scheduled in advance; all grandpa and grandpa need to do is tap the green "Accept" button to connect. Other quick tips include creating a Contact List to make outgoing calling easy, or isolating the FaceTime app on the user's Home Screen so kūpuna know exactly which icon to use.

My 94-year-old grandmother welcomes the face-to-face interaction FaceTime affords. She enjoys connecting with my young daughter. During a recent video call, Nana complimented her as she enjoyed a walking tour of my daughter's latest art

projects. Their conversations are lively, animated, genuine and heartfelt. I'm proud of Nana's willingness to embrace technology — she is proof positive that it is never too late to try! ■

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The Emeritus College, with support from the Pacific Center for Advanced Technology Training at Honolulu Community College, is pleased to offer an iPhone/iPad Basics course. The class is fun, informative and paced at just-the-right speed for seniors to follow along.



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# Senator Akaka & NKFH

## Creating a Healthier Hawai'i

by Katherine Kama'ema'e Smith  
& Jason Ubay

Cover & feature photography  
by Brian Suda

The National Kidney Foundation of Hawaii (NKFH) is aiming high with a new clinical community resource center. It broke ground in July and Sen. Daniel Kahikina Akaka wants all of us to support the last bit of fundraising. The new center in Kapolei will house many clinical community programs to help people at risk of chronic kidney disease get early screening and teach them how to stay healthy.

At 92, Sen. Akaka is still working to help the people of Hawai'i. His warm, sunny smile continues to encourage us to celebrate goodness with gratitude for all we have. He retired several years ago, but while in Washington, he learned how many persons in Hawai'i suffer from chronic kidney disease (CKD). Since he came home, he has been helping NKFH tackle this disease.

tional materials, health programs and community screening events at various locations throughout the state every year.

### Chronic Kidney Disease

The chronic or long-term decline of kidney function may start after a urinary tract infection or occur as a result of other disorders. Because



Above: An artist's rendering of the Sen. Daniel K. Akaka Community Center in Kapolei.

Left: Sen. Akaka with NKFH Senior Director Diana Benningfield at U.S. Renal Care West Oahu Dialysis.

"I was astounded that kidney disease was such a big problem for us," Sen. Akaka said. "Hawai'i has 30 percent more kidney disease than other states; Native Hawaiian, Pacific Islanders, Filipino and Japanese communities are most affected — a major segment of our community. When I retired from public service, I made the Kidney Foundation of Hawaii the focus of my continuing community work. The need is so great and NKFH has many successful programs that help people stay healthy. If we can help get the word out, they can help more people at risk for kidney disease."

One person can't solve such a big problem alone, so Sen. Akaka is asking all of us to learn more about CKD. We can help involve our families and mo'opuna in healthy habits that protect our kidneys. We can encourage them to get screened for early signs of diabetes and high blood pressure — the two disorders that often lead to CKD. Currently, NKFH offers free educa-

tion kidney disease often starts "silently," persons losing kidney function will not notice any symptoms until it is too late to save their kidneys.

The best way to know if your kidneys are healthy is to undergo simple urine and blood tests. Patients who already have mild chronic kidney disease may be able to slow the progress by testing their "numbers" regularly and adopting lifestyle habits that are healthy for their kidneys.

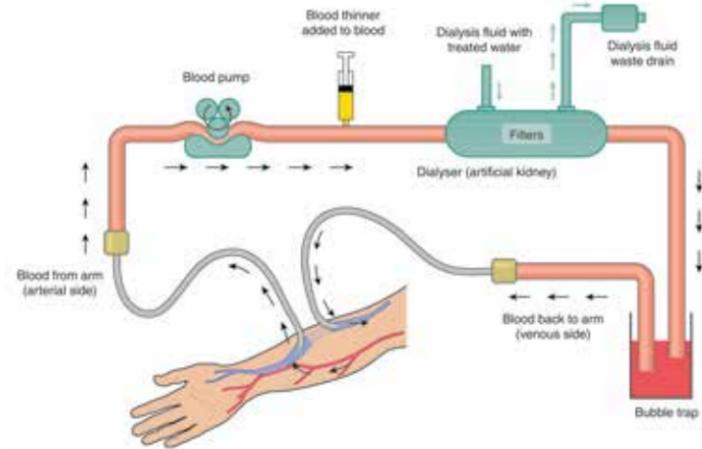
We met up with Sen. Akaka and NKFH Senior Director Diana Benningfield at the U.S. Renal Dialysis facility in Kapolei, which provides dialysis services for people whose kidneys no longer function. Here's what we learned: Most dialysis patients have had diabetes or high blood pressure for some time. Eventually, these disorders damage the tiny filters inside the kidney called glomerular units that transfer waste products and toxins from the bloodstream to the urine. Eventually, the kidneys stop functioning, causing toxins and am-



monia buildup in the blood and patients develop the symptoms of end-stage kidney disease.

Without treatment, persons in kidney failure will die. Dialysis machines can keep patients alive, but the treatments may be very challenging for patients and their families. Dialysis machines pump a patient's blood over membrane filters to remove waste products and ammonia, and return clean, filtered blood back into the patient. Each treatment may take several hours and may have to be repeated up to three times a week. A dialysis treatment schedule requires a lot of energy, and between treatments patients have to watch what they eat and how much fluid they drink.

Another option for patients with kidney failure is organ transplant. However, not all patients are candidates for a kidney transplant, and those who do qualify must join a waiting list until a healthy kidney donor with a good immunological "match" may be located. In Hawai'i, patients may not have



*Early detection with simple screening tests can help slow down the advance of chronic kidney disease.*

dialysis units nearby their homes and may have to face a long waiting list to receive dialysis treatment.

**Sen. Akaka Community Center Promotes CKD Prevention**

"Finding a cure for diabetes or high blood pressure goes on," said Sen. Akaka, "but until then, we need to prevent diseases, not just find cures."

To this end, the senator is raising funds to build the Daniel K. Akaka Community and Kidney Clinical Resource Center that will also house a new array of NKFH programs and services at Kapolei. The center will invite the community to a place where they can participate in health and wellness programs that support the prevention of chronic kidney disease.

Creating awareness for regular screening has been a major outreach project for NKFH for many years. The goal of the foundation's publicity and innovative clinical programs is to screen as many adults and keiki as possible in order to detect kidney disease before dialysis is required. With early detection and health skills management, patients can work with their doctors and NKFH to control and slow the progression of CKD. Screening and education allow many people with kidney disease to maintain a robust quality of life and avoid going on dialysis.

The new clinical community resource center will also offer the public and patients with CKD a hub where all may learn and master new habits that will keep their kidneys healthy—such as cooking classes. Families can come to the center for screening tests, attend health classes, participate in healthy exercise and learn how to manage life with CKD. Nonprofits will be invited to the center to use its meeting rooms for gatherings and special activities.

"Aside from the teaching kitchen, where people learn how to cook healthy meals, we also plan to have a commercial kitchen for creating new healthy food products," said Glen Hayashida,



president and CEO of NKFH. "When people ask us, 'What can I eat now?' we want to provide useful resources. Our cookbooks are popular and great for homemakers, but many new patients don't know how to cook. We want the center to be a vital health resource."

