

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 7/5 • OCT/NOV 2017



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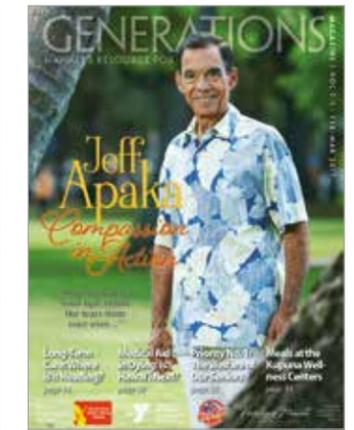
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Cheryl Padaken (Owner/ Operator) has a story to share about her father, Joseph Kinolau Kaiwi. Who passed away from a long illness last July. She was in Northern California where she owned/operated a care home and Cheryl Padaken Healthcare Services & Consulting. Traveling from coast to coast overseeing care homes. Her older sister called and said, Mom needs help in caring for dad. Cheryl has been in the healthcare field for over 35 years, twelve of which specializing in Alzheimers, dementia and hospice clients. She came home to help out until his passing. While contemplating what to do? The opportunity presented it's self to overseeing and purchasing a care home on the Big Island. Where she was fortunate to take over it's operations as of January 1, 2017.

To honor her father's memory she renamed it **Kinolau Home Malama, LLC**. It is a locally owned and operated family business. In her Hawaiian culture "Malama the Kupuna", take care of the elderly. It's our passion and mission in Papa's memory. To work hard and take care of everyone we can.

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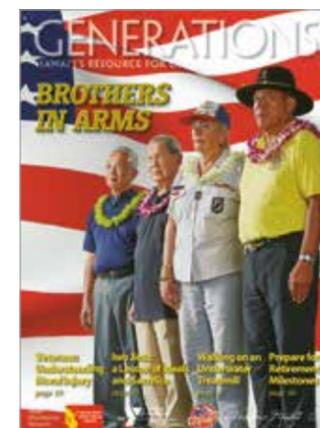
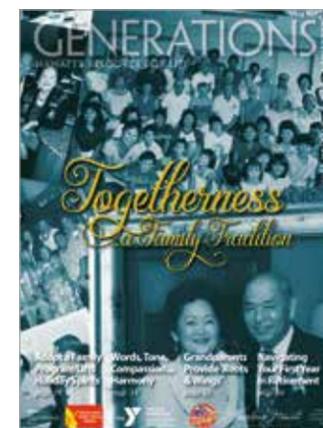
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Wherever we live, I believe we all should be serving our community in some form or capacity. It's the rent we pay for living in our great state. As I've volunteered and worked with seniors over many decades, I had always wanted to feature a nonprofit group that has, and continues, to improve our community through selfless service.

That nonprofit group is none other than Project Dana, which empowers and truly cares for Hawai'i's elderly and people with disability. It is the subject of our cover story, "Small House, Big Service." *Dana* (pronounced like the Hawaiian word *mana*), is not a person's name but a Sanskrit word meaning, "selfless giving and an act of compassion without the desire for recognition or reward." Project Dana thrives with volunteers statewide, thanks to Co-Founders Rose Nakamura and the late Shimeji Kanazawa (1915-2014). I'd like to congratulate Executive Director Rose Nakamura for her many years of hard work as she hands her torch and title to Operations Manager, Cyndi Osajima, who takes over Oct. 1. For a list of Project Dana services, please check out *page 38*.



Percy Ihara with Cyndi Osajima and Rose Nakamura.

Speaking of volunteers, the *Generations Magazine* staff and I appreciate our partners who support seniors through their products and services. We're especially grateful to the Lions Club, LEO Club and Project Dana for helping at the Aging In Place workshops last August. And in September, dozens of our partners volunteered at the Generations' booth at The Good Life Expo.

As *Generations Magazine* begins its eighth year and its growth steadily reaches our aging community statewide, it is with great honor that I introduce our new Associate Editor Cathy Cruz-George. Cathy, a graduate of the University of Missouri Columbia-School of Journalism, has served as Editor-In-Chief of magazines including *Hawaii Business*, *Guam Business* and *Downtown Planet*. Please contact Cathy for story ideas, and events and people that you believe we should cover.

Don't forget to attend the Mayor's Craft & Country Fair on Nov. 18 at the Neal S. Blaisdell, where there will be lots of food and items for purchase, plus the popular Wreath Contest and Senior Karaoke Contest. You may even find information about senior clubs to join in your neighborhood! To participate in the karaoke contest, please call the Senior Citizens Program at **808-973-7258**.

And lastly, I am excited to announce the debut of our new show, "Generations TV," on Wednesday, Oct. 4, on Spectrum OC16. See *page 14* for the weekly schedule. If you miss it on TV, visit our website at **Generations808.com** to watch past shows from your computer at home or at any state library. ■



Live well!

Percy Ihara, Editor/Publisher

PERCY IHARA
Editor/Publisher
808-234-3117

Percy@Generations808.com

CATHY CRUZ-GEORGE
Associate Editor
Cathy@Generations808.com

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

WILSON ANGEL
Art Director
Wilson@Generations808.com

DEBRA LORDAN
Copy Editor/Writer
Debra@Generations808.com

KATHERINE K. SMITH
Freelance Writer
HonuMaui@gmail.com

BRIAN SUDA
Photographer
Brian@BrianSuda.com

MAPUANA TAAMU
Social Media Associate
mfriends808@gmail.com

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The Department of Parks and Recreation Senior Clubs will have handcrafted items such as pottery, plants, lei, Christmas crafts, and a white elephant sale. **Monies raised from this event helps the Senior Clubs with excursions, events, food, supplies, etc. for 2018.** There will also be a Wreath Contest sponsored by Cecile Sebastian, DDS. Visit the many Generations' partners who will provide a wealth of information throughout the day.

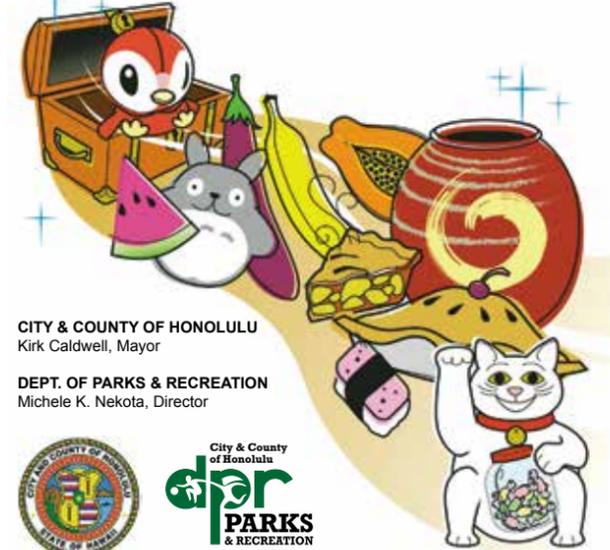


Jeff Apaka

For the second year, the Senior Karaoke Contest will be sponsored by Generations Magazine, with Jeff Apaka the MC and the karaoke equipment provided by Mellow Fellows.

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The Department of Parks and Recreation, City and County of Honolulu, is committed to making all of its programs and leisure services accessible to everyone including persons with disabilities. If you have need for *reasonable modification*, please call your local park. TTY users call 768-3027.

To participate in the Senior Karaoke Contest, call the Senior Citizens Program at 973-7258.

There will be many other participants joining in by November, as well as various government agencies, to offer a wealth of information.

The Partners Behind Generations Magazine

Generations Magazine relies on Hawai'i's experts—from financial and legal advisors to health-care professionals and grandparents—to write articles about topics that matter to seniors and their families. We also work with trusted sources in the community to provide us with leads, story tips and valuable information. We are grateful for these partnerships. Here are some of the faces behind the scenes.



JOELYN HINANO HOVEY, a self-proclaimed “island girl all her life,” is a genealogy enthusiast who has discovered hundreds of her own ancestors through high-tech and traditional methods. She and her husband of 40 years, Scott, have five children and five grandchildren. An employee of Hawai'i's travel industry, her hobbies include traveling with her family, and growing and cooking vegetables from her community garden. For tips on how to research and index your family tree, read Hovey's account on page 20.



LANCE TOMINAGA is the co-author of *Rise of the Rainbow Warriors: Ten Unforgettable Years of Hawai'i Football*, a memoir about former UH head coach Dick Tomey, scheduled for release in late October. He is the web editor for Honolulu ESPN 1420 and a loyal UH sports fan who saw his first Rainbow Warriors football game in 1977. Tominaga has authored Hawaii Sports Trivia Challenge, A Prophecy Fulfilled The Story of Clarence T.C. Ching, Catch The Dream, and The Unofficial Guide To Hawaii. For details about Coach Tomey's new memoir, see page 26.



KIRK THOMPSON is president of the Hawaii National Music Foundation of the Pacific, a nonprofit group whose mission is to preserve music through educational programs for children and youth in the Pacific Rim. Thompson also is the founder of Lemuria and an original member of music group Kalapana. His most recent achievement, opening the Honolulu Contemporary Museum of Pop, allows him to fulfill that nonprofit mission and play the keyboard in weekly concerts celebrating Hawai'i's big names in music. Read about the Pop Museum on page 27.



