

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 8/1 • FEB/MAR 2018

Romancing the Dance

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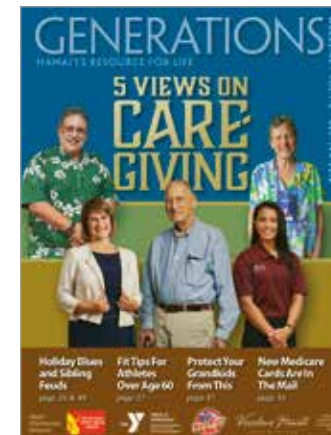
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Cheryl Padaken (Owner/ Operator) has a story to share about her father, Joseph Kinolau Kaiwi. Who passed away from a long illness last July. She was in Northern California where she owned/operated a care home and Cheryl Padaken Healthcare Services & 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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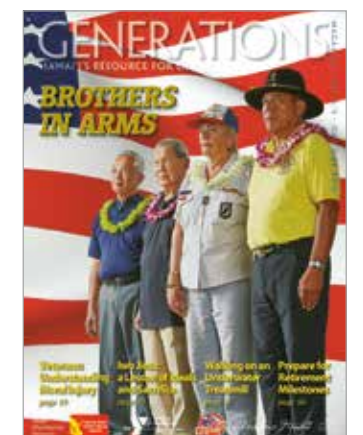
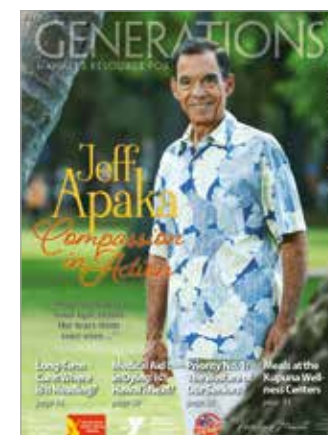
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Generations Magazine, “Hawaii’s Resource for Life,” has grown and truly has become a major resource for our seniors and their families. With our multiple platforms of communication via our magazine, radio and TV shows, website and social media campaign, we are reaching more seniors statewide, connecting us together and being a part of the senior community in one or more ways.

In the last couple of months, I have taken time to do research on what you, our readers and viewers, are interested in and what kind of resources are needed. Going forward in 2018, we will be focusing on Hawaii’s caregivers, their needs, resources and events bringing those services to our communities, seniors and their families.

Look out for four events this year that will be open to the public and packed with experts in the field of aging and resources to help families navigate aging and caregiving.

Coming up, mark your calendars...

GENERATIONS MAGAZINE FINANCIAL AND LEGAL WORKSHOP
Saturday, April 28, 8am – 2pm at the Ala Moana Hotel

We will be covering financial and legal issues for the 50+ age group on the topics of Medicare, Social Security, Medicaid, Long-Term Care Financing, Estate Planning, Elder Abuse and Financial Exploitation, and Advanced Care Planning, among others.

I have always had a love for dancing and when we found out about Benny and Faith Agbayani, I jumped on the chance to have them as our cover story. Thank you Benny and Faith for your commitment to keeping the love of dance going, passing down the love to younger generations and your faith in giving back to our community.

Lastly, please keep sending me your personal stories on aging and caregiving and the information on programs and agencies that benefit our kūpuna, as well as your events that cater to our older population. Mahalo for always being our eyes and ears in the community. I just love when readers say they read *Generations* cover to cover.



Live well!

Percy Ihara, Editor/Publisher

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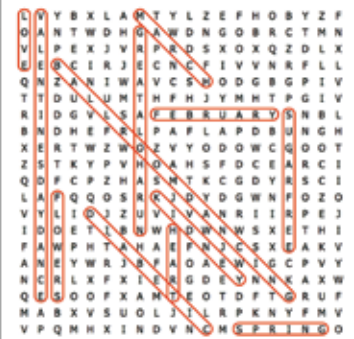
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Answers: Word Search, pg.62



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The Partners Behind Generations Magazine

Generations Magazine relies on Hawaii's experts—from financial and legal advisors to health-care professionals and grandparents—to write articles that are important to seniors and their families. The magazine also works with trusted sources in the community to provide leads, story tips and valuable information. Here are some of the faces behind the scenes:



DR. COLETTE V. BROWNE is the Richard S. and T. Rose Takasaki Endowed Professor in Social Policy at the University of Hawai'i at Mānoa's Myron B. Thompson (MBT) School of Social Work. She serves as vice chair for the state's Policy Advisory Board for Elderly Affairs. Her piece, "Making Sense of Widowhood," is on page 16.



BRYSON CHOY is a senior at 'Iolani School in Honolulu, Hawai'i. He has a passion for aging issues, undertaking both class and service projects that benefit our kūpuna. He is co-coordinator for the Honolulu Walks project, an intergenerational photovoice project that examines the walkability of Honolulu's neighborhoods. In his spare time, he plays the piano for residents at The Plaza Assisted Living Waikiki. Read about his inspirations on page 23.



MITZI GOLD PhD, LCSW, has over 30 years of experience integrating psychotherapy and holistic approaches to health, stress management, self-care and healthy relationships. She has a master's in public health with an emphasis on gerontology. She is the director of the Mars & Venus Counseling Center in Honolulu. Her book, *Balancing Your Circle of Life*, helps people change their lives by releasing old patterns and making small positive changes that bring joy into their lives and relationships. To learn about the various stages of love, turn to page 17.