**Health Maintenance Skills Are a Necessity**

Sen. Akaka supports the NKFH's programs because he knows that a healthy lifestyle has positive benefits for kūpuna.



*Everyone should seek education about kidney disease, regardless of gender or age.*

"The body needs exercise," he said. These days, he goes to the gym every day, usually using the weight machines. Although he uses a cane to assist in walking, gym equipment allows him

to exercise his upper body, lower body and core muscles.

With the help of his family, he began choosing healthier foods about 15 years ago, when he was 77. His wife, Millie, and daughter, Millanne Akaka Matson, started buying foods without preservatives. They said it used to be difficult to eat out because they could not be sure menu items were appropriate or healthy. Most of their food had to be homemade. But now, more restaurants offer healthy choices.

Earlier this year, the senator started a no-salt diet to reduce water retention.

Other health maintenance programs slated for the new center will be diabetes training classes, high blood pressure classes and fun, outcome-based physical fitness programs.

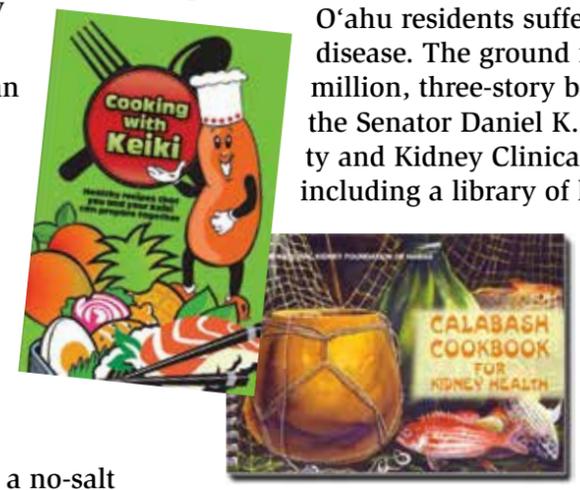
**Right Kind of Learning for Hawai'i's People**

"We need a facility with people who will work with patients and look at the culture of the people of Hawai'i," says Sen. Akaka. "There are many ways to deliver information and care. People receive guidance in different ways based on their upbringing and beliefs."

Pukui, Haurtig and Lee researched the powerful connection between cultural traditions in Hawai'i and how patients relate to healthcare in *Nānā I ke Kumu: Look to the Source*. The book is the basis for Sen. Akaka's comment. He understands that resource center professionals must provide services to the community with cultural sensitivity and in a way that is acceptable to patients and their families. Getting individuals to accept their disease, comply with treatment and modify their lifestyles to achieve better health requires a comfortable "conversation." Talk story takes time. We live in a land where the sitting down for a chat requires getting to know each other sharing a snack and telling stories of our past. The community center can draw people in and create an environment that encourages the way we learn in Hawai'i.

**A Little More Fundraising for the Clinical Community Resource Center**

In July 2016, community leaders ceremonially broke ground for the new NKFH headquarters, a prime location to serve more than 40,000 West O'ahu residents suffering from kidney disease. The ground floor of the \$12 million, three-story building will house the Senator Daniel K. Akaka Community and Kidney Clinical Resource Center, including a library of his papers and



books. The upper floors will have room for NKFH's clinical and educational programs and services. Any additional space will be available for lease.

"I look forward to this kidney wellness center minimizing the impact of CKD for people who now suffer from the disease. It will be the source that eliminates the disease for future generations,"



L-R: Ray Soon, Ernie Soon, Steve Kelly, Danny Kaleikini, Ty Cullen, Glen Hayashida, Sharon Har, Kim Marcos Pine, Mike Gabbard and Lois Mitsunaga at the NKFH groundbreaking in Kapolei.



said Sen. Akaka. “We have raised three-quarters of the funds already. Our grand opening is slated for January 2018.” Humble as ever, he said that he’s just playing a small role: It’s coming together because so many hardworking people are attached to it. “I’m just here to help,” he said.

“You can help, too, in a number of ways,” he said. “Just visit our website at [www.kidneyhi.org](http://www.kidneyhi.org) to see how you can get involved — we always appreciate your kind support and kokua.”

**Human and Financial Costs of CKD**

The statistics for CKD in Hawai‘i are a big concern for our state. More than 168,000 people are already diagnosed with CKD and another 100,000 are at risk for kidney disease because they have diabetes or high blood pressure.

Of the 450 patients on the organ transplant waiting list, over 90 percent are waiting for kidneys. Most will die before they have the opportunity to get into a dialysis treatment program or to receive a kidney transplant operation. End-stage kidney failure is heartbreaking and reinforces the need for prevention and health maintenance.

For Sen. Akaka, funding the very high health-care costs of dialysis and kidney transplants is a big concern for our state. NKFH programs are the best option for reducing the costs of CKD in Hawai‘i.

Sen. Akaka remembers his third-grade teacher at Pauoa Elementary engaging her students in mathematics with a piggy bank. She used it for sev-

eral lessons, “teaching us math by counting the money,” he said. Then the teacher asked them to write down what they would buy with the money. “That was our composition lesson,” he said. For young Daniel, the practical application of mathematics to accounting would serve him well in life.

Many years later, he applied the piggy bank lessons to his work in Congress. While serving on the Senate Committee on Banking, he developed the consumer advocacy portion of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The legislation was created in response to the financial crisis of 2008 and ensuing Great Recession. It brought new regulations and consumer protection initiatives to the financial industry.

**A Matter of Hawaiian Values**

Sen. Akaka frames his work with NKFH in terms of Hawaiian cultural values, which some call “plantation values.” He grew up farming taro on kuleana land in Pauoa Valley, the youngest of eight children. Working the land in a side valley up Nu‘uanu and managing the chores of a large family encouraged cooperation, shared responsibility, reciprocity and peacekeeping. “I was the niele (questioning) one,” he said, “I always wanted to know things.” Akaka, a Chinese name, came from his father, Kahikina Akaka, who was hapa Hawaiian and Chinese. His mother, Annie, was full-blooded Hawaiian.

“Spirituality and faith carried our family,” he said. The Akaka family way of life was

daily prayer, with daily morning and evening devotions and Sunday services at Kawaiaha‘o Church. Righteousness was expected. Doing things “pono”— justly, with integrity and for the common good — was Daniel’s way of honoring the deeply held values that his parents taught him.

After attending Kamehameha Schools, he joined the Army Corps of Engineers during World War II from 1943 to 1947, first training at Schofield Barracks and then serving in the Central Pacific at Eniwetok in the Marshall Islands, and Guam and Saipan in the Marianas. After the war, he graduated from UH Mānoa to become a high school social studies and music teacher. He went into school administration and became the chief program planner for the state.



After winning his first congressional election in 1976, Daniel K. Akaka served 13 years as a U.S. Representative and then another 19 as a U.S. Senator. He always lived by the rule of “pono” righteousness, saying, “the just things [you accomplish] will remain constant through the times.” He is most famous for the Akaka Bill, which would have established a process for federal recognition of Native Hawaiians. Although the bill never passed, his vision is still part of every discussion and action that furthers self-governance for Native Hawaiians.