FARAH DOIGUCHI, Emeritus College coordinator at Honolulu Community College, oversees the Emeritus College Program, which promotes lifelong learning in the area of electronic computerized education for seniors 55 and over. Emeritus College, with support from Honolulu Community College and the Pacific Center for Advanced Technology Training, offers a variety of continuing education workshops and provides facilities, state-of-the-art equipment and technical support services to welcome our kūpuna to the digital age. For Doiguchi's tech tips, see page 29.



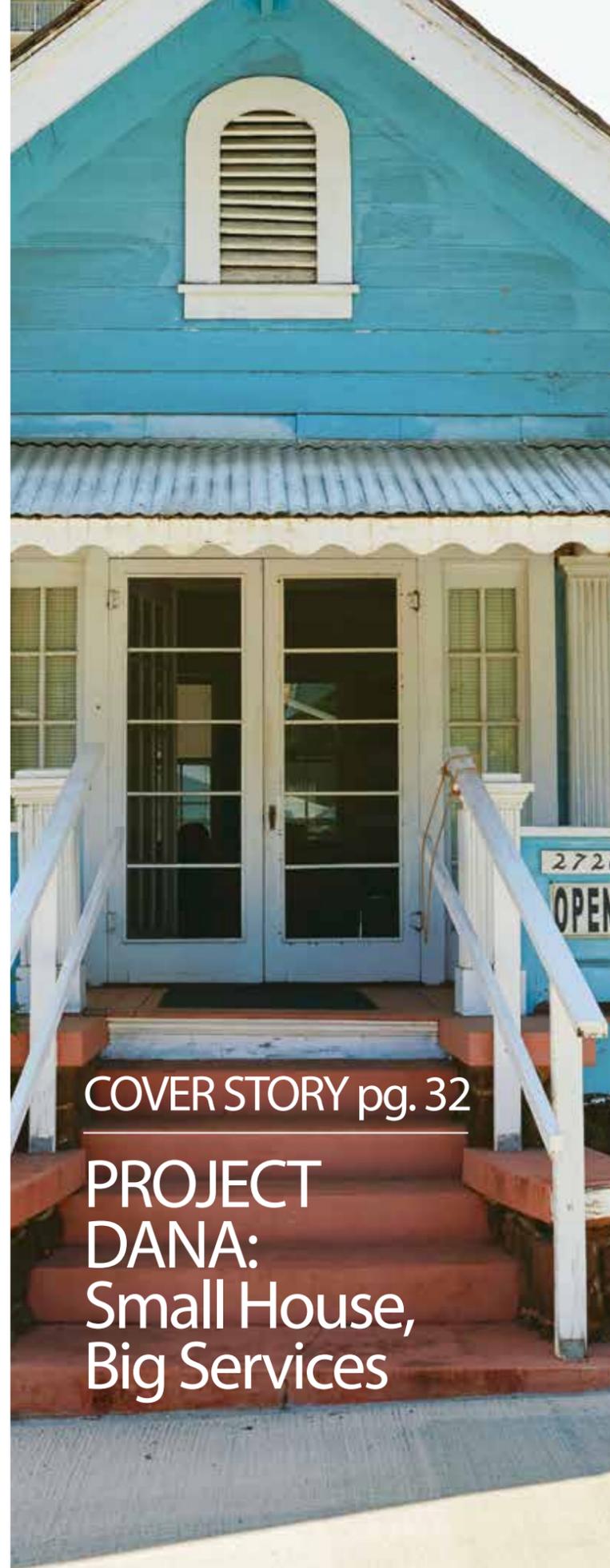
ALVIN SUZUKI's story on page 45 about placing his late 88-year-old mother, Kimiko Suzuki, in a senior living community is part of his mission to help adult children prepare for their elderly parents' aging. Suzuki is a representative for an eyewear company, a devoted husband, and a father to a college-age daughter. A lengthy interview with Suzuki—which aired on the July 29, 2017, *Generations* Radio show with host and publisher Percy Ihara—is available on *Generations* Magazine's YouTube channel.



MARTHA KHLOPIN hosts a weekly radio show, “A Medicare Moment With Martha,” and co-produces a program on community television by the same name. She offers free, Medicare planning workshops for senior clubs, businesses and not-for-profit organizations throughout the islands. She is vice president of the Punahale Chapter of the American Business Women's Association and on the Board of the Hawaii Pacific Gerontological Society. See page 53.

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.

JAMES CARTER | CHRISTOPHER DUQUE | SCOTT A. MAKUAKANE
JULIE MOON | MARGARET (PEGGY) PERKINSON | EILEEN PHILLIPS | SCOTT SPALLINA
JANE YAMAMOTO-BURIGSAY | MICHAEL W. YEE | STEPHEN B. YIM



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11th Annual Aging in Place Workshop 2017

by Generations Magazine Staff

The 11th Annual Aging in Place Workshop, hosted by *Generations Magazine*, took place on Aug. 19, 2017, in the Ala Moana Hotel, with more than 3,000 in attendance. The free, all-day event featured speakers in estate planning, caregiving, aging in place, long-term care, Medicaid and Medicare, Social Security, de-cluttering, holistic healthcare, stress-relief and much more.

Generations Magazine is grateful to its loyal partners, sponsors and readers for their support! ■



(Above) In between sessions, attendees filled the hallways of the Ala Moana Hotel. More than 3,000 people were at this year's event. (Below, left) A well-attended session this year was, "Improving Life At Home For Caregivers & Elders" by Dr. Michael Cheang, an assistant professor at the University of Hawai'i at Mānoa Center on Aging.



Kurtis Ackerman, a personal trainer with GYMGUIYZ, did weighted squats with Joanne Pyun, while Charlotte Lyman watched. GYMGUIYZ brings personal training to clients' homes.



Attention Plus Care employees provided information about home healthcare options: (L-R) Mele Toumona, Adam Funari and Eileen Phillips.



In between sessions, Gail and Glenn Satsuma visited over 50 exhibitors at the Aging in Place Workshop.



(L-R) Dalisay Quijano, Lolita Mendoza and Erlita Corpus volunteer 15 hours per week with the Foster Grandparents Program, assisting local children with special needs.



This foursome was excited to attend all-day sessions at the Aging in Place Workshop: (L-R) Geraldine Nishihara, Donna Noguchi, Randy and Teri Chun.



Employees of the Hawai'i State Library promoted their new app and other programs for library cardholders: (L-R) Colette Young and Miriam Sato.



(L-R) Cassandra Matsushige, Jean Miura and Jenny Wilkinson spread awareness about Hospice Hawai'i, a nonprofit group that assists with end-of-life care.



This trio was among the first to arrive at the Aging in Place Workshop: (L-R) Felicitas Luna, Mantonia Luna and Pelagia Ramos.



Honolulu Community College's Emeritus College offers non-credit classes for seniors and folks nearing retirement: (L-R) Myron Yamashiro, Farah Doiguchi and Ed Yonemoto.



The AARP table had more than a dozen volunteers throughout the day: (L-R) Pat Frank, Linda Inouye and Nancy Hironaka.



The Aging in Place Workshop relied on volunteers of all ages, like Leo Club members (L-R) Mackenzie Hoover, Jasmine Spaulding and Steven Yoshimura.



Representing the nonprofit group Financial Planning Association (FPA Hawaii) were Teresa Tyler of First Command Financial Services and Douglas Brown of HomeStreet Bank.



(L-R) Jan Offner and Gloria Chong took a short break in between the afternoon sessions.

Generations Television (GTV) Debuts On **SPECTRUM OC16**



“Generations Television” will cover topics that interest seniors and their families. **Clockwise from left:** Hawaii Men’s Shed Association, Mō’ili’ili Community Center and the Aging In Place Workshop.

Percy Ihara, publisher and editor of *Generations Magazine*, is pleased to announce the debut of “Generations Television,” a bi-weekly TV show to air on Spectrum OC16 beginning Oct. 4, 2017.

Each 30-minute episode of “Generations TV,” or “GTV,” will address critical issues that matter most to seniors and their families: finances, legal topics, caregiving, government programs and services for seniors, healthy living and more. Inspirational stories about Hawai’i’s seniors will be a regular highlight of the show.

The first product of its kind in Hawai’i, “GTV” promises to motivate, inspire, inform and draw laughs as well as a few tears from its viewers.

“Today, more than ever, Hawai’i’s retirees and their families recognize the importance of finding resources to help them understand, plan and navigate through the process of aging,” said Ihara,

a well-known advocate for seniors. “GTV” will be vital in assisting seniors with those challenges.

“GTV” is scheduled to air on Spectrum OC16, six days a week, subject to changes.

- Mondays, 5:30 pm
- Tuesdays, 9 am
- Wednesdays, 7:30 pm
- Thursdays, 1:30 am and 11:30 am
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The Search for Ancestors

by Joelyn Hovey, family research enthusiast and grandmother of five

I've been researching my ancestors for about 20 years. On my Hawaiian side, I've gone back five generations, and three generations on my Filipino side. I get so excited when I connect the dots in my family tree and discover a new family member, because I now have a name and story to share with my grandchildren.