STEVEN ITO, APRN, FNP-c, owner of House Call Medical Practice LLC, is a Family Nurse Practitioner serving patients as their door-to-door house doctor. He specializes in family medicine and has experience in a variety of clinical settings including pediatrics, hematology/oncology and primary and urgent care. For Ito's advice on how to manage the shingles virus, see page 39.



KATHY JAYCOX is the O'ahu president of FACE, Faith Action for Community Equity. Founded in 1996, FACE is an "organization of organizations," primarily faith-based, addressing issues of social justice. Through listening processes at its member units, FACE identifies the key social issues it plans to address each year. During the 2017 legislative session, FACE collaborated with AARP and with the national organization Caring Across Generations to promote passage of the Kūpuna Caregivers bill. Find out more about the kūpuna program on page 51.



KAMAL MASAKI, MD, is the Director of Research at Kuakini Medical Center and a professor and Chair of the Department of Geriatric Medicine at the John A. Burns School of Medicine, University of Hawai'i. She is board certified in internal and geriatric medicine and is a Fellow of the American Geriatrics Society. For the past 24 years, Dr. Masaki has supervised the clinical operations of all the examinations of the Kuakini Honolulu Heart Program and Kuakini Honolulu-Asia Aging Study. Her overview of dementia-related studies at Kuakini is on page 55.

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

SONJA GUY | JENNIFER HERNANDEZ | KELIKA ISHOL | MARTHA KHLOPIN
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Being with You Through Multimedia



Above, are photo clips from GTV, which likes to cover seniors who inspire: Tai Chi instructor Dieter Runge; expert bagpipe player, Hardy Spoehr; Lana Riss doing exercise therapy with Mapu Taamu. On the radio, Percy Ihara interviews guests at the studio. Lastly, Facebook. A great place to catch up on videos and radio interviews.

As *Generations Magazine's* goal is to provide our senior community with important information on aging, we have tailored our other media to meet that same goal. We feel our resources are so important to the aging population that we have now expanded into television, radio, the world wide web and social media. We continue to be present and accessible in your daily lives. We move with the times and with your years.

With television, we continue to address critical issues that matter most to seniors and their families: finances, legal topics, caregiving, government programs and services, healthy living and more. Inspirational stories about Hawaii's seniors will be a regular highlight of the show. So dial in to channel 12 on Spectrum OC16 (see pg. 3).

If you're on the move, we can be there right with you on the radio on KHNR AM690. Guest experts share sound advice, as well as regular individuals like you and me sharing their daily experiences and wisdoms.

Likewise, those who have embraced the computer, you can find us at www.generations808.com. There you'll find links to our Facebook page and Twitter feed. You can catch up on recent or past topics, videos or radio episodes. Facebook is your and our community, sharing and looking out for one another. Come and join us. ■

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Always a Fun Day at the County Fair

by Generations Magazine Staff

Who says there's hardly any fun at a county fair? Seniors attended the Mayor's Annual Craft & County Fair, held Nov. 18 at the Neal S. Blaisdell Center Exhibition Hall. Craftspeople sold beautiful handmade items and Uncle sold his paintings. Singing? Can't go without that. Mr. Ed Angel participated in a karaoke contest singing it his way, MC'd by Jeff Apaka. *Generations Magazine* partnered in the City and County's Honolulu Department of Parks and Recreation event. Lots of smiles and laughter at these events, so be sure not to miss this year's fair in November. ■



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by Kāhala Nui

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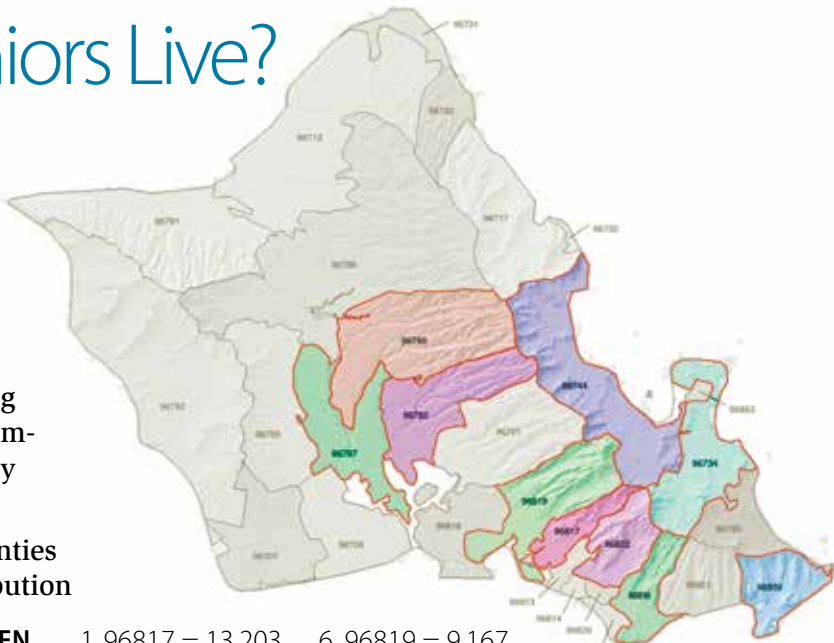
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Where Do Our Seniors Live?

by Jim Shon, President, Kokua Council

Kokua Council has received data on the age demographics for each Hawai'i State House District, and for each zip code. The numbers are based on 2010 estimates of population and allow us to study the number of residents ages 62+ living in certain geographic districts. The actual numbers in 2017, however, may well be greater by several thousands in some districts.

Why is this relevant? As the state and counties continually assess the availability and distribution of services, it is important to compare the actual delivery of services in various geographical areas, to the number of seniors living in those areas.