Another cultural principle that guides all his work is aloha. “I think the mission for Hawai‘i is to help the world know aloha,” he said. “If the world could live and have relationships like the people of Hawai‘i, the world would be a much better place.”

**The Future Looks Bright**

This community center approach to prevention has strong support. There is a good probability that community access to lifestyle training and support will help a large number of patients and their families at risk for CKD. Hawai‘i’s people will have a better opportunity to maintain their health and slow the onset and progression of the disease.

Every day is a new day of progress, education and hope for families struggling with CKD. Let’s help Sen. Akaka and NKFH find a cure, and also support our families and neighbors until the time when a cure is found. ■



Volunteers are an essential part of CKD awareness programs.

What Can We Do to Help Fight Chronic Kidney Disease?

First, find out more about the causes of kidney disease by visiting NKFH online:

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Diana Benningfield invites you to also call the NKFH main office for information on:

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To donate (small or large gifts are gratefully received) funds for the Daniel K. Akaka Community and Kidney Clinical Resource Center in Kapolei, call the main office or mail a check to:

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Most of all, stay healthy and be sure you and your family get screened for chronic kidney disease!



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# Senior Dentistry: Concerns and Solutions

by Lance Teramoto, DDS

According to Harvard Medical School, the need for dentures in later life used to be a foregone conclusion. But today, three-quarters of the over-65 population retain at least some of their teeth. Although older people still suffer higher rates of gum disease, dental decay and tooth loss, they can still do a lot to keep their mouth looking and feeling younger than its years.

### Q: What are some areas of concern regarding seniors' dental care?

The main concerns for seniors as they age are maintaining their remaining teeth and minimizing further damage and loss. Receding gums can also be a big concern.

In addition, insurance coverage may be minimal or nonexistent once a senior retires.

### Q: What are my options for a missing tooth?

There are generally three options available when a person loses one or more teeth.

1. Recommended is an **implant**—a stand-alone option that doesn't require the presence of any of the other teeth for support. Though keep in mind:

- implanting requires a surgical phase
- multiple implants may need to support a bridge or denture
- they can't be used in every case
- implants are generally more expensive

2. A **fixed/cemented bridge**, which is basically two crowns (minimum) that act as anchors to support the missing tooth.

Generally, teeth are needed on both sides of the space created by the missing teeth. In rare cases, the problem can be resolved with a fixed bridge with one anchor—but only if there is just one tooth missing, and the supporting teeth (anchors) must be in good health with adequate bone support, otherwise, the bridge could fail in the future, which could necessitate the need for dentures.

3. **Dentures**, of which there are generally two types: A **partial denture** will replace some missing teeth, supported by remaining teeth. A **complete or full denture** is used when the teeth on one arch or both arches are missing.

Both the partial and full dentures are removable prostheses or both can be implant-supported.

They are the least costly of all the options unless they involve implants.

### What can seniors do to retain healthy teeth?

Visit your dentist regularly—every six months as a minimum.

Some insurance companies will allow for more than two teeth cleanings a year if you have diabetes (you would need to check with your respective insurance company on this).

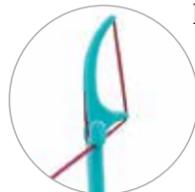
If you are having trouble holding the floss or toothbrush because of arthritis or diminished manual dexterity, use dental floss holders or floss picks. I recommend Coco-floss, which is especially good for those who have spaces between their teeth that constantly trap food.

In addition, seniors can use an electric toothbrush with a large handle, which makes it easier to grip.

A water flosser, such as a Waterpik, is also a great device that seniors can use if the task becomes too difficult.

Mouth washes can be helpful as long as there is no alcohol in them, but they shouldn't be used as an alternative to flossing and brushing.

Remember, seniors' teeth and gums need extra care and attention if they want them to stay healthy in their later years. ■



# Manage Diabetes with Aquatic Therapy

by Julie Moon, Physical Therapist

Diabetes affects people in different ways, but those with type 2 diabetes frequently suffer from heart disease, high blood pressure and nervous system damage, including impaired sensation or pain in the hands and feet. Physical activity and keeping a healthy weight can help to manage the disease and prevent diabetic problems. Although walking may be the most convenient mode of exercise, those with weight issues, peripheral neuropathy or severe weakness or pain may find weight-bearing activities difficult. However, water provides a low-impact, safe environment ideal for type 2 diabetics.

The virtual weightlessness of being in water reduces stress on joints, bones and muscles. Water resistance provides the strength training needed to decrease blood sugar levels. Aquatic exercise



burns calories more efficiently. A 30-minute walk on land burns 135 calories compared to 264 calories walking in water.

Benefits also include less soreness, increased circulation and improved balance and flexibility.

Don't let diabetes drag you down. A safety-conscious aquatic-based therapy program can help keep you afloat by increasing energy, and improving physical and psychological well-being. ■

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# Acupuncture, Chinese Medicine & Kidneys

by James Carter, L.Ac

Our kidneys make up an important system in our bodies. They are responsible for many vital functions, such as removing wastes from our blood, controlling blood pressure and keeping our bones strong, for example. Such an important organ system deserves our best care and effort so we can keep it functioning well for our entire lives. Unfortunately, however, over 31 million people — nearly 10 percent of the population of the United States — are estimated to suffer from kidney disease and the number is increasing. Risk factors include being over 60 years old and having diabetes, high cholesterol and heart disease. The current treatments for chronic kidney disease (CKD) and kidney failure consist of medications to control symptoms, dialysis, and in some cases, surgery or transplantation. While these procedures can save and prolong lives, they are invasive and can cause severe side effects.

There are other options. One of the most helpful, effective and perhaps most unknown in America today is acupuncture and Chinese medicine. This 5,000-year-old medical science from ancient China has a long historical record



of treatment of many different organ system diseases and a vast array of problems in the body. Within this system of healthcare, acupuncture treatment can be very effective in improving circulation and blood flow into areas of the body where there may be blockages or restrictions caused by kidney disease.

Chinese medicine uses thousands of herbs that can be specially combined to strengthen and assist the kidneys. It can also promote and support our vital organs and functions in the body by increasing oxygen and nutrient content in the blood to support the body's intrinsic self-regulation and healing mechanisms. When used in combination with correct nutrition and conventional care, these methods can often significantly improve the functioning of the kidneys. From a Chinese medicine perspective, many cases of kidney disease and failures are treatable.

The healing power of our bodies is amazing. ■

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# Walk With a Doc on O'ahu

by Sherry Goya, Generations Magazine Staff

Walking is low-impact and has the lowest dropout rate of any physical activity. In fact, walking as little as 30 minutes a day can have tremendous health benefits, such as lower blood pressure and blood sugar levels, improved mood, reduced coronary heart disease and much more.

Founded in February 2016, the Walk with a Doc (WWAD) on O'ahu program includes many kūpuna, along with family and friends of all ages. This collaborative effort between Dr. Theresa Wee and the UHA Health Insurance Company is a great example of how individuals and groups can work together to promote health in the community. This walk is free and open to all ages and fitness levels.

The walk begins with a health tip by Dr. Wee or another qualified health professional, then a five-minute warmup. Each individual in the group

walks at his or her own pace for 50 minutes, followed by a cooldown with fruit refreshments donated by Stay Fit Physical Therapy. Perhaps the greatest benefit of all is the support and motivation contributed by each participant. They share stories of successes, struggles, and create an instant bond and camaraderie.