I've been blessed with three granddaughters and two grandsons. Analea, 13, loves to draw and has her own blog. Olena, 11, loves to cook and listen to my stories. Hoku, 4, who loves to talk and show me how to use her iPad, is the sole survivor of triplets. My grandsons (her brothers) Nahoa and Koa, lived a few hours.

I tell my grandkids stories about their ancestors, including Uncle Travis, my son who passed away at age 23 and loved to draw. They want to one day own some of his drawings. When we visit Hilo, I make an effort to take them to the gravesites of their ancestors. Before my father passed away in HPP, Kea'au, I took the girls to visit him and took pictures of each of their hands holding their great-grandfather.

A few years ago, I started a private family blog that only my husband and children can access. There, I share ancestors' pictures and stories, journal entries from my youth, family traditions, photos of treasured items from my parents, and letters from my late grandparents. When my grandchildren are older, I will open this blog to them so they can learn about our family.

In February, I attended a genealogical convention in Utah, where I purchased four DNA kits for my family and am hoping to learn more about my family.

I want my children and their future families to know where they came from and lessons that can help them in their lives. I want them to know they are connected to a rich heritage. ■



The author's grandchildren Olena, 11, Analea, 13, and Hoku, 4.

GENEALOGY RESOURCES

- www.familysearch.org holds the world's largest database of genealogical records.
- www.ancestry.com provides DNA testing and tools to create a family tree.
- www.myheritage.com helps people connect with others looking for the same ancestors, or who share the same DNA.
- Family History Centers of The Church of Jesus Christ of Latter-Day Saints (Mormon chapels) are staffed with volunteers specialized in genealogy. For the nearest center, visit www.familysearch.org/locations/
- Honolulu County Genealogical Society www.rootsweb.ancestry.com/~hihcg/
- Hawai'i State Archives on the Iolani Palace grounds 808-586-0329 | www.ags.hawaii.gov/archives/about-us/genealogy-research-guide/
- Portuguese Genealogical & Historical Society of Hawai'i 808-841-5044 | www.portugueseancestry.com/genealogy/html/phgs.cfm
- Filipino-American Society of Hawaii www.fahsoh.org
- Japanese Cultural Center of Hawai'i 808-945-7633 | www.jcch.com
- Hawaii Chinese History Center 808-521-5948 | www.sites.google.com/site/hawaiiichinesehistorycenter/
- Okinawan Genealogical Society of Hawaii 808-676-5400 | www.huoa.org
- Center for Korean Studies, University of Hawai'i www.hawaii.edu/korea/



Benefits of Volunteering for Seniors

by Margaret Perkinson, PhD, Center on Aging Director, University of Hawai'i

Volunteering—an activity that is voluntary, unpaid, structured by an organization and directed toward a community concern—is as beneficial for the older adult who engages in it as it is for those on the receiving end.

While fewer older adults volunteer compared to those who are younger, persons age 65 and over who do volunteer spend more time on it. Approximately 35 percent of older adults in the U.S. volunteer an average of 71.5 hours per year. The value of their work is not trivial, estimated at \$44.3 billion per year.

The Impact of Volunteering. Older adults who volunteer reap many benefits. They experience higher levels of well-being, including better self-reported health. They have less depression and an enhanced ability to engage in daily activities. While more research is needed, some suggest that volunteering is associated with improved brain health and decline in mortality.

As the number of volunteering hours increases, so do the positive effects of volunteering, but only up to a point. Research indicates the optimal amount of time to volunteer is around 100 hours per year, or two to three hours per week. Even modest levels of engagement in volunteer activities are beneficial.

Why does it work? Volunteering provides greater health benefits compared to other types of social activities. What makes this role especially valuable is a combination of qualities and motivations specific to the role. Young adults tend to

volunteer to acquire skills and to advance their careers. Older adults are more likely to volunteer to help others, stay active and replace lost roles, such as being a spouse.

The factor of “mattering” also comes into play when others rely on the volunteer who contributes to society.¹

Doris Takara, a member and volunteer, enjoys helping at the Lanakila Multi-purpose Senior Center.



Promoting successful volunteer programs. Despite the abundant benefits, approximately 30 percent of older adults drop out of a given volunteer role after one year. What's a health and/or social service organization to do? Various volunteer management practices have proven to be effective:² appropriate supervision and communication, liability coverage, careful screening and matching volunteers to particular jobs, annual measurement of volunteer impact, training and professional development for volunteers, training paid staff in working with volunteers, ensuring that volunteers gain a sense of accomplishment by engaging in meaningful tasks and recognizing volunteers for their contributions. ■

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¹ Morrow-Howell 2010

² Hager and Brudney 2004; McKee & McKee 2012



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Mom Had 'A Good Death'

by Generations Magazine Staff

On a Sunday morning this past July, Alice Hu Chew Yee, 81, asked her family to gather by her hospital bed, where she expressed her love to each member, listened to her favorite music played by her son and son-in-law, and helped to plan her own funeral, right down to flower arrangements.

The next day, doctors put her on a morphine drip to eliminate any discomfort. She passed away Tuesday, July 25, at peace that her family was ready for her departure.

It was "a good death," says Alice's son Michael Yee.

"Mom had deep faith and embraced dying the same as living, no fear, only love. Because of this, we could embrace it together."

In addition to Michael, Alice left behind two sons Malcolm and Milton, daughter, Tammy, and their spouses and four grandchildren. Alice also had lived independently for decades before moving in last year with Tammy, who shared primary caregiving duties with Michael's family. In the months leading up to her death, Alice developed fluid in her lungs and suffered complications from a weak heart.

Even in her final hours at the hospital, however, Alice taught valuable lessons.



"Mom gave people something to shoot for—I know now what a good death looks and feels like," says Michael, an Ameriprise financial advisor who specializes in retirement and end-of-life planning.

Michael shares three lessons reinforced by his mother's passing:

- "Retirement isn't just about travel and the grandkids." There will come a time when most of us will need care by families and/or professionals.

- Many families in

Hawai'i are not ready for health issues such as dementia or long-term care. When planning for retirement, consider long-term care planning and estate planning. Take a holistic approach.

- Be proactive (not reactive) about retirement and end-of-life situations. Talk to family members about "not just the good times," but the "hard times and crisis." Put everyone on the same page. ■

Generations Magazine first featured Michael Yee's family in the June-July 2015 issue where he shared his caregiving experience. To read the original story, visit online at www.generations808.com/june-july-2015/.



Alice Yee, Michael Yee's mother, passed away on July 25, surrounded by caring family members.



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From Rob:

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From Jon:

"No matter how dirty or clean, I am thankful to be able to get to know our clients personally, knowing their life experiences; and after all said and done, the best part is when they tell us....Thank you, we couldn't have done it without SMM."

From Shawn:

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From Cat:

"I enjoy helping seniors and their families to declutter or move and am thankful for their many kind words. They treat me like family and that's why I work so hard to make their life easier."

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UH Coach Dick Tomey Pens Tell-All Book

by Generations Magazine Staff

The fervent spirit of University of Hawai'i football during the era of Coach Dick Tomey (1977–86) is captured in a new book, *Rise of the Rainbow Warriors: Ten Unforgettable Years of Hawai'i Football*, scheduled for release in late October. It was a time when UH was new to the Western Athletic Conference and loyal fans regularly filled Aloha Stadium.

Co-written by Coach Tomey and Honolulu author Lance Tominaga, Honolulu ESPN1420 web editor, the book features 40 photos and interviews with hundreds of players, including Jesse Sapolu, Jeff Duva, Rich Miano, Dana McLemore, Blane Gaison, Gary Allen and Niko Noga.

"UH fans will enjoy the book because of the behind-the-scenes stories Coach Tomey and his players share," Tominaga said.

Coach Tomey spoke with *Generations Magazine* from his home in Arizona:

GM: What was it like reconnecting with more than 150 former UH football players?

Tomey: It was amazing. That chapter is one of my favorites. To reconnect over a subject that is dear to their hearts was invigorating. It was so gratifying to hear about their impact on society. Readers will enjoy reading about what they are up to.

GM: What else in the book might longtime UH fans find interesting?

Tomey: The first season, described in detail, is important in how everything started. I was appointed coach and took the job in June 1977—not optimal for a season that started in September. The team didn't have time to practice and was coming off a rough season. I didn't have time to recruit many players and select a coaching staff. And I was a young, new coach with no reputation taking on a difficult job. Expectations were low.

GM: How are past football fans different from today's generation?

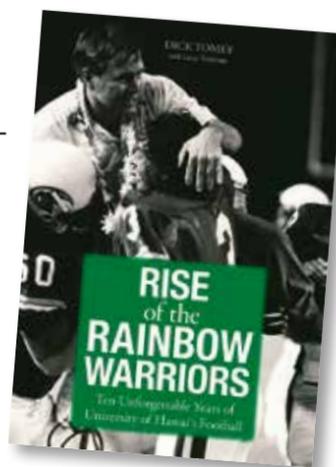
Tomey: It's more difficult for UH today because we can sit in our homes and watch 10 games on TV on Saturdays. In those days, it really didn't matter who we played or whether we won or

lost the previous week. The fans were there, they stayed late and their enthusiasm was boundless. We all could feel the energy and fed off of it.