**THE TOP TEN
HAWAII
ZIP CODES
WITH 62+ AGED
SENIORS**

- 1. 96817 = 13,203
- 2. 96816 = 12,087
- 3. 96797 = 11,344
- 4. 96744 = 11,104
- 5. 96822 = 9,899
- 6. 96819 = 9,167
- 7. 96782 = 9,075
- 8. 96734 = 8,510
- 9. 96789 = 7,587
- 10. 96825 = 7,492

All data was derived from the census and provided by DBEDT.

TOP TEN DISTRICTS WITH 62+ AGED SENIORS

STATEWIDE HOUSE DISTRICTS

NEIGHBOR ISLE DISTRICTS

House Rep.	District	62+ Adults	Aged 20+	House Rep.	District	62+ Adults	Aged 20+
1. Kobayashi	19	6,464	18,655	1. Woodson	9	5,434	20,254
2. Ohno	27	6,404	18,083	2. Onishi	3	5,274	17,716
3. Choy	23	6,334	24,759	3. Lowen	6	5,201	20,494
4. Hashem	18	6,073	17,711	4. Creagan	5	5,187	19,045
5. Fukumoto	36	6,059	17,733	5. Nakashima	1	4,990	17,628
6. Mizuno	28	5,976	23,698	6. San Buenaventura	4	4,912	26,014
7. Ward	17	5,812	19,203	7. Todd	2	4,677	17,376
8. Saiki	26	5,627	19,734	8. Tokioka	15	4,590	17,483
9. Takumi	35	5,604	19,705	9. Evans	7	4,188	20,303
10. Nishimoto	21	5,481	21,110	10. Yamashita	12	4,135	18,737

Total populations of supposedly equal districts vary significantly. In some cases, a single House district will have twice as many residents as another district. Clearly, there will need to be adjustments in the next reapportionment.

For example, District 32 has an estimated 45,921 residents of all ages. District 43 has 43,932. At the same time, District 51 has just 21,621, and District 18 has 22,281.

Some districts have had recent growth, especially among those 5 years and younger. This wide disparity is not so pronounced for the 16 Neighbor Island House districts, notwithstanding the challenge of needing to straddle some islands with the same district.

The top 10 rankings for the state are the same as for O'ahu, as none of the Neighbor Island House districts have as many adults ages 62+ as any of the top 10 for O'ahu.

KOKUA COUNCIL
www.kokuacouncil.blogspot.com

Hospice Hawai'i Taps New Leader

by Hospice Hawai'i Staff

In 1979, 11 visionary pioneers founded a non-profit organization dedicated to helping people die with dignity in Hawai'i. Since then, Hospice Hawai'i's remarkable team has been committed to enhancing the quality of life of patients and their families through an interdisciplinary approach to care. The care provided allows individuals to remain at home or in their chosen setting in order to live life to the fullest.

Hospice Hawai'i recently welcomed a new president/CEO, Tori Abe Carapelho. She replaces Ken Zeri, who retired after 31 years of service in hospice care. Carapelho looks forward to building upon Zeri's legacy of shaping community values toward hospice and palliative care, collaborating with other healthcare professions and expanding Hospice Hawai'i's services to continue providing high-quality care to patients and their families.

Carapelho joined Hospice Hawai'i in 2008 and served as chief strategy officer, overseeing marketing and fundraising, admissions, leadership, special projects and strategy development. Carapelho aims to perpetuate Hospice Hawai'i's mission "to bring hope, reduce fears and impact lives," and dispel certain myths about hospice care.

"I've got big shoes to fill, and it's important to me to be strategic and thoughtful as we look at future opportunities," Carapelho says. "It is my hope that people will eventually be comfortable enough to discuss hospice freely."

Ken Zeri and Tori Abe Carapelho.



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Making Sense of Widowhood

by Colette V. Browne, DrPH, the Myron B. Thompson School of Social Work, University of Hawai'i

Recently, I was having dinner with a number of close girlfriends and their daughters. Afterwards and on the road home, my daughter commented that I was the only woman at the event who was not widowed. My friends are all in the early to mid-60s. Of course, I knew this about each friend. As a gerontologist, I also know the statistics about widowhood.

Still, my daughter's comment shook me. I know that in 2015, roughly one in four, or 25 percent of people 65 and older, was widowed. Of the nearly 14 million widows and widowers in the U.S., 11 million of the widowed are women. The percentage of those widowed dramatically rises with age, for both sexes, but more so for women.

These numbers sadden me. The thought of losing my husband is something I dread. But widowhood is a statistically "normal" experience for older persons, especially older women. While widowhood is considered one of the most distressing transitions experienced by older adults, we are reminded of other older women—and men—who never have been married or are divorced. Meeting one's needs for love and intimacy varies substantially by many individual preferences and factors, such as one's orientation, financial status, disability and even feelings of disapproval by younger family members and society.

But, for most people, and regardless of age's life transitions and challenges, we crave intimacy, friendships and love from our partners, our families, our friends and others in our lives. Here are some thoughts to consider.

First, we acknowledge that there are many ways to meet emotional and intimacy needs. For an interesting book to read, I recommend *Aging Thoughtfully: Conversations about Retirement, Romance, Wrinkles, and Regret* by Martha C. Nussbaum and Saul Levmore, Oxford University Press.