Walking is truly the miracle drug, especially for our kūpuna. Come out any Saturday at 8am at Central Oahu Regional Park (meet near the tennis courts) for exercise, fun and fellowship. ■

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L-R: UHA Director Howard Lee (WWAD O'ahu sponsor), Vic Harris, Dr. Theresa Wee, Lori Wallace and Dr. Craig Kadooka.

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# Caring for Kūpuna with Chronic Disease

by Eileen Phillips, RN, Attention Plus Care

In 2014, the Hawai'i Department of Health, Chronic Disease and Health Promotion Division reported that 82 percent of the state's adults have at least one of the following chronic diseases or conditions: heart disease, heart attack, stroke, diabetes, asthma, disability, cancer, chronic obstructive pulmonary disease and obesity. In addition, kidney disease can lead to loss of kidney function and become a chronic disease, which is on the rise in America.

Chronic kidney disease (CKD), is a condition that causes a gradual loss of kidney function over time. The loss of kidney function can also cause wastes and fluids to build up in the body, and lead to other health issues. People with untreated kidney disease have higher risks for developing complications like anemia, bone disease, heart disease, high potassium and other fluid buildup.

"For many people, kidney damage may be temporary and occur quickly due to changes in kidney function from illness, injury or taking medications," said Marissa Ramos, a Honolulu home healthcare nurse. "If not treated properly, kidney damage can become a chronic condition, often without one knowing—especially if it is related to other underlying conditions, such as diabetes or high blood pressure. Regular health screenings and tests are key in detecting risks for kidney disease. We see and often care for clients with multiple health issues, such as diabetes, uncontrolled high blood pressure or congestive heart failure. We focus on early detection, education and proper care, which can slow the progression of kidney disease and help avoid kidney failure."

Licensed home healthcare is becoming increasingly more important for seniors needing medical services for CKD. Home healthcare agencies accredited by The Joint Commission that adhere to high standards of care can provide a clinical team that supports medical services treating CKD in the home. Home healthcare nurses and caregivers can work one-on-one with clients to better manage their medical care, medications, renal dialysis and nutritional decisions, and monitor for any health-related changes before they become problematic.



Experienced and accredited home healthcare agencies are able to deliver high-quality care and offer critical assessments for seniors diagnosed with multiple diseases and CKD.

"We work closely with family members—usually adult children taking on the role of primary caregiver for their loved ones living with chronic diseases," said Janet Grace, a home healthcare sales and marketing director. "Our clinical teams develop a personalized, safe and cost-effective care plan that goes a long way in reducing risks for complications and emergency room visits. With CKD, skilled nurses focus on providing ongoing education for families regarding kidney-friendly best practices and preventative steps to slow the progression of the disease. Working closely with our seniors and healthcare professionals is critical to evidencing better treatment outcomes and a higher quality of life for those living with chronic kidney disease." ■

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# A Lesson in Patience and Gratitude

by Brian Suda

My mother had always been a healthy, determined and spirited woman who was guided by her faith. With a high degree of humor and a strong work ethic, my mother, Tokiko Suda, along with my father, Sakae, raised four children and operated several restaurants in Honolulu. She had always been a source of inspiration and strength for me as I saw her and my father work six days a week, 14 to 16 hours a day for over 25 years.

And so it was with great heartache and sadness that my mother began to demonstrate symptoms of dementia at age 97. She had become paranoid, despondent and forgetful, and had lost interest in the activities and routines of the day that were once of great importance to her. Her spirit was waning. Our pillar of strength was weakening.

I, my wife, Pamela, and my siblings were well aware of the indicators that manifested in people with dementia. My father had suffered from Alzheimer's disease approximately 20 years prior and my mother had very similar symptoms.

As the dementia advanced, my mother needed more assistance with eating, bathing, getting dressed, going to the bathroom and other daily living activities. What were once basic, everyday tasks became an undertaking that required a significant amount of time, strength and stamina from both my mother and me.

Just as important as providing help with these daily tasks is the ability to be patient and compassionate with those suffering from dementia. I think most people, like myself, have some level of compassion and sympathy for their ailing loved ones. But it was patience that I had lacked...

Due to my mother's advanced age, osteoporosis and dementia, she wasn't able to do simple daily living activities as quickly and efficiently as she

was once able to. I was aware of what she was and wasn't capable of doing for herself, but there were times when it would slip my mind and I would become impatient with her. I would raise my voice and ask her to hurry when she had to be dropped off at the adult day health program that she attended.

But even with my impatience and frustration apparent in my tone, my mother never expressed dissatisfaction with my behavior. She would always say that she was thankful for what her family was doing for her and acknowledged that she was very fortunate. She would then laugh at her inability to do some things that were once second nature to her.

My mother's gratitude and sense of humor during these trying moments showed me that she was managing her situation the best way possible.

I would come to understand that she had been demonstrating her patience with my shortcomings by quietly reminding me that she was thankful and appreciated each day with us.

Her great attitude gave me the ability to be a little more patient with all matters and served as a reminder of how humor is good for your well being. We will all get older one day and we may not be as independent as we once were. When that time comes, I will strive to remember to appreciate the patience of others. ■



Tokiko Suda (center) with sons Barry and Brian.



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# Making Mindful Choices for Memory Care

by Mark Tsuda, Executive Director—'Ilima at Leihano

When a loved one shows the first signs of dementia or is diagnosed with Alzheimer's disease, it can feel overwhelming. Getting early, quality care is crucial for maximizing their well-being, but knowing where to start is a challenge for many families.

A support system is an important first step. Senior living communities often embrace neighborhood outreach services and resources. Working together with organizations such as the Alzheimer's Association of Hawai'i provides a supportive network for local families through open community meetings. A nearby group can help navigate the emotional journey ahead.

The next step is having an understanding that almost all kūpuna with memory loss will eventually need continuous care. Memory Care is a specialized service. Not all senior living communities are able to offer it, but it is important to find one that is licensed to do so. Studies show that staff trained specifically in dementia care can provide better quality of life for residents.

## What to Look for in a Memory Care Home

**Spectrum of Support:** When researching senior living communities, find out if there's a supportive bridge to Memory Care available for early-stage patients. Minimizing disruption is beneficial to those requiring memory support.

**Body & Mind:** A connection between physical and mental well-being is well documented. Make sure the community offers physical activities that can be tailored to the individual to keep them vital.

**Nutritional Needs:** It's common for memory care residents to have special dietary needs. Many

become forgetful about eating and uninterested in foods they used to love. Providing nutritious meals and an inviting variety of fresh options is needed to support brain health.