GM: What else have you been up to lately?

Tomey: My wife, Nanci Kincaid, and I live in Tucson. We have four adult children and eight grandchildren. We're just Papa and Tutu. We're blessed with good health. I'm going to be 80 years old next summer.

Tomey is planning to visit Honolulu in October for book signings and public appearances. Details are available at www.bookshawaii.net. ■



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Over 50 Years Of Pop Music

by Generations Magazine Staff



The Honolulu Museum of Contemporary Pop presents music from the past 50 years and offers educational tours to school groups and music aficionados. The museum also is used for private parties and events.

What do Don Ho, Bette Midler, Cecilio & Kapono, Glenn Medeiros and Bruno Mars all have in common?

They're contemporary music stars with global recognition. And they all have Hawai'i ties.

The Honolulu Museum of Contemporary Pop celebrates these local stars and dozens more of the same caliber with weekly, nighttime concerts that take place inside a recording studio located on Beretania Street.

The "Inside Session" concerts, performed eight times per weekend, feature the best of Hawai'i's contemporary pop tunes over the past 50 years.

Jazz, soul, R&B, folk, pop and funk music are part of the nightly mix. What often brings down the house, however, are hit tunes by Hawai'i's own Cecilio & Kapono.

The brainchild behind "Inside Session" is Kirk Thompson—an original member of the contemporary Hawaiian music band Kalapana and founder of the legendary group Lemuria.

"My mission is to document and preserve that movement for the next generation," Thompson said. During the concerts, Thompson also pays tribute to his good mentors, the late singer Don Ho and concert and music promoter Tom Moffatt.

"Tom was such a cool-headed guy, bringing in big concerts like Michael Jackson," Thompson

said. "And I learned a lot from Don and Tom. As a record producer for Don 'Mr. Aloha,' he always helped those who wanted to record, and my job was to help him help others do a good job for him," he said.

The pop museum falls under the nonprofit group, Hawaii National Music Foundation of the Pacific. As part of the nonprofit's mission, Thompson and his team provide educational tours for students and music aficionados of all ages. Tour groups learn about the recording industry, receive tips from the pros and even take shots at recording their own music.

Lining the wall of the museum are more than two-dozen record albums, dubbed the "Pioneers of Pop" exhibit. Visitors are invited to take self-guided tours of the wall, using state-of-the-art, multilingual tablets.

Thompson is proud of the records. "To be signed to a major record deal and get off the island in the 1960s and 1970s was a tremendous thing." ■

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How to Create Strong Passwords

by Christopher Duque, Cybercrime Investigator. DPA

A simple way to protect your online identity is to use strong passwords. Use any or combine all five of these steps to create strong passwords.

- ▶ **Step 1** Select a non-English word at least eight characters long—for example, the Hawaiian word kapakahi, meaning “crooked.”
- ▶ **Step 2** Convert one letter to a number. In “kapakahi,” the letter “a” becomes “8.” The result: k8p8k8hi.
- ▶ **Step 3** Convert one letter to uppercase. The result: k8p8K8hi.
- ▶ **Step 4** Convert one character to a symbol, such as @ or #. The result: k8p8#K8hi.
- ▶ **Step 5** Add capital letters that are associated with the password’s account. For example, for a Bank of Hawaii account, use BOHk8p8#K8hi.

Other tips to keep in mind:

- ◆ Use different passwords for different accounts.
- ◆ Write down your password in a secure place.
- ◆ Do not keep passwords in your wallet or bag.
- ◆ Do not post passwords to your computer screen.
- ◆ Do not store passwords on any technical device.
- ◆ Change passwords once every three months.
- ◆ Immediately change your passwords when alerted of a security breach.

Cybercrime is a very real threat in our Internet-connected society—so take precautions. ■

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Smart Photos Connect Families

by Farah Doiguchi, Emeritus College Coordinator

Gone are the days of camera film and hardcopy photos. We now have the ability to snap and send a picture in real-time, thanks to the advanced technology built into your smartphone.

Today’s smartphone cameras let you review photos immediately after they are taken. You can see right away if someone blinked or if a little rascal threw bunny ears behind grandma and simply retake the photo. Many smartphones also have editing tools that enable cropping and lighting adjustments.

Photo sharing is another easy option. Receiving photos requires no setup; a mobile phone number or email address is all it takes. My parents appreciate all photos of my daughter that they regularly receive—formal, silly, not-the-best quality—are



To create and send a text message of this photo collage, the author used InstaMag, a free application on her smartphone.

all are precious to them. Our shared photos often spark conversations, as grandma and grandpa want to hear every detail that my daughter excitedly shares, continuing to strengthen our family bond. ■

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PROJECT DANA

Small House, Big Services

by Katherine Kama'ema'e Smith
Cover & feature photography by Brian Suda

Project Dana co-founder and Executive Director Rose Nakamura and her headquarters staff coordinate services to assist more than 1,200 elders. (L-R) Susan Kuwahara, Cyndi Osajima, Maria Morales, Lorraine Mow and Mike Hirano. (Bryson Ho not pictured)



The little blue and white house in Mō'ili'ili,

where Project Dana started an interfaith volunteer caregivers program has never closed! This headquarters was once the home of the late Kuniyo Nakamoto, who was helped by Moiliili Hongwanji Mission and Project Dana. She was so grateful for the compassion extended that she willed her home to Moiliili Hongwanji Mission. Volunteer painters, carpenters and electricians helped turn this home into offices, from which this Faith In Action project today serves over 1,200 older adults and seniors. If you have never volunteered, donated or received the services of Project Dana, it's time you get acquainted.

Dana is not someone's name, but a Sanskrit word that means, "selfless giving, an act of compassion." Buddhists practice *dana* and teach

In 1989, members of Moiliili Hongwanji Mission began supporting Shimeji Kanazawa and Rose Nakamura in a small Faith in Action ministry to elderly people in their neighborhood. Now Project Dana partners with 32 missions and churches across Hawai'i, selflessly giving their time to help the elderly.



this prized virtue to their children. Compassionate volunteers of all religions come to Project Dana with a desire to help seniors in need. Soon they discover that their small investment of time provides much more—the healing balm of social, emotional and spiritual support.

In 1989, Project Dana was the inspiration of Shimeji Kanazawa (1915–2014). Based on her work in Faith In Action initiatives nationally, Shim recognized the deep needs of seniors living independently in Hawai'i's community. She asked her good friend, Rose Nakamura, who had just retired from the East-West Center, to help her set up an interfaith ministry of compassionate volunteers to visit and assist seniors with support services.

"Shim was an advocate and worked with large organizations—even on the mainland, like the National Federation of Interfaith Volunteer Caregivers," Rose said. "I wanted to help the seniors, so I said 'Yes.' I was 61 at the time, but in good health and very active. My husband, Paul, was living then and helped me set up an organizational plan."

Besides Moiliili Hongwanji Mission, other churches in the area joined in: Church of the Crossroads Caring Ministry and St. Mark's Episcopal Church Aloha Ministry. A total of 32 churches and organizations partner with Project Dana and represent a wide variety of different faiths.

"We started with a handful of seniors and 15 volunteers," Rose giggled at the memory. "The mission thought it was a big program. There are Project Dana sites on the Big Island, Maui, in California and Japan, and we coordinate with more than 150 public and private agencies. The "Persons in Need" Fund from the Hawaii Community Foundation provides assistance to homebound seniors for assistive devices, clutter clean-up, respite care and transportation needs. Personal Emergency Response System (PERS) is provided free through State of Hawai'i and Honolulu Police Community Foundation grants for one year to seniors living alone. We offer training to volunteers to assist families caring for elders with memory loss and dementia. In 2019, Project Dana will celebrate 30 years of service!"

Dana Begins with Volunteers

Kainoa Akiona is studying dietetics and nutrition at the University of Hawai'i at Mānoa, and one of the requirements of his scholarship is to volunteer in the community. Project Dana asks volunteers to give just one or two hours a week; it sounded easy. Kainoa had a vehicle, so Project Dana matched him with an 82-year-old senior who needed transportation to do her food shopping.

"We became friends, and it has become fun," Kainoa said. "I just go by her house once a week, pick her up, and we go to whatever stores she needs to visit. Today, my kūpuna needed to go shopping! We went to Foodland, two banks and Safeway. I've been volunteering for a year, but I am continuing."

"I also provide transportation for a young guy with a rare disability," he added. "He's very mindful on eating very healthy, so we shop at Down to Earth on King Street."



Kainoa Akiona studies Dietetics at UH Mānoa and takes his clients grocery shopping.



Melanie Van der Tuin-Oka, a professor at HCC, enjoys spending time with her new friend, Virginia.

Kainoa said he has grandparents, so he is used to talking with older people, and works in the food industry where he has to relate to all age groups. He said making conversation with seniors is fun and they like to tease him.

He is considering continuing his studies and becoming a clinical dietitian or a physician's assistant. His Project Dana experience has given him a better understanding of his special gift for helping others.

Volunteer Training Opens the Door

Melanie Van der Tuin-Oka teaches full-time at Leeward Community College and volunteers one hour a week.