Second, it is time to debunk all of those denigrating myths about older adults, especially those around older women, that announce that aging women must graciously renounce sexual love, leaving it to the young. Recent research tells



us mature love is both sexual and personal and that sexuality in older adults is highly personal, based upon memory, humor and shared history. For that reason, it can have a depth that youthful love can't have. So, we need more knowledge and healthy attitudes about meeting emotional and sexual needs and feelings of older adults living in the community or in long-term care settings.

Finally, let's remember that we are talking about grown-ups here. How you handle this issue should be completely up to you. Don't let others tell you what you want or don't want, or what you can do or not do. Between consenting adults, there is no right or wrong way to do this.

Love doesn't always endure. We need more women, and men, to move away from stereotypes and to explore their own truths. But that is another story. ■

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Love Through the Ages

by Dr. Mitzi Gold, Director, Mars & Venus Counseling Center

As we grow and mature through the years, we learn about different kinds of love. As children, we received love from our parents and learned about the love we felt for our friends and peers.

Our 20s was an important time. We learned to love ourselves. Loving who we are prepared us to love others. It was an exciting time, followed by intimate relationships, having children or pets and, later in life, connecting with the community and the world by traveling or volunteering.

Dr. John Gray, author of *Men Are From Mars Women Are From Venus*, has written that full, adult maturity happens around age 56. As humans, we have so many stages of life to experience that it takes us a long time to master the many varieties of love. By the time we are in our 50s, we have developed a greater capacity. Often, the quality of our relationships improves when we have developed the understanding, acceptance and compassion for the people we share our lives with. We realize how precious love is.

Let me share an example of how we can live a love-filled life. Sheila came to see me because her husband had died from cancer right after her second daughter got married. Sheila had planned to travel and retire with her husband, but now she was left alone. She had friends, but she didn't want to bother them with her sadness. Her daughters were busy with their careers and husbands. She wanted to date, but she wasn't attracted to the men that she met. She thought they all seemed "too old" for her even though they were around her age.

Everything in her life was a problem. She continually focused on what she didn't have. As we worked on her "Circle of Life" (from my book), she realized that her life was really good. She had her health. She could still play tennis and loved mahjong, so she called up some friends to play. Her daughters both had babies. She would babysit for them and feel the closeness of their families. She didn't sleep well, so she'd listen to podcasts so she wouldn't be so lonely at night.

Slowly over time, she began to feel more hope-



ful. Friends invited her for dinner, and she had things to talk about. She began to feel like she could go on in her life. She has been able to build her life in a direction that feels hopeful for her. Her life is an example of how maturity allowed her to shift her love from the loss of her husband to the other people that were in her life.

Love changes throughout our life span. If we allow ourselves to love and be loved, we will have love through all the stages of our lives. ■

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Age Bias in the Workplace

by Carleen MacKay, Co-Founder, New Workforce Hawai'i

Bias is everywhere, including the presumption that you might be too old to work even when lengthening lifetimes allow you to do more for much longer. Nobody says it is easy for those of us in our 50s, 60s, or beyond, to overcome what others may think.

Age bias is not just a myth but a fact to deal with in this new time of longer life spans. It is our task to learn to deal with common biases and meet the harsh realities of change. Here are some ways:

BIAS 1: Older workers are too expensive. Forget what you once earned. Your contribution is worth what the market pays. Study marketplace pay scales before interviewing. Demonstrate your skills' return on investment, based on their priorities and your ability to help their bottom line.

BIAS 2: Older workers can't learn as well as younger workers. (This is the "old dogs can't learn new tricks" bias.) Don't get caught with your learning down! Demonstrate what you have learned, particularly skills that will help a prospective employer or client.

BIAS 3: Older workers are inflexible and set in their ways. (Boomers themselves set this myth in stone, and many have reaped what was sown.) Demonstrate how you have adapted to new challenges in work environments. Keep your change examples focused on describing relatively recent workplace efforts and results. Stick with 10 years or less. Nobody cares what you did before then.

BIAS 4: Older workers are "age discrimination lawsuits" waiting to happen. Although it is more likely that people over the age of 50 will win age discrimination lawsuits than people over the age of 40 (legally protected class by the Feds), proving disparate treatment is not an easy task and a painful outcome for all involved. This is the hidden fear no employer discusses. On the contrary, demonstrate your flexibility to manage challenges the employer (or client) faces.

BIAS 5: Once people reach their 60s, they really are too old to work. One in four people in Hawai'i is 60 today. Chronological age bias is a hangover from the past. Don't volunteer your age.

Period. Take a self-marketing class from a qualified, mid-late career coaching expert who will ensure that you have skills to prove your energetic contribution based on relevant knowledge.

BIAS 6: Older workers cannot adapt to new technologies. What is new in technology today is old tomorrow. Choose to continue to learn throughout your working lifetime. The single biggest challenge in using technology is your own self-confidence. Take classes at a community college or through a senior center. Dive into the tech pool. The water is fine! And highlight your "technological currency" in your tools and during interviews. ■

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Healthy Habits of a Centenarian

by Generations Magazine Staff



Yukiko Murata, who will turn 102 in March, has a sharp wit and sunny outlook on life. To stay healthy, she eats fresh foods, takes classes at the University of Hawai'i and plays hana-fuda (Japanese card game) every Thursday at the Lanakila Senior Center, together with her daughter, Joanne Murata, and son-in-law, James Kramer. Yukiko shared advice with *Generations Magazine*:

What's your secret to a long life?

I laugh too much. It just comes naturally to me. Every day is another day. Today and tomorrow might be another day. It may be good or bad. You don't know. Every day is something you look forward to, and I think I enjoy that. I'm 101. Next thing you know, I'm going to be 102.