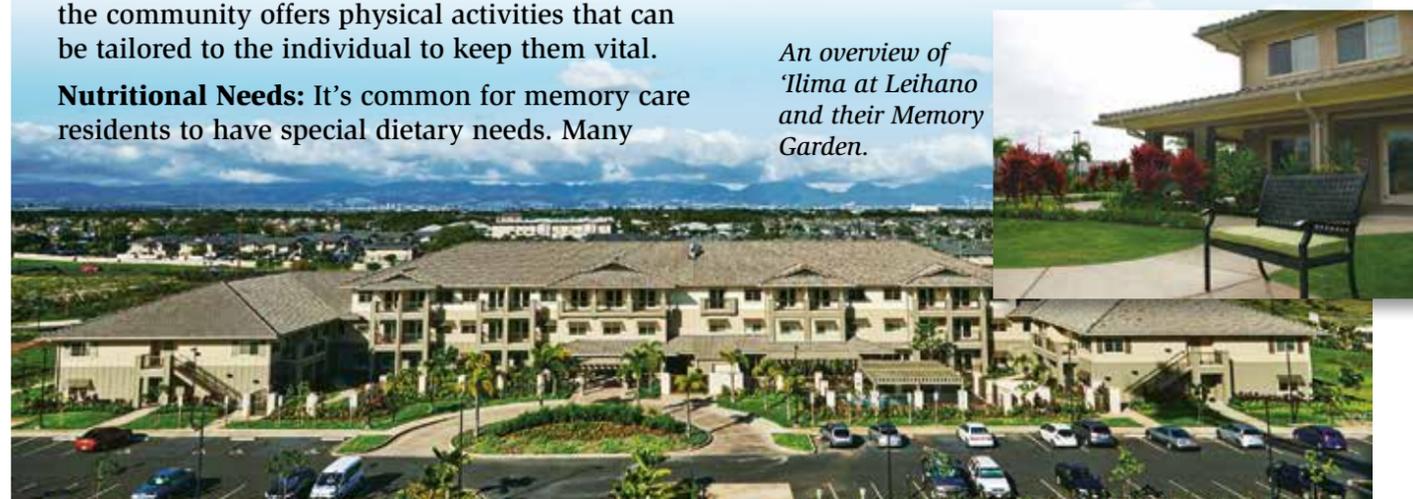
**Security & Serenity:** Secure grounds are paramount to the safety of residents and the peace of mind for 'ohana. As wandering is a common occurrence in seniors with memory loss, ask about the safety measures in place. A protected natural setting is also an ideal addition, such as a place offering stimulation in a reassuring space.

**Making "Connections:"** An important part of the memory support for residents is a program encouraging social interaction. Seek a community that provides daily programs that engage residents. Music therapy can also be a powerful enhancement. People process music with almost every part of their brain and music that has personal significance can garner responses even in seniors with later stages of dementia.

**Care with Compassion:** In addition to quality training and good staff-to-resident ratios, there should be a philosophy of service delivered with dignity. Great memory care engages kūpuna, gives them space to be active and promotes a complete package of physical and emotional support. ■

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Dear Annette,  
After your intro workshop, I am surprised I am making the same mistakes that you mentioned. My Mom is starting to fall so I can't leave her alone. Now I have to shower her plus she forgets to turn off the stove. Even though she scolds me, my heart breaks when she searches my eyes for answers. Honestly, this is getting to me. I can't sleep, and my back has an itchy rash. When I ask my sisters and brother for help, they accuse me of micro-managing, instead of thanking me for protecting Mom.  
What should I do?  
Sue  
Aina Haina

Dear Sue,  
You are amazing to ask for HELP! As a relationship coach, and owner of 2 licensed Adult Residential Care Homes (ARCH I & II) for over 17 years, I often see smart family caregivers too shy to reveal details about themselves or embarrassed to share family denial or disagreement swirling around loved one's urgent changes. For immediate relief, I suggest **Quick Tips & Training** to boost your own stamina and indulge in guilt – free self care or you may feel more burnout and stress. My students relish the **Forgiving Family Formula** which helps to rally siblings or a community to harness powerful collaboration and communication even with diverse personalities and agendas. I invite you to log onto [www.annettpang.com](http://www.annettpang.com) for this information which are transferrable lifelong skills when you learn to take care of yourself, transform a flustered to a forgiving family, and live and die without regret. Plus your Mom will love receiving your once-in-a lifetime and your loving super-sized sendoff.  
Let's keep posted on how you are doing. I wish you lots of luck!  
Annette Pang

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# Rewarding Activities for Our Kūpuna

by Alu Like Staff

**A**LU LIKE Inc.'s Ke Ola Pono No Nā Kūpuna Program (KOPP) provides nutrition and support services to Native Hawaiians aged 60 and older at 12 program sites state-wide plus home delivered meals to those not able to get to a site. Aging is never easy, especially when you have to go through it alone, as many of our kūpuna do, watching their spouses, relatives or friends pass away—mourning over these losses and never really recovering. Kūpuna greatly appreciate the KOPP program. Some of them identify it as one of the factors that has given them a reason to live and thrive. They come to learn about health and nutrition while creating bonds with new friends.

One significant aspect of the KOPP program is to promote and instill Hawaiian cultural traditions. Many kūpuna lived through an era when the Hawaiian culture was shamed. Some cultural traditions and oral history disappeared over time. With the rejuvenation of the Hawaiian language and culture, KOPP has been able to help revive this integral part of their lives by providing cultural activities such as hula, dance and cultural expertise through talented kūpuna, and community practitioners who give of their time.

During the past year, KOPP has become involved in two win-win community partnerships that have allowed kūpuna to share their talents and give back to the community. At the same time, these partnerships have given community groups a chance to give back to kūpuna.

Rayce Bento, KOPP's Big Island manager, worked with Linda Nako, a sales representative for Castle Resorts Hilo Hawaiian Hotel, to provide kūpuna an opportunity to share cultural activi-



*Kanikapila and good times with plenty of aloha and smiles are ever-present in KOPP's activities and evident in the lei and entertainment shared with cruise ship guests.*



ties. Hotel guests meet kūpuna in the hotel lobby where they learn hula, 'ukulele, fresh flower lei making, la'i or ti-leaf lei making, floral hair pin making, and coconut and lauhala weaving, plus many other culturally related arts and crafts that guests are able to take home.

They get a first-hand experience of the aloha spirit as no one else can provide but our lovely and gracious kūpuna. Our kūpuna enjoy sharing their expertise with the guests of the resort and appreciate what the resort is able to do in giving back to them and supporting ALU LIKE. Mahalo to Linda Nako and Hilo Hawaiian Hotel!

ALU LIKE staff Shirley Simbre-Medeiros and John Mahi worked with Nalani Brun from the County of Kaua'i Office of Economic Development, Kaua'i Visitors Bureau, to initiate a project for kūpuna to greet passengers from all over the world with music, dance and lei as they disembark from cruise ships in Nawiliwili Harbor. Kūpuna are having a blast showing who they are and are full of the aloha spirit and

Hawaiian culture. We all truly appreciate Kaua'i County's effort to give back to kūpuna! ■

ALU LIKE INC.  
Let Us Work Together, Natives of Hawai'i  
808-535-6700 | [www.alulike.org](http://www.alulike.org)

*We are honored to perpetuate our mission to kōkua Native Hawaiians who are committed to achieving their potential for themselves, their families and communities.*

*Mahalo to ALU LIKE's Ke Ola Pono No Nā Kūpuna program staff for contributing to this article:*

*Sarah Chandler, O'ahu Program Specialist III  
Rayce Bento, Hawai'i Island Program Manager I  
Shirley Simbre-Medeiros, Kaua'i Program Specialist III  
John Mahi, Kaua'i Program Specialist III  
Elizabeth Meahl, Director*

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# 'An Amazing Place To Be..'

by Susie Chun Oakland, Program Coordinator, Lanakila Multi-Purpose Senior Center



**I**t's 7:30 a.m. and volunteers are already preparing for a day of fun classes, club activities and good conversation. The Lanakila Multi-Purpose Senior Center (LMPSC) is *the* place to be for active seniors.