"I have to volunteer early in the morning before my first class, but my client rises early," she said. "I knew Rose Nakamura and Cyndi Osajima through the temple, but I never worked with the elderly, so Project Dana gave me a half-day of training and formally introduced me to my kūpuna and her daughter. The volunteer coordinator led the conversation so we could become

more comfortable. I went back alone the next week, and all my concerns about getting started melted away. I could not have done it on my own, but Project Dana made it easy."

Melanie said friendship is "organic" because her new friend has a lot to share and she is very curious about Melanie's life, too.

"I just go by her house once a week, pick her up, and we go to whatever stores she needs to visit."

—Kainoa Akiona

"I never really had a grand-ma, so now I am getting the stories, insights and wisdoms I missed—it is a very sweet relationship."

—Melanie Van der Tuin-Oka

"I never really had a grandma, so now I am getting the stories, insights and wisdoms I missed—it is a very sweet relationship," Melanie said. "As a volunteer, I can always bring cheerful, positive energy and I feel appreciated because when I am visiting, the daughter gets a break. If I discern a need, my Project Dana coordinator can help find resources to take care of it. I just have to pass on the need request. We are fortunate to have many resources for elders in Hawai'i.

"I would recommend that readers call Project Dana and volunteer. It is an interfaith nonprofit but it's not about religion—it's about compassion. The volunteer work will bring them great joy."

A Safe Home is A Happy Home

Project Dana provides social support to elderly, disabled persons and family caregivers that ensures their well-being and enables them to enjoy continued independence with dignity in the environment of their choice. Among them are home visits, telephone visits, respite care, light house-keeping, minor home repairs and transportation for medical appointments, shopping, care home visits and religious services. They also provide "Caring for the Caregiver" support group for family caregivers and home safety assessments.

Client Jane Kiuchi is 86 years old and lives independently. She is very grateful for the careful inspection, recommendations and improvements to her home—all initiated by Project Dana.

"I recommend that seniors have their homes inspected—before they fall!" Jane said. I did it after my fall, but now all the obstacles in my home are gone and I won't fall again.

"First, Mr. Mike Hirano came and found places where I needed grab bars and pointed out a list of things I had missed like a clothes rack that was too close to my bedroom door," Jane said. "If you have to squeeze through a door, the handle can snag your clothing and pull you over."

"He told me to put grab bars in the bathroom so I would not hold onto the towel bars, which will not support your weight when you fall," Jane said. "Then he helped me set up a licensed installer to put three grab bars in the bathroom and five outside my house, too. Now I can walk all the way from my door to TheHandi-Van without my walker. They also got me a PERS button that I can use to call my son and daughter-in-law or 911

if I fall and can't get to a phone. I feel so much more secure and comfortable in my own home. Everyone who came to work on this project was so compassionate, patient and kind. Please call Project Dana for a free home safety assessment."

Dana is for Caregivers, Too

Two years after her father passed, Jackie Toma's mom began going downhill. Jackie had lived in Seattle for 37 years and had herself suffered a stroke but was still working part-time. She returned to Hawai'i to help her brother care for their mother. Even though they had paid home care, Jackie called on Project Dana.

"When my father was still living but no longer driving, Project Dana volunteers took my parents to their doctors' appointments," she said. "I remember that the volunteer would take them into the office and wait until they were finished and drive them home! It was such a big help."

"I was fortunate to have paid home care for Mom, but I was feeling isolated," Jackie said. "One day, the Project Dana volunteer driver told me that I could join Project Dana's support group that meets twice a month. To tell you how thoughtful Project Dana is, they offered to send a volunteer to sit with Mom but at that time, she could manage herself at home. How nice of them to think of everything."



Jackie Toma tells GM writer Katherine the details of her very positive caregiver support group experience with Project Dana.

"It's tough to deal with frustration and to problem-solve every time your parent's condition deteriorates... my group came up with answers." — Jackie Toma

"The first meeting is educational and you learn a lot!" Jackie said. "Education is provided by experts in physical therapy, assistive devices, Medicare, family mediation, legal issues, Hospice care, to name a few. The second meeting of the month is a combination 'Rap Session' and potluck. We all share experiences and learn from one another. It's tough to deal with frustration and to problem-solve every time your parent's condition deteriorates. When I was fresh out of ideas, my group came up with answers.

"I was astounded that 'graduate' caregivers would keep coming to our meetings after their loved ones passed. But after my mom passed, I decided to continue attending my support group. I want to mentor others in the same compassionate way I was helped."



After 28 years of organizing, coordinating and service, co-founder Rose Nakamura passes on the office of Executive Director to Cyndi Osajima at the end of October. The Dana they practice inspires all their staff and volunteers.

Rose Nakamura: The Spirit of Dana

The success of an organization is its ability to continue when the founders pass the mantle to a new generation of volunteers. Visionary Shimeji Kanazawa died in 2014 and Rose Nakamura continued as administrator, raising up successors and mentoring new leadership with the same spirit of compassion that led her first to organize Project Dana. In August, Rose announced her retirement and Operations Manager Cyndi Osajima is stepping up to executive director starting October 1. The organization will be in friendly capable hands, ready to serve and share compassion.

This fall is a happy time for Rose, who sees the fruits of her labor in waves of compassion flowing out from the little blue house on Nako'oko'o Street and the tides of gratitude returning to encourage her volunteers.

Selfless Giving Begets Selfless Giving

Generations Magazine Photographer Brian Suda and his wife, Pamela Cunningham, were caregivers for two decades. When Brian's dad, Sakae, became frail in the '90s, Project Dana provided support. Two years ago, when his mom, 97-year-old Tokiko, developed dementia, Project Dana again helped. The gratitude that the Sudas have for Project Dana is the best testimony to this marvelous, gracious community outreach:



After spending the last 20 years as family caregivers, we sometimes look at each other and say, "How did we survive?" It wasn't always easy; there were plenty of good times and lots of laughter to ease the complexities of taking care of Dad and Mom. Through both of our caregiving journeys, Project Dana provided us with "scholarships" for much needed respite. A little time off meant that someone else realized how difficult caregiving could be, not just physically but emotionally as well. We used our scholarships to help provide additional days for both Dad and Mom at the day health programs that they attended. We knew that they would be safe and we didn't need to worry about them.

It's hard to put into words the gratitude that we feel for Project Dana, Rose Nakamura and Cyndi Osajima. They and the program will always be close to our hearts and we can never repay them for helping us through the hardest and most rewarding jobs of our lives, but we will try. For now, all we can say is "Thank You, Project Dana."

If you want to say "thank you" to Project Dana, mail them a note and include a donation to:

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902 University Ave., Honolulu HI 96826
808-945-3736 | projdana@hawaiiintel.net ■

The Services of Project Dana

Project Dana volunteers are working throughout Hawai'i, on the mainland and in Japan to help the frail elderly, persons with disability and family caregivers. Familiarize yourself with their services and share this resource with family, neighbors and friends.

It is never too early to plan for your own needs or to reach out to others in need.

CAREGIVER SUPPORT GROUP

Project Dana's Caregiver Support Group (CGSG) program is unique in its concept because it is the only support group that provides three consecutive meetings every month during the course of one year. Attendees receive help in the form of education, rap sessions and a fun outing to help alleviate the stress that may come with continuous caregiving responsibilities for someone who is 60 or more years of age.

Meetings are held on the second, third and fourth Wednesdays of each month from 9 am–1pm unless otherwise specified at the Honpa Honwanji Betsuin (1727 Pali Highway) in the Social Hall located downstairs of the main temple structure. Parking is available in the front and back of the main temple. All participants are requested to arrive on time.

Educating the caregiver is of prime importance. During the education session, speakers from different agencies and organizations within and outside the community present topics on health, safety, and understanding of the various issues related to the aging process. The focus is on how these factors can impact both your care recipient and also you, the caregiver. A continental breakfast and a light lunch are served.

The second support component is called the Rap Session. Here, participants are given the opportunity to "talk story." Joy and frustrations, as well as issues and concerns are often expressed in reference to the daily experiences of caring for a loved one. With this sharing, caregivers explore potential solutions among themselves and from their experience. Participants are asked to bring a dish to share in a potluck luncheon.

Finally, planned outings are offered to provide the caregivers "free time" to engage in total

relaxation — breathing and nurturing the mind, spirit and body with healthy socialization. Discovering new places, and reacquainting oneself with sources outside the realms of everyday caregiving feed the soul. Some outings may require a small fee for participants. If there are any shared costs, participants will be notified in advance with the notice of date, time and theme.

Project Dana relies on a grant through the Older Americans Act of 1965, Title III E Funds, administered by the Hawaii State Executive Office on Aging through the Elderly Affairs Division, City and County of Honolulu. Monetary donations and other contributions are greatly appreciated to supplement the Caregiver Support Group and maintain the quality of the program.

In 2008, CGSG program received the Outstanding Support Group award by the Hawaii Family Caregivers Coalition and the once-aired KHON2 Elderhood Project.

HOME SAFETY PROGRAM

Don't become one of these statistics!