What are your healthy habits?

I eat anything, but I don't eat too much sugar. I don't get a mai tai. I say, don't drink orange juice

from a can. Eat a fresh orange. It's juicy.

What advice do you have for younger generations?

Be kind to everybody. You have to be forceful, too, because times are different. Take the time to teach your children. Take the time to be a lifelong learner. Whatever you learn is for your own good. You'll be happy, really happy.

What are your goals for 2018?

I'm going to Vegas! If somebody says, 'Hey Mom, you're going to go to Vegas,' you're not going to say, 'What?' You'll say, 'Let's go next week.' I'm really lucky, health-wise. I never use a cane, yet. I can walk. I catch The Bus, walk UH campus and go to class. (Agriculture and gardening classes). It's a good feeling. The younger students call me Grandma. ■



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What Is The Blue Zones Project?

by Generations Magazine Staff



Children who attend Seagull Schools in Kapolei have a special bond with seniors at Seagulls Adult Day Center, located next door. Not only do the kūpuna and keiki regularly meet to play bingo, exercise on the lawn and do arts and crafts, but they also dine together on lunches that include whole grains, lean proteins and plenty of fruits and vegetables.

“The Kapolei school and adult center were purposely designed for mutually beneficial interaction between kūpuna and keiki,” says Chuck Larson, executive director for Seagull Schools, which has five locations on O‘ahu and one on Hawai‘i Island. “It has drawn attention from countries around the world seeking to develop strategies for their aging populations.” Spending time with energetic children does wonders for seniors’ mental health and cognitive skills, he adds.

Promoting good health is a top priority for Seagull Schools, which has been approved by the Blue Zones Project—a nationwide wellness program to enhance communities through proper nutrition, natural exercise, social interaction, spirituality and other healthy habits.

HMSA brought the initiative to Hawai‘i to lower healthcare costs and improve quality of life. As of this writing in December, Blue Zones had eight demonstration communities: North Hawai‘i, East Hawai‘i, West Hawai‘i/Hawai‘i County, Central Maui, Ko‘olaupoko, Wahiawā, Kapolei-Ewa and Mānoa-Makiki-McCully-Mō‘ili‘ili.

Seagull campuses serve all-vegetarian meals on Wednesdays, and sugary, processed foods are banned. To circulate fresh air, there are ceiling fans, open windows and no air-conditioning.

“Blue Zones is a lifestyle practice for adults to set the stage for children,” Larson says.

Blue Zones Diet: What to eat

- Up to 95 percent of your food should be greens, grains, fruits, vegetables and beans. Use olive oil and spices to flavor vegetables.
- If you eat meat, limit portions to a deck of cards. Avoid hot dogs, bacon and sausages. Avoid seafood with high levels of mercury and other toxins.
- Avoid cow’s milk. Eat cheeses (sparingly) made of sheep or goat’s milk. Limit eggs to three times weekly.
- Eat one cup of beans, plus tofu, spread across the day. Avoid canned beans with added salt, sugar and chemicals.
- Eat less than 28 grams, or 7 teaspoons, of added sugar daily.
- Snack on nuts daily (non-sugar, non-salted).
- Avoid white breads. Eat 100 percent whole-grain breads or pure sourdough bread made with live cultures. Limit to two slices daily.
- Avoid processed foods; eat whole foods and dishes with fewer than five ingredients.
- Drink at least six glasses of water daily. ■

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Youth Inspiring Seniors

by Bryson Choy, ‘Iolani School, One Mile Project with Christy Nishita, PhD, University of Hawai‘i



From Left: Colby Takeda; ‘Iolani One Mile Project students Marley Dyer and Bryson Choy; and Christy Nishita, PhD.

The One Mile Project at ‘Iolani stands out from traditional academic classes. It is a high school class that centers on building empathy and understanding for kūpuna in our local community; it seeks to address the challenges that many kūpuna face in their daily lives. Students learn about aging, then develop and implement their own projects.

As Christy Nishita says, “The One Mile Project class at ‘Iolani School makes these goals happen for our kūpuna. Our youth need to learn about aging and have opportunities to interact with older adults. The benefits are clear. Our youth will build awareness and empathy, and, on a community level, generations will find opportunities to build bridges and find common ground.”

The class is an opportunity to step into the shoes of kūpuna and develop awareness and

empathy towards the older population. The class pushed me to go beyond the classroom and pursue various projects to address challenges that kūpuna face. My project was inspired by my grandparents, who faced difficulties in communicating and understanding health information during doctor’s visits. With the support of my teachers and Christy Nishita, PhD, project advisor, I conducted focus groups and interviews with caregivers, older adults and geriatricians to better understand these challenges. I created a presentation with findings and tips and presented them to University of Hawai‘i geriatric fellows, a pre-medicine student club, the Farrington High School Health Academy, and a Project Dana caregiver support group.

My enthusiasm for helping the kūpuna population stimulated my decision to pursue other projects. I worked with Colby Takeda from The Plaza Assisted Living Waikīkī to co-coordinate an intergenerational photovoice project called ‘Honolulu Walks.’ I also talked story with different kūpuna and created a website that shares kūpuna life experiences called Stories of Kūpuna www.medium.com/stories-of-kupuna.