LMPSC is filled with great energy, caring people, and active seniors, volunteers and staff.

It is amazing to learn about and be with so many accomplished people, 60 years and older, who still contribute so much to the quality of life on our island home.

Each day, there is wonderful history to learn, inspirational life stories to discover, hardships worth sharing that teach valuable life lessons, and people who truly care about Hawai'i and continue to contribute to the character, charm, strength and diversity of our state.

Center members come from an array of careers fields: teachers, principals, business owners, engineers, architects, fashion designers, administrators for public and private organizations, nurses and others in the health field, visitor industry managers and employees, military personnel, law enforcement officers, attorneys, construction workers, legislators, artists, insurance and financial service providers, homemakers, mothers, fathers, grandpas and grandmas, and just good people.

Lanakila's 1,500 members focus on keeping healthy and mentally alert through tai chi, Sahm Bo Dahn, yoga, Zumba, hula, taisho koto, singing, enka, mah jong, line dancing, karate, tap dancing, cultural dances, sewing, quilt making,

arts and crafts, 'ukulele, walking, gardening, community excursions, public performances, and by being with friends and talking story.

Center members are independent. They enjoy team and group activities, too. They plan and coordinate events and activities that promote lifelong learning, and bring joy to others through community service, music, song and dance. They look out for one another.

The Lanakila Senior Center is comfortable, friendly and caring.

I love being part of this special place. ■

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## New Service Provides Free Legal Assistance

by Shayna Fujimoto, Generations Magazine Intern



When it comes to legal matters, there's a whole set of terminology that may leave your head spinning. Picking apart the legalese may prove such a daunting task that we may even put off tending to important matters, which can be risky.

With so many details to take into consideration, it's only natural to have questions. When it comes to Medicare, social security and veterans' benefits; resident and patient rights; or income, estate and gift taxes; consultation with a qualified attorney, particularly an elder law specialist, may be advisable or even necessary.

The legal guidance that an attorney can provide helps ensure that you get the most out of your benefits and that your financial affairs continue to go smoothly in future years.

However, this type of legal advice can be expensive. The cost of the answers may exceed what you can realistically cover.

### Accommodating for Free Legal Help

In cases like these, it's important to know that relief is in sight. The Hawaii Online Pro Bono (HOP) is a nonprofit, web-based legal service hosted by the American Bar Association. HOP is an online version of a walk-in legal advice clinic

where clients request advice and counsel about a specific legal issue from a volunteer attorney. The service is available to low- to moderate- income families and can be accessed by searching for "Hawaii Online Pro Bono" via web browser.

You must first answer a few questions that will determine whether or not you qualify: You must be an adult whose income and assets are low for your family size, you can't already have access to a lawyer, your legal problem cannot be related to a criminal charge and you must not currently be incarcerated.

If you qualify, you can ask your legal question confidentially through the site. A volunteer attorney will email a response directly to you.

HOP helps to make legal advice more accessible, but before using this service, it is important to be aware of its limitations. They are laid out in detail in the online user agreement you must read before answering the first qualification question.

The main limitation — you can ask only three separate questions within a calendar year.

Questions involving criminal cases or charges cannot be answered through this service.

The service is meant only to provide answers to your legal questions; the volunteer lawyers cannot call or represent you in any way.

If further legal action is required for your situation, you will need to pursue your own attorney; however, the website includes a link that leads to contact information for other resources, including the Legal Aid Society of Hawaii, Volunteer Legal Services Hawaii and the American Bar Association's Lawyer Referral Service for Hawaii. ■



[www.hawaii.freelegalanswers.org](http://www.hawaii.freelegalanswers.org)

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## Resolving Conflicts Through Mediation

by Generations Magazine Staff

The executive director at the The Mediation Center of the Pacific shared important information about the nonprofit's Kupuna Pono program in *Generations Magazine's* June/July 2016 issue.



**DIVORCE MEDIATION:** At the center, impartial mediators help couples talk and negotiate agreements on all of the issues that are required to finalize their divorce.

**EMPLOYMENT MEDIATION:** From co-worker disputes to

disagreements between supervisors and employees, mediation offers a confidential, safe forum to discuss the issues, gain perspective and work through differences.

**LANDLORD/TENANT MEDIATION:** With the assistance of a mediator, tenants and landlords can agree on payment plans, repairs and more. If the tenant is not able to keep up with the rent, mediation can help parties to agree on a move-out date, rather than going to court.

**SPECIAL EDUCATION:** The Individuals with Disabilities Education Act (IDEA) encourages parents and schools to collaborate as a united support for each student. When differences arise, mediation provides parents and schools with the opportunity to work out solutions to meet the individual needs of the student.

No matter what type is required, mediation enables and empowers the parties involved to reach an agreement that they all can live with. ■

Every family eventually has disagreements regarding elder care and support. In short, Kupuna Pono is a program designed to help family members talk about difficult issues and develop plans to support elderly family members.

However, the center also offers a wide range of other mediation services that may be of value to elders, and their families and caregivers.

### TYPES OF MEDIATION

**CIVIL RIGHTS MEDIATION:** The center receives referrals from the Hawai'i Civil Rights Commission (HCRC) involving various types of workplace, housing and merchant discrimination complaints. Mediation is offered by HCRC as an alternative to the traditional investigative and litigation processes.

**CONDOMINIUM MEDIATION:** The center can mediate a broad range of issues arising between owners, board members, property managers, resident managers, vendors and others relating to condominium or homeowner associations.

**CUSTODY MEDIATION:** The least costly, less stressful approach to reaching agreements about where children will live and how time-sharing and co-parenting will work, is through mediation.

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# Staying in the Know

by Shayna Fujimoto, Generations Magazine Intern

In your younger years, you may have been active in community affairs. But now you don't get out so much. Maybe your caregiving duties keep you at home more. The good news is, you can still be involved in community affairs from the comfort of your own computer.

In the first few months of 2017 alone, much has happened in the political arena. People who avoided politics before may now be keeping an eye out for changes being made or proposed that are hit close to home. Regardless of political stance, no one wants to be caught off guard.

Some of the legislation being debated is very relevant to senior citizen communities. One of the biggest issues is healthcare, which will affect affordability and availability of medical care.

With the Meals on Wheels program and many other services expecting to see reduced bud-

gets — or in jeopardy of being cut altogether — it's important to keep apprised of what's going on.

Common Cause is a nonprofit grassroots organization founded in 1970 with over 700,000 members. On its website, you can find articles about recent legislation, advocacy campaigns and other areas of interest to you.