In Hawai'i:

- 51 percent of deaths among elders are caused by falls occurring in the home.
- 61 percent of the elders who fall are women.
- Most falls occur between 9 am and 1 pm
- People who are 85 years or older are 10 times more likely to fall than those who are between the ages of 65–69.
- Falls inside the home commonly occur in the bathroom, bedroom and kitchen areas.

Nationwide:

- One out of three people 65 years and older will fall each year; most are women living alone.
- 90 percent of all hip fractures that occur each year are due to falls.
- Only 25 percent of hip fracture patients will fully recover; 40 percent will require nursing home care; 50 percent will need a cane or walker; and 24 percent over age 50 will not survive more than 12 months after they fall.
- 60 percent of all falls occur at home.

The goals of the Home Safety Program are :

- To increase awareness of home safety.
- To create a safe home environment.
- To allow participants to continue living independently at home.
- To help ensure quality of life for our seniors.
- To improve the well-being and enrich the lives of our older adults and their families.
- To identify all potential injury risk factors in the home.

The Home Safety Program provides:

- An initial home assessment visit
- Educational information on home safety
- Recommendations for possible home modifications and/or repairs
- A follow-up home assessment

Possible suggestions for home modifications might include: nightlights, grab bars, non-slip mats, non-skid strips, shower seat, portable tub rail, commode, raised toilet seat, replace light bulbs, phone or power cord arrangement, etc.

PERSONS IN NEED (PIN) FUNDS AVAILABLE

Project Dana continues to announce a special fund for seniors 65 years and older. Grants are available through the Gwenfread Elaine Allen Fund and administered by the Hawaii Community Foundation. This PIN Grant supports Hawai'i's frail elderly to "age in place" at home, in their community and with their family caregivers.

The PIN grant at Project Dana is in its fifth year. Assistance is provided through services already offered in three specific areas: transportation, respite and decluttering. Applications will be accepted through October.

A brief explanation of services follows:

◆ Transportation

Transportation assistance is available to frail elders for medical appointments, shopping requests and legal services such as banking, federal, state, city and county offices. Your safety and well-being are of concern regarding transportation needs. Funds for taxi fares may be offered for special medical appointments.

◆ Respite

Assistance is available to family caregivers whose elders attend adult day care/day health centers or who pay for respite care from a home health agency that goes beyond the two hours provided by a Project Dana volunteer. A one-time-only stipend, up to \$600 per family caregiver, may be considered. A new component is assistance for family caregivers for overnight respite. Family members may apply for a one-time-only stipend, up to \$150 per family.

◆ Decluttering

Project Dana's volunteers provide free assessments for home safety and fall prevention. They also help seniors declutter and schedule appointments with professional organizers.

VOLUNTEERS

Project Dana would not be possible without support from a corps of trained volunteers guided by the principle of *dana*, a Sanskrit word that means selfless giving and compassion without desire for recognition or reward.

Project Dana recruits and trains volunteers across the state to assist the frail and elderly with their various needs. Volunteers are sensitive to diverse cultures and traditions and will receive initial and continuing training and education from the project coordinators and specialists. All Project Dana partner organizations and congregations are managed by trained volunteer coordinators.

For details on any of the program services, a free Home Safety Assessment (ask for Mike Hirano), or if you are interested in volunteering and being a part of Project Dana's mission of service to the elderly, frail and people with disability, call **808-945-3736** or email projdana@hawaiiintel.net.

PROJECT DANA AFFILIATED LOCATIONS:

O'ahu: Aiea, Honolulu, Mililani, Kāne'ohe, Waianae, Pearl City, Kailua

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Mau: Lāhainā, Pukalani, Kahului, Wailuku, Makawao

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Ancient Health and Happiness Art

by James Carter, L.Ac

For thousands of years, the tradition of calligraphy has been considered the highest form of art in many ancient cultures. In China and Japan, for instance, calligraphy, or “beautiful writing,” has served as more than just an alluring visual. The roots of understanding and deep contemplation that come through the art uplift all aspects of one’s life.

The practice of becoming a calligrapher requires unwavering focus and refined tactile skills. The art form is transmitted in a deep, meditative state from the writer, through the brush to paper and offers a profound way to further develop body, mind and spirit.

My teacher, Dr Zhi Gang Sha, is the sole lineage holder of the rare, ancient form of Yi Bi Zi Chinese calligraphy taught by 103-year-old Professor Li Qiu Yun. This unique form of one-stroke



Photo courtesy of Henderson Ong

writing carries high-level messages to promote a harmonious, positive life.

The intricate characters combine to describe the greatest qualities of life—love, forgiveness, compassion and service to others. The positive affirmations, concentration and meditative aspects lead to harmonious mindsets, attitudes and beliefs.

Tao calligraphy is unique because it utilizes a powerful movement practice. The message is traced with the hands or whole body while chanting the positive message. The art is a fun, powerful way to help people move and meditate. Benefits of regular tracing include better circulation, stress reduction, relaxation and mental clarity. ■

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Tighten Your ‘Internal Belt’

by Julie Moon, Physical Therapist

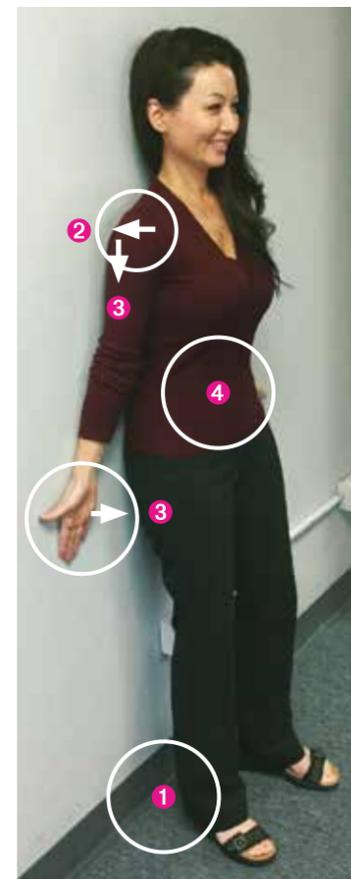
Core training is one of the most popular concepts in the field of fitness and physical therapy. Core stability training is often associated with strengthening your abdominal muscles—the “abs.” The ab muscles play a very important role, but the core also includes multiple muscles in the mid-lower back, pelvic floor, hips and buttocks.

This ring of muscles, or the “internal belt,” holds us up during the day, reducing falls, decreasing back pain and improving posture and even bladder control.

Whether you are lifting your grandchild or playing your favorite sport, your core muscles help maintain the body in proper alignment to avoid injury.

I often see patients who fall victim to the latest fitness trends that train the core improperly, leading to spine or leg injuries. Crunches, side-bends and rotational exercises with weights or kettlebells are not bad, but as we age, they often create more problems than benefits.

Exercises that engage the muscles by bracing the entire trunk—as though you are wearing an internal belt rather than sucking the stomach in and flexing forward—are more effective in improving core stability.



If you have poor posture and a weak core, try this simple, effective exercise to begin developing core control:

Start by finding an open wall.

1 Stand at the wall facing outward. Then place your heels about 6 inches away from bottom portion of the wall.

While keeping your foot planted, lean back against the wall with your back flush to the wall.

2 Pull your shoulders and arms back so they touch the wall.

3 Push your shoulders down with your palms facing out.

4 Tighten your abdominals so your lower back touches the wall—as if a force is sucking your back up against it.

Stand tall and breathe, hold for 30 seconds and then relax. Repeat 10 to 15 times.

This simple exercise will tighten your internal belt and help you avoid injuries. ■

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When Seniors Choose Solo Living

by Eileen Phillips, RN, Attention Plus Care



As home healthcare providers, we're often asked if a senior can live alone at home. While each situation is different, seniors who are alone can have additional risks that affect their health and well-being.

In 2016, the Administration on Aging reported 29 percent, or 13.3 million older adults age 65 and over, lived alone at home. Many seniors living alone experienced loneliness, social isolation and declining health, requiring more care from other persons. Despite these outcomes, nearly 90 percent of older adults still preferred to maintain their independence for as long as possible.

At some point in time, caregivers for seniors may have to decide if leaving their loved ones alone is an option — even for short periods. This decision can be heartbreaking and difficult for both caregivers and seniors alike. Seniors should be involved in this decision-making process and include family members, friends and other care-providing professionals.

“Individuals who are fiercely independent and have declining health may need more time to accept care,” said Carol Samples, RN and CEO for Attention Plus Care. “It’s never an easy decision. Having a support system in addition to a team of caregivers can be a great help.”

A caregiver always should consider the safety risks of seniors when deciding if they can be

alone or not. For those with health or sensory problems, new or developing symptoms may go undetected without proper assessment.

Caregivers should seek alternatives to solo living if seniors have medical conditions and receive care for cognitive impairment or memory loss; physical mobility; poor vision, hearing, eating, drinking and swallowing; personal hygiene or orientating to their environment.