I believe that older adults are the storytellers of our society. They have so many valuable life lessons, experiences and stories. I hope that my experience encourages others to step into their shoes and see the world from their perspective. ■

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Hawai'i and Hanafuda Pō'ai

by Helen Nakano, Grandmother

I started Hanafuda Pō'ai (*friendship circles*), where players of all ages can come together to play, socialize. We now have two groups, Na Kūpuna Makamae at the historic pumping station in Kakaako, and at Lanakila Multi-Purpose Senior Center. We want to grow our pō'ai. A lot of seniors live by themselves. When you see a young kid playing with an old person, it's very magical and wonderful!

My granddaughter, Arielle Spivack, is 15, but she was just 5 when I taught her to play hanafuda on one of our trips to her home in California.

I advised Arielle to play hanafuda with boys she was interested in dating later. I told her, "You can find out if they are poor losers, impatient with slower players, or gracious winners." These are character traits that carry over into their daily interactions with people, young and old.



Helen Nakano, at top, enjoys a game with the ladies and cherishes her grandchildren, Arielle, 15, and Matthew, 10 months.

My grandson, Matthew Nakano, is just a baby and is great fun. I can't wait to teach him how to play hanafuda! He giggles a lot and loves people.

It will be great fun to see if all his "Hanafuda Aunties" and I can develop the winning skills of Hawaii's youngest hanafuda player! ■

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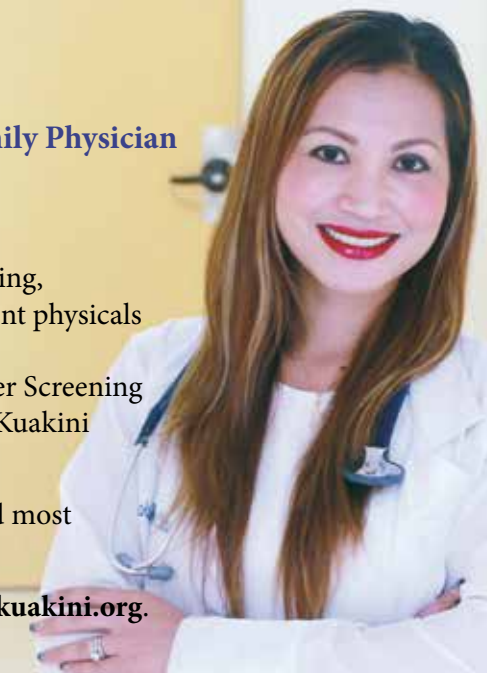
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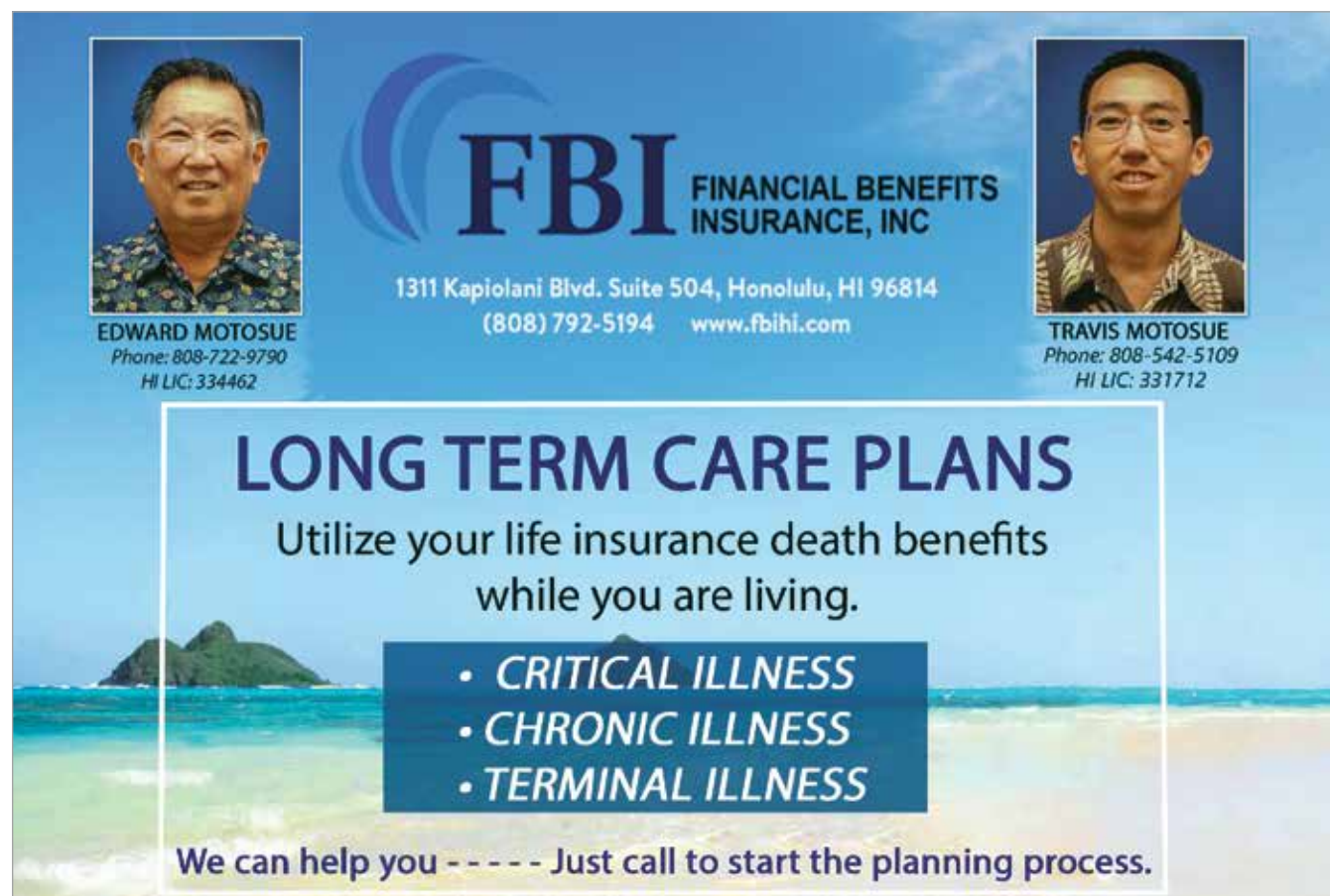
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Romancing the Dance