Of course, Common Cause is only one source out of many. The important issue is staying informed. It's the first step to ensuring the happiness and well-being of ourselves and our loved ones continues into the future. ■



[www.commoncause.org](http://www.commoncause.org)

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## WHILE I CONTINUE TO WORK, SHOULD I ROLL OVER MY 401(K) TO AN IRA (IN-SERVICE DISTRIBUTION)?

As you get closer to retirement, you might be looking for ways to gain greater control over how you manage and invest your retirement savings so you can feel more confident about reaching your retirement goals.

A little-known option called in-service distribution may be just what you're looking for. It allows you to transfer assets from your workplace 401(k) into a personal IRA while you're still employed.

There are potential risks, in addition to the potential benefits to discuss when considering in-service distributions. Not all employers offer in-service distribution, but if yours does, let's have a conversation about those potential risks and benefits so you can decide if it is for you.

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# SSA Kidney Disease Benefits

by Jane Yamamoto-Burigsay, Social Security Public Affairs Specialist

The Social Security Administration (SSA) helps spread the word about the importance of kidney health and what you should do if you think you or a loved one has a kidney-related disability.



Kidney disease prevents kidneys from cleansing your blood to their full potential. Did you know that one out of three Americans is currently at high risk for developing kidney disease? According to the Centers for Disease Control and Prevention, 20 million Americans have chronic kidney disease and most of them don't even know it.

Ebie is a prime example. Ebie was an emergency room worker with an active life at work, home and in his community. He had no idea he'd developed a kidney condition until one day he felt ill while driving to work and had to call a coworker for help.

SSA's "Faces and Facts of Disability" website features Ebie's story. He says people who receive Social Security (SS) disability benefits "can provide for themselves better and have a high quality of life." As Ebie explained, many people with kidney diseases can greatly improve their lives with SS benefits. Learn more about Ebie's story at [www.socialsecurity.gov/disabilityfacts](http://www.socialsecurity.gov/disabilityfacts).

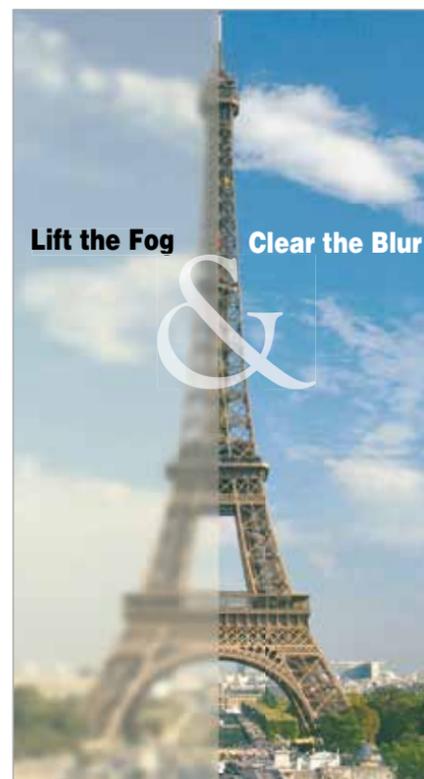
If a kidney disease, such as end-stage renal disease (known as ESRD), requires chronic dialysis and prevents you from working, the SSA may be able to help. If you're undergoing dialysis, have had a kidney transplant, have persistent low creatinine clearance levels or have persistent high serum creatinine levels, you may qualify for disability and/or Medicare benefits. You can find more information about eligibility based on kidney disease and the benefits available to you by reading SSA's "Disability Benefits" and "Medicare" publications at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs).

Listed as one of SSA's Compassionate Allowance conditions, kidney cancer is another disease that may qualify you for disability and Medicare benefits. The program assists those with severe medical conditions that meet SSA's disability standards, allowing quick application processing and benefit payment. You can find more information about the Compassionate Allowance program by visiting [www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances).

Drink plenty of water, go for checkups and if you think you may have a kidney disease, take action right away! As Ebie says, "quality of life is everything." ■

For questions, online applications or to make an appointment to visit a SSA office, call from 7am–7pm, Mon–Fri:

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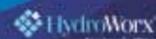
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## Creating a Charitable Giving Strategy

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

It's not too late to align your spending with your priorities. If charitable giving is an important part of your budget, take a step back and reevaluate your giving strategy.

There are a myriad of causes and organizations you can support, which can leave even the best-intentioned philanthropist confused, frustrated and overwhelmed.

The following steps can help ensure that your money is being used effectively and efficiently by the organizations you choose to support.

### STEP 1: Clarify your values and preferences.

Before you reach for your checkbook, ask yourself a few questions. What causes are important to you? Is there a particular demographic or group of people you would like to support? Would you prefer to give to a local, regional, national or global organization? As a donor, what do you hope to see in the organization's leadership or structure?

The answers to these questions can help you make a list of charities that will allow you to align your financial resources with your personal values, making your donation even more meaningful.

### STEP 2: Consider each organization's mission.

Once you have determined which organizations meet your criteria, research each charity to make sure their programs, mission and goals match your expectations.

Consider meeting with an executive or local leader to hear about the charity's strategy and its impact on the community first-hand. During the meeting, ask about the organization's short- and long-term goals, as well as how it measures success. You want to be sure that the charity is making progress toward achieving its goals.

### STEP 3: Investigate each charitable organization's financial health.

Look into how each donation is used and what percentage of the money goes directly to the cause. Fundraising and administrative expenses help the charity do its work; however, you should be cautious about organizations with higher over-

head costs. Ask the charity for a copy of its most recent annual report and Internal Revenue Service (IRS) Form 990. These forms outline the charity's budget allocation and financial plans, and can provide you with insight into how your money is used to make the intended impact.

If you'd like an objective perspective on a charity's financial health, fundraising practices, day-to-day efficiency and accountability standards, look at how watchdog groups evaluate the organization.

BBB Wise Giving Alliance ([www.give.org](http://www.give.org)), GuideStar ([www.guidestar.org](http://www.guidestar.org)) and Charity Navigator ([www.charitynavigator.org](http://www.charitynavigator.org)) are several national groups that offer unbiased evaluations.

### STEP 4: Make giving part of your plan.

As you figure out your donation strategy, consider meeting with a financial planner or tax advisor who can help you select the most appropriate donation method for your financial situation. These professionals can also work with you to create a strategy for ongoing contributions or to make giving part of your legacy.

Keep in mind that there may be legal or tax considerations, depending on the amount and form of your donation (i.e., check, investment donation, etc.).

By taking the time to thoroughly evaluate charitable organizations, you'll give yourself the peace of mind that your money is being used wisely, effectively and for the purposes you intended. ■

MICHAEL W. K. YEE, CFP  
1585 Kapiolani Blvd., Ste. 1100, Honolulu HI 96814  
808-952-1222, ext. 1240 | [michael.w.yee@ampf.com](mailto:michael.w.yee@ampf.com)

Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Financial Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services Inc. in Honolulu, Hawai'i, 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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## What Does It Mean to Be a Trustee?

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

A trustee is what the law calls a fiduciary. A fiduciary is a person who is responsible for taking care of something that belongs to someone else. Under the law, fiduciaries owe legally enforceable duties to the beneficiaries—the people or charities on whose behalf they handle assets.