Additional warning signs for seniors that being alone may not be safe include:

- ◆ Not recognizing common hazards
- ◆ Wandering or getting lost at home
- ◆ Ignoring sounds signaling danger
- ◆ Not recognizing family from strangers
- ◆ Needing assistance to prevent falls
- ◆ Inability to get help in an emergency
- ◆ Medical conditions needing monitoring
- ◆ Not complying with prescribed treatment
- ◆ Not caring for wounds or infections
- ◆ Negative changes in mood or routines

Much can be done for seniors alone at home. Studies show that while isolated seniors had a 59 percent greater risk of mental and physical decline, those having more meaningful relationships with others were less likely to experience declines. In other words, it's not the quantity but the quality of relationships that counts.

“Experienced home healthcare providers know this and caregivers can really make a difference for our seniors in this way,” Samples said. “It’s finding that connection.” ■

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Unexpected Turn of Events

by Alvin Suzuki, Son and Former Caregiver

In March, during a mainland trip to visit our college daughter, I started receiving phone calls from old family friends whom I haven't heard from in years. What I thought were surprise hellos were concerned calls.

My mother, Kimiko Suzuki, 88, had reached out to them due to a sudden onset of fluid buildup in her legs.

Three years earlier, my dad, at age 84, had passed away from a heart attack. My mother, a year older than my dad, still was physically and mentally strong. She had continued with the family business, which kept her active and filled with a sense of purpose.

But now, her ability to walk was greatly hindered due to fluid buildup in her legs, later diagnosed as edema from stage 3 kidney failure. The edema prevented her from getting around the house, and even preparing meals for herself.

When my wife and I returned from our trip, I quickly transferred my mother to our home, intending to care for her for as long as we could. However, within a few days, I quickly found my mission had become impossible.

Our home is a three-story townhouse. The nearest restroom was next to a flight of stairs. With her inability to walk, even with a walker, she grew fearful of going to the restroom. A simple bath took nearly an hour because the full bathroom is located on the third floor.

When I went to work and left her alone during the day, I realized my action bordered on neglect.

A little over a week after trying to adjust to this life, my mother suddenly said the most striking thing to me: “It would be all right if I went to a retirement home.” These words were significant because in the first days of her stay with us, she insisted on not being put in any sort of foster care.

I must thank my mother for realizing her illness was beyond the limits of our family's ability to care for her. I still feel guilty for sending my



Kimiko Suzuki, who lived at Kalākaua Gardens senior living community, passed away on July 29, 2017.

mother to Kalākaua Gardens. I visited her daily during lunch or dinner and spent two hours with her. After a short adjustment period, my mother found her way at Kalākaua Gardens.

I didn't have a concrete plan in place when my mother fell ill. I now realize the importance of learning in advance about aging.

Every family's decision will be different based on a variety of factors — the degree of illness, number of caregivers and money available for care. I do not feel there is one right way. I made the best decision for my family based on our situation. Others may second-guess my decision.

If your parents live long enough, you *will* go through what I have. Please prepare. Be realistic about your role as a caregiver.

I thought I could do more, but I admit that I reached the limits of my abilities.

I want to thank everyone at Kalākaua Gardens for their assistance. They truly are angels.

I also want to thank my wife for her understanding and patience, and for helping us to adjust to our family's changes. ■

HELPFUL RESOURCES

In caregiving, gain as much knowledge as you can about elderly needs and care. Some helpful resources:

AARP HAWAII
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How to Use 'my Social Security'

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



The Social Security Administration is serious about safeguarding what's important to you, as we continue to evaluate and improve our protection programs.

Our robust, easy-to-use cybersecurity program is a vital part of keeping you safe and secure.

Most people who conduct online business use the SSA portal, "my Social Security."

This can be found at www.socialsecurity.gov/myaccount/.

Since "my Social Security" became available in May 2012, more than 30 million people have created and used their own accounts. The design puts you in control—whether you're using a computer, smartphone or tablet.

If you already are receiving benefits, the "my Social Security" website allows you to:

- ▶ Request a replacement Social Security card if you meet certain requirements.
- ▶ Receive your benefit verification letter.
- ▶ Check your benefit and payment information and earnings record.
- ▶ Change your address and phone number.
- ▶ Start or change direct deposit of your benefit payment.
- ▶ Request a replacement Medicare card.
- ▶ Get a replacement SSA-1099 or SSA-1042S form for tax season.

Even if you have not started receiving benefits, "my Social Security" can help you. For example, the site allows you to receive a Social Security card if you meet certain requirements, check the status of your application or appeal, and access other resources.

Since June 10, 2017, we have required a second method to check the identification of "my Social Security" account holders who register or sign in. This is in addition to the first layer of security, which is a username and password.

Using the second method, you either can choose your cell phone or your email address. Using two identification methods helps to protect

your account from unauthorized use and potential identity fraud.

If you select email as your second method, you can ensure that the one-time security code email does not go into your spam or junk folder by adding NO-REPLY@ssa.gov to your contact list.

The "my Social Security" portal automatically adjusts to the size of the screen and device you use—such as a tablet, smartphone or computer.

No matter what type of device you choose, the SSA provides full, easy-to-use access to your personal "my Social Security" account. ■

For questions, online applications or to make an appointment to visit a SSA office, call from 7am–7pm, Mon–Fri: **1-800-772-1213 (toll free) | 1-800-325-0778 (TTY)** www.socialsecurity.gov



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Bumper-to-Bumper Service Checks

by Martha Khlopin, Radio Host of Medicare Moment with Martha

Have you taken your car in for its 10,000-mile service checkup? If you are like most car owners who need a reliable car that can go the distance, you schedule an appointment the moment your mechanic sends a reminder. The bumper-to-bumper inspection requires a trained professional to perform an extensive list of tests, including a battery check, look under the hood, and a review of fluid levels and brakes.

But how do you respond when your healthcare provider sends you a checkup notice? Do you keep up with your body's maintenance?

Did you schedule your free annual Medicare wellness visit, a comprehensive examination to check if critical systems are functioning well?

Remember, your body functions just like any machine. To perform optimally, you need to go in for your 365-day service checkup and stay up to date with your preventive screenings.

You may not be that excited about scheduling the tests; you may ignore the notices because you really don't want anyone hammering your knees to check reflexes, and asking for a blood draw and urine sample to "check your fluids."

Here's a tip: When you get your auto's annual service check notice, give your health provider a call to find out if you are overdue for your personal health service checkup.

If you are, get it scheduled. ■

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To learn more about free Medicare wellness visits, go to: www.medicare.gov/coverage/preventive-visit-and-yearly-wellness-exams.html



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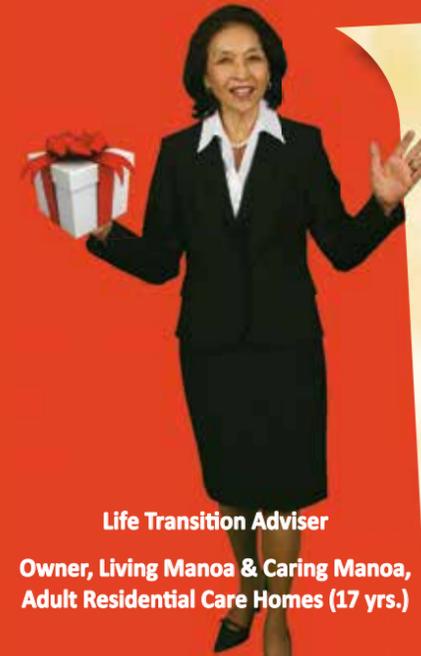
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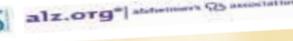
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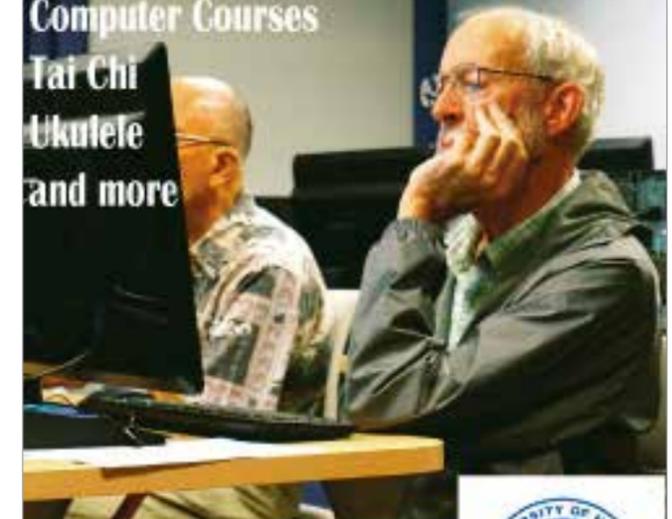
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Adjust Your Portfolio for a Soft Landing

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

Think about this analogy: When an airplane is preparing to land, it doesn't descend 30,000 feet in a matter of seconds. Rather, it happens gradually. The pilot adjusts to the landscape and weather conditions to assure a soft landing.

In the years leading up to retirement, treat your investment portfolio in a similar manner. Prepare to protect your assets. Adjust as dictated by market and economic conditions to help assure a soft landing in retirement.

Adjusting your portfolio means taking steps to downshift as retirement nears, reducing some of the risks that may exist in your asset mix. While you were focused on building wealth in the years leading up to retirement, your focus should change as you approach the end of your working years. It's important to protect your hard-earned wealth, while positioning your portfolio to generate your retirement paycheck.