Faith and Benny Agbayani celebrated their 49th wedding anniversary this year, and both agree that the success of their partnership is doing things together. Maintaining a close relationship is more than saying, “I love you;” it’s taking on challenges as a team, mastering new skills and learning together. Overcoming obstacles in life requires commitment, sacrifice and a willingness to cooperate. The Agbayanis do all these things well, but simply call it “sticking together.”

The Agbayanis serve as Dance Director and Associate Dance Director of the Hawaii Ballroom Dance Association (HBDA), which has chapters throughout Hawai‘i where people may learn ballroom dances and participate at social dances at their Dance Studio or Balls at the Ala Wai Golf Course Palladium in Honolulu. Faith and Benny began at the HBDA Pearlridge Chapter. Then they became dance instructors with Arthur Murray Dance Studio in ‘Aiea, and competed in ballroom

dancing competitions in Las Vegas. Later, they returned to HBDA as Rotating Instructors—demonstrating new dances to all the HBDA chapters. Now, they direct 53 volunteer Telemark instructors, who encourage ballroom dancing students throughout Hawai‘i to reach for the stars.

“Telemark” is the name of a fundamental turn used in Waltz double-reverse turns and Foxtrot reverse turns. Mastery of the telemark is so essential to ballroom dancing that HBDA uses “telemark”



Over Sway

Support and Assistance

In every relationship some circumstances of life cause one partner to pause. It may be a setback, a change in responsibilities, or a time of preparation for a promotion, move or retirement. At these times, the other partner lends support and assistance to keep the relationship healthy. Circumstances are neutral, but how we react to them can make them negative or positive. Support from our partner can allow us to find comfort, joy and assurance in the pauses and low spots of life. Here we see a pause step in the waltz called an “Over Sway.” HBDA Assistant Dance Director Mark Delacruz supports his wife Patty, Rotating Instructor, for a dramatic pause in the dance. With Mark’s assistance, Patty can relax into the dip and enjoy the freedom of movement.

to brand its Telemark Corps of Instructors, annual Telemark Ball and Telemark Queen.

HBDA students normally start with the Foxtrot and Waltz, but before long, they step up to a full repertoire — Merengue, Rumba, Paso Doble, Argentine Tango, Mambo and West Coast Swing — to name a few.

The Agbayanis successfully waltzed through many projects and challenges before they knew anything about ballroom dancing. Says Faith, “I think it’s the power of love and partnership that makes our marriage strong and helped us raise our family.”

Benny agrees. “When you make sticking together a priority, you are going to stay together and enjoy a nice life,” he says.

Ballroom dancing is partnership — an activity that can only be done perfectly when both partners work together, focus on every step and synchronize to the beat of the music. One leads, and the other follows. Both roles must be performed expertly. Mastery means learning the steps, working out the kinks, and lots of practice.

How did Faith and Benny first get involved in dancing? We might imagine them coming from society families who danced at grand parties and taught their children to dance. Not so.

They both came from big working families. Faith is part Portuguese, German, Samoan, Chinese and part what Benny calls “poi.” Benny’s family is Filipino and Spanish. They learned the

necessity for hard work, teamwork, cooperation, and helping with family chores.

Benny grew up on an animal farm in Wahiawā and never even attended his high school prom. Farm work prevented him from participating in sports after school. At 17, he joined the U.S. Marine Corp Reserves and tried his hand at non-farm jobs — gas station attendant, fry cook. In 1967, he became the manager of Heights Drive Inn and Coffee Shop (now The Alley at Aiea Bowl). One of his first hires was a counter girl named Faith. She was a good worker. Benny took up bowling and softball in his off hours and found out that he was pretty good at athletics.

Faith and Benny had a good work relationship based on mutual respect. One day, Benny asked, “Eh, can you count money?” Soon Faith was doing the daily accounting as well as serving food in the coffee shop and drive-in.

Benny left the coffee shop for a maintenance mechanic job with the U.S. Coast Guard but kept coming back to visit Faith. On their first date in 1968, a drive-in movie and dinner, Faith asked Benny to swing by her home to meet her father.

“I was a little nervous; then her dad showed up at the door with a pipe wrench in his hand! It kind of spooked me,” says Benny.

Faith’s dad had been trying to unclog the kitchen sink, and Benny offered his assistance. “Faith’s mom liked me right away, and I was OK with her. I hoped he would like me too,” says Benny.

Before long, he and Faith were making plans for the future. “I remember telling Faith that with my Coast Guard job we would be ‘all set.’” They were engaged in 1968 and married at Kawaihāo Church on April 3, 1971.

In the ’70s, Benny organized a bowling league at Aiea Bowling Center with guys from the U.S. Coast Guard. Faith was secretary for the Monday night “Tired Weekenders” league, which grew from 10 to 24 teams. Organizing groups became the first step for this couple’s dance through life.

One day in 1979, Faith told Benny that she knew of a fun activity that they could do together. Sticking together was their way of doing things, so Benny asked, “Yes, Honey. What is it?”