A trust is a legal relationship that results when a person (often called a trust-maker, a settlor or a grantor) makes an agreement with a trustee to handle assets for the benefit of one or more beneficiaries. The agreement is normally set out in a written document—the trust instrument or the trust agreement. The first and foremost duty of any trustee is to read, understand and faithfully follow the exact terms of the trust instrument.

Once the trust agreement is made, the trust-maker transfers property to the trustee. The trustee actually becomes the legal owner of the property. However, the “real” owners of the property are the beneficiaries, who are said to be the equitable or beneficial owners; they are the ones who are supposed to benefit from the property.

A trust can have more than one trustee at a time. Each co-trustee must decide for himself or herself how best to carry out his or her fiduciary duties. Beware that a co-trustee can be held responsible for another co-trustee's breach of a fiduciary duty. Thus, it is important that all co-trustees pay close attention to everything that is done in the administration of the trust. Any ques-

tion or problem should be communicated to the other co-trustee or co-trustees immediately. Generally, when there are two co-trustees, both must agree on all matters of trust administration. When there are three or more co-trustees, the majority rules.

In order to minimize the chances of being held responsible for someone else's poor judgment or breach of duty, a co-trustee should be sure to make a written record of any points of disagreement about trust business. In extreme cases, a co-trustee may be required to blow the whistle on other co-trustees' activities.

If you ever have questions about what to do as trustee, you should seek appropriate advice immediately. You should not hesitate to consult your lawyer, your CPA or other advisors.

The fact that you have been named as a successor trustee in someone's trust instrument does not obligate you to accept that position. You must consider your decision to accept the job of trustee very carefully.

Once you accept the position, you accept all that goes with it. It is a position of great honor that involves great responsibility. ■

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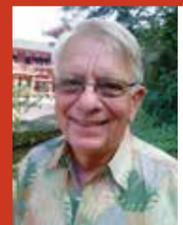


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## My Elder Abuse Teacher

by Scott Spallina, Senior Deputy Prosecuting Attorney

It wasn't the mainland trainings or the thousands of cases I have handled that have given me the greatest insights into elder abuse. No. The best "teacher" I have had regarding dealing with the complexity and emotional stress of dealing with these crimes has been through helping my mother-in-law over the years. "Mary" (not her real name because my wife would be upset if I used it) is a sweet, trusting lady who seems to have a bright neon target on her forehead inviting scam artists to try and take advantage of her. After each encounter or near miss with a fraudster, I gained a deeper understanding of elder abuse.

One lesson my mother-in-law taught me was to beware of "friendly strangers." There have been multiple instances of strangers approaching Mary inside a big-box store, following her out to her car, trying to engage her in small talk and asking if they could help her. Fortunately, Mary can't tolerate dialogue that is not related to stopping land development or fluoridation of our drinking water. Her impatience to inane small talk and her stubbornness in accepting help from anyone has saved her and our family untold hardships by closing the door on potential encounters that could have developed into exploitation. If more seniors turned off the aloha (sometimes, being downright rude) to suspiciously friendly strangers, the many crimes I have prosecuted would never have happened.

The scam artists who have successfully taken advantage of my mother-in-law, however, have not been strangers who have approached her, but swindlers she unknowingly invited into her life.

Upon retiring from her job, Mary wanted to use her time to help family and friends. Unfortunately, this was around the same time people were talking about Y2K—the year was going to change from 1999 to 2000. Some thought the event was going to send civilization back into the Stone Age.

Mary met people who were "planning" for this much-talked-about apocalypse and were concerned enough about her to sell her end-of-the-world-proof supplies and advise her to cash in annuities and sell stocks. With the anxiety many people felt about this event supported by media hype, cons flourished. Countless people like Mary who were concerned about the safety and well-being of their loved-ones spent a lot of money preparing for a calamity that never happened.

What this taught me early on was that there are people who will use existing fears or create uneasiness themselves in order to cause people to make emotional decisions with their money. Similar to going into a car lot without doing research on the make and model you want, you allow the salesman the ability to ply you with emotional imagery of you behind a wheel of a vehicle not necessarily suited to your needs or budget. Spending money based on emotion rarely turn out well.

In the next issue, I will review my mother-in-law's encounters with a convicted felon, a disbarred lawyer and a group being watched by none other than the FBI. ■

To report suspected elder abuse, contact the Elder Abuse Unit at 808-768-7536 | [ElderAbuse@honolulu.gov](mailto:ElderAbuse@honolulu.gov)

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## Estate Planning From the Inside Out

by Stephen B. Yim, Attorney at Law

I've noticed that many people approach estate planning from the outside in, rather from the inside-out. For example, many people want to "avoid probate" or "minimize tax" as a primary goal—good goals, for sure. If we stop there, we miss the opportunity to explore the deeper meaning underlying these goals, such as ensuring that we provide our loved ones as much as we can with assets to supplement their lives, and provide each of them the opportunity to grow, and develop and enjoy the most meaningful life possible.

Take the family home, for example. Often, people want to make sure that their children "get the house equally." Without exploring underlying values and prioritizing concerns, we may not get to the deeper meaning such as: that they love their children equally; that they want to ensure that each of their children has a place to



live; and that they want their children to get along and support each other. In prioritizing these concerns, they find that their children getting along with each other is the most important hope or goal of all.

Understanding this, the attorney can add provisions to ensure that the children don't fight over the family home.

When we take the time to explore our values with the guidance of a skilled estate planner, we can mirror and reflect our deepest values, and can gain true peace of mind to know that our intentions will be clearly spoken—when we can no longer speak. ■

STEPHEN B. YIM, ATTORNEY AT LAW  
2054 S. Beretania St., Honolulu HI 96826  
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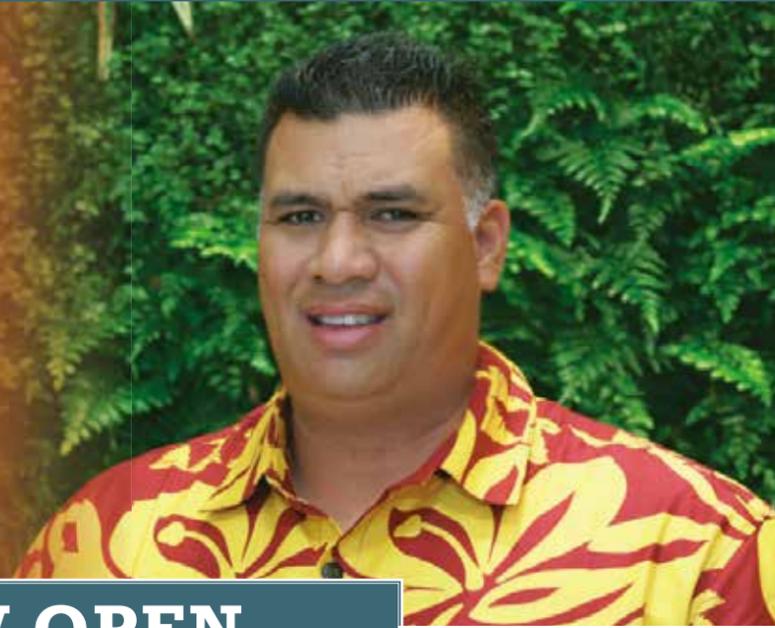
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