Dealing With Unpredictability

Money invested in assets that vary in value—including stocks and bonds—are subject to periodic fluctuations. In prior years, you may have had time to ride out market turbulences and overcome short-term losses once markets recovered. But, if you wait until retirement to adjust your portfolio, you may be unpleasantly surprised by an untimely market downturn. This unpredictability could result in a "hard landing" for your portfolio, leaving you with less money in retirement, compared to your plans.

For example, a couple with \$1 million saved for retirement may plan to withdraw \$40,000 annually from that account (assuming they withdraw 4 percent of the principal value annually to sustain 25 years in retirement). If all the money was invested in stocks and the portfolio sustained a 25 percent decline prior to retirement, the value would drop to \$750,000, leaving the couple with \$30,000 a year. In contrast, if they had strategi-



cally positioned the portfolio prior to their retirement, they may have protected themselves from the market's downturn.

A Gradual Process

The shift from wealth accumulation to income generation in your portfolio should happen over time. One approach

is to gradually reduce your positions in assets that are subject to greater market volatility in the years leading up to retirement. That may mean reducing your portfolio's exposure to stocks and increasing positions in fixed-income investments.

However, not all your money needs to be moved out of stocks, even in retirement. Equities historically have offered more growth potential than many other types of investments. Given today's long life expectancies, you want to be prepared for the likelihood that living costs will be higher 20 or 30 years from the time you begin retirement. For this reason, stocks may make sense for you. You may want to reduce your emphasis on investments that maximize capital appreciation and instead, emphasize stocks that tend to be less volatile and pay competitive dividends.

Other strategies may come into play, too, such as annuities that provide lifetime income in retirement, or alternative investments that can diversify your portfolio. A financial advisor can help you determine an appropriate strategy as you prepare for a smooth landing in retirement. ■

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

Michael W. K. Yee, CFP®, CFS®, CLTC, is a Financial Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 30 years.

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Charitable Giving: Is It for You?

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

Public charities are not shy about asking us for money—they depend on our gifts to carry out their philanthropic purposes.

Deciding which charities to support can be a difficult task, because there are many worthy causes and most of us do not have unlimited bank accounts from which to draw.

The following are some suggestions for wise, charitable giving:

Do Your Homework

The good works of charities often overlap and some groups are more effective than others. To help you rate and compare established charities, visit websites such as www.charitynavigator.org and www.charitywatch.org. Know how much of your gift will go to charitable work versus administrative and fundraising overhead. Of course, running a charity costs money. Raising money also costs money. If these expenses exceed 25 percent of a charity's revenue, you should ask why. If the charity cannot offer a good explanation, you may want to consider giving to other groups, instead.

Don't Sell an Appreciated Asset For Cash

If you own Apple stock that you bought in 2006 for \$10 per share, don't sell it now at \$150 per share to raise the cash for a charitable gift. You will be allowed an income tax deduction for your cash gift, but you also will be liable for capital gains tax on the difference between the \$150 sale price of the stock and the \$10 spent to buy that stock.

As a result, you will have less after-tax cash for the charity and your deduction will be limited to the amount of your gift. Instead, think about giving the stock to the charity and receive a larger deduction. The charity then can sell the stock and convert to cash.

The charity will not have to pay capital gains tax and you will receive a deduction for the full, fair-market value of the stock at the time you bestow the gift.



Giving your retirement assets to your loved ones or to a nonprofit charity leads to many benefits. How will you divide your wealth?

Give From Your Retirement Plan Assets

If you give retirement plan assets to your loved ones upon your death, they'll likely pay income tax on those assets, resulting in less cash in their pockets. However, if you give those same assets to charity, there will be no income tax payable. To the extent that you can, name charities as beneficiaries of your retirement plan assets and use your non-taxable assets for making gifts to individuals.

If you have reached the age of 70-1/2 and have taken required minimum distributions (RMDs) from your retirement plan, you can give up to \$100,000 of your annual RMD to charity. You will not get a deduction for your gift, but you will not have to pay income tax on the gifted portion of your RMD. This works out to be a "win-win" for you and the charity. ■

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A Wise Estate Plan Includes the 'Whys'

by Stephen B. Yim, Attorney at Law

Estate-planning attorneys offer three types of estate plans: the one-size-fits-all, default "state plan;" the standard "black and white" plan; or the "meaningful" estate plan.

If you do nothing, the State of Hawai'i has the Guardianship and Probate Court, which is a plan for each Hawai'i resident upon incapacity and death. The state also has the Table of Consanguinity, listing your beneficiaries—to decide who will be in charge of handling your estate.

The standard "black and white" estate plan carefully crafts legal documents, while focusing on avoiding probate and minimizing taxes. Most often, these plans resemble every other estate plan, with the lawyers focused mainly on the "form" of the plan.

People may believe that because they consulted a lawyer, everything is complete and will not cause undue stress or conflict when they die.

But the sad fact is that there is more trust litigation occurring now than ever before and fractures in family relationships appear to be on the rise.

The simple reason? When we provide the foundation of the estate plan, we focus on the "how to" and diminish the "why," meaning our intentions, feelings and hopes for our loved ones. In other words, our "voice."

The "meaningful" estate plan incorporates the client's own voice in the foundation of the estate plan. Statistics show that not only are the client's choices honored and respected, family relationships are stronger and family fights are fewer.

It's not too late to start a plan that reflects your "whys"—for you and your loved ones. ■

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A charitable remainder trust—When you transfer your appreciated stock or real estate to fund a charitable remainder trust, you can also avoid capital gains tax on the sale of your assets. The trust will sell the assets tax free and then use the invested proceeds to pay you income for your life. And your income could potentially grow with growth in the trust assets.

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Zero Chance of Winning the Lottery

by Scott Spallina, Senior Deputy Prosecuting Attorney

Over the years, I have spoken to countless people who believed they had won the lottery. They told me on the phone that they knew it was the real thing or they stopped by my office to show me letters, emails, credit cards or business checks proving they had struck it rich and beat the odds.

The chance of winning the lottery is 296 million to one.

They were confident about their soon-to-be riches, but their families advised them to meet with me because these “winners” had already spent thousands of dollars on alleged taxes and fees to support the purported prize.

In past issues of *Generations Magazine* (www.generations808.com), I have highlighted these scams, identifying earmarks proving the non-existence of lotteries, sweepstakes, government grant money giveaways and insurance bonus payments.

Those telltale signs included:

- ◆ Instructions to keep a secret that they won money (so no one could verify the truth)
- ◆ Instructions to act very soon or the money would be lost (to create a sense of urgency)
- ◆ Advance payment (for alleged taxes or fees) before they received money

When I explained these signs, many seniors politely nodded their heads, but they still believe they had won. They went through the motions of listening only to placate the person who brought them into my office. After hearing the shtick from



the con men who informed them of their lottery winnings, they believed they were of that .000006 percent of the public who wins.

My approach to these victims changed when I met “Edith.” Over the course of six months, she had sent \$135,000 to someone claiming to represent a mainland lottery. Edith was very guarded and skeptical that our discussion applied to her.

She had developed a relationship with the alleged lottery worker and trusted him enough to follow his instructions. Edith believed that despite all the warning signs I pointed out to her, she was extremely lucky to have won a lottery in Hawai‘i.

Talking to Edith gave me an idea: What if I could prove she didn’t win the lottery instead of telling her she was a scam victim? As a trial attorney, isn’t my job to convince people, using the law and objective facts? I thought that I could undo scam artists’ brainwashings using this logic. And I made a case to Edith to prove she had a zero percent chance of winning a lottery.

In the Dec/Jan 2018 issue of *Generations*, I will cover the legal arguments that prove that winning the lottery in Hawai‘i is impossible. ■

To report suspected elder abuse, contact the Elder Abuse Unit at 808-768-7536 | ElderAbuse@honolulu.gov

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'ILIMA AT LEIHANO SENIOR LIVING LEGENDS & LEGACIES SPEAKER SERIES PRESENTS:

Spotlight on Marlene Sai | October 19 at 10am

A member of the Hawaiian Music Hall of Fame and recipient of the Hawaii Academy of Recording Arts Na Hoku Hanohano Lifetime Achievement Award, celebrated singer Marlene Sai shares moments from a legendary career as well as her graceful gift of song accompanied by acclaimed musician Kenneth Makuakane.

Paddling Through History with Fred Hemmings | November 16 at 10am

Champion waterman, state senator and author, Fred Hemmings navigates a fascinating journey for audiences through the history of Hawaii. Join us as he also shares stories from the colorful history of surfing as only a legendary surfer (winner 1968 World Surfing Championships; creator of Hawaii's Triple Crown of Surfing) can tell, and offers a look into his compelling new book.

'Ilima Holiday Health Fair with Chef Sam Choy | December 9 at 10am

'Ilima at Leihano's Legends & Legacies series concludes its 2017 season with a special appearance from Chef Sam Choy, followed by a fun and informative fair filled with holiday music, vendor booths and activities! Join us for a festive celebration along with some great information supporting physical, emotional and financial health for seniors.

Events will be held at 'Ilima at Leihano, 739 Leihano Street, Kapolei, HI 96707

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