Faith said, “Ballroom dancing.”

“Whoa!” said Benny, “Dancing is not for me!” He was fine with any athletic sport or game, but not dancing. Despite his protest, he attended the first class.

“I still didn’t think much of it until I saw a Telemark Instructor demonstrate professional dancing and all I wanted to do was learn how to do *that*. So I kept going to class and began to figure it out. We joined the Hawaii Ballroom Dance Association (HBDA) classes, directed by

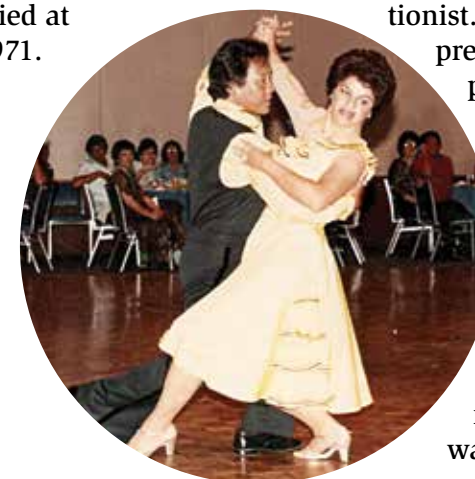
Eugene Ichinose. He and his wife Harriet founded the association in 1959. Ichinose was a serious man, a shogun, an able director and a perfectionist. I could relate to that. Sports take precision and mastery. You have to practice to learn how to cook, pitch, bowl, even how to run fast. Dancing took a lot of energy too, and I got into it.”

Faith and Benny had been a team for a decade: working out plans, negotiating roles and responsibilities, and reaching their goals with perfect synchronization. Benny was leading, Faith was following, and outcomes required both of them to perform. But this time, Faith chose the game.

When the boys came along, Benny and Faith encouraged them to play the team sports that Dad was never able to play when he was young. Faith was all in. “My boys were active rascals; they loved releasing energy on the ball field.”

Aiea National Little League games became social events for all the parents. Benny says, “It was a pleasant family atmosphere in those days, and we bonded over potlucks at the field after the games. The men enjoyed a couple of beers at the park before going home. Can’t do that anymore.”

The Agbayanis’ organizational skills came into play again when the boys got interested in base-



Benny and Faith at the Arthur Murray Showcase 1983, at Princess Kaiulani Hotel



Foxtrot Lead

Leadership

Good partnerships rely on leadership. The role of leader may alternate from partner to partner, based on the challenges ahead or the skill sets of each partner. In ballroom dancing, the partners spend time rehearsing their steps together and ironing out cues and clues they will use to communicate their intended actions. We can take a lesson from ballroom dancing, particularly when issues require us to change direction. As HBDA Senior Instructors Martin and Leona Powell dance the Foxtrot, they move to an open promenade position. Martin expertly communicates to Leona through body movements; Leona follows his physical lead and other visual cues to maintain perfect rhythm.



Paso Doble

Independence

Opposites attract, so partners have to find ways to work together for mutual benefit. Often, playing different roles helps us accomplish more. The “double time” music played at Portuguese and Spanish bullfights is the inspiration for a ballroom dance called the Paso Doble, where the man plays the matador and the woman, his cape. While the partners each have completely different roles, they must execute their steps and positions flawlessly and quickly to keep up with the lively beat. Here HBDA Assistant Dance Director Melvin Camut “unfurls his cape,” Rotating Instructor Susan Masumoto, who “drapes” on his arm with a flutter of her skirt. The matador and cape play independent roles, but they flow together with precision.

ball and soccer, where Benny coached in the Aiea National Little League, AYSO and HYSA; Faith was the Business Manager and team mother. When Benny Jr. and Brendyn were at Saint Louis School, Benny coached intermediate baseball and Faith became the Saint Louis Division Mother for the Class of 1993. This is a family sticking together.

During the years when son Benny played major league baseball for the New York Mets was a valuable clutch hitter in the 2000 National League Division Series and World Series, Faith and Benny and the family became proud cheerleaders.

Ballroom dancing only looks easy because the couples practice hard to make it look that way. Every graceful movement represents focused learning and endless rehearsal with the music. Togetherness and respect have to be strong enough to survive the hard work of learning and executing each step perfectly. On the dance floor, your partner's moves are your moves.

Soon after joining the Hawaii Ballroom Dance Association, the Agbayanis were instructing other students. "Eugene Ichinose asked us to be Rotating Instructors, teaching at all the O'ahu chapters. We declined because Faith and I both felt that we should first learn more dance skills, traditional dance terminology and steps. So we joined an Arthur Murray dance class and paid for lessons for the next eight years."

Their Arthur Murray instructors encouraged them to compete in a national ballroom dancing competition at Las Vegas, Nevada. "In 1980, we won several medals, gold, silver and bronze!

In 1982, we came back with gold, silver, bronze again!" says Benny.

In the '90s, "Mr. Ben and Miss Faith" were Arthur Murray instructors in 'Aiea, and when the studio moved to Florida, they returned to HBDA, with full credentials. Eugene Ichinose was happy to have the Agbayanis back, now with the confidence to share their knowledge with others. His only advice to Benny was to be a "little less agreeable." He said, "Benny, as director, you have to have a thick skin and cannot say yes all the time."

There isn't much Benny could do about his amiable temperament, but with help from Faith he found a way to be more firm. "When disputes arise, Faith talks to the people and finds out what the problem is. She understands Hawai'i cultures, personalities and how things work. After she and I discuss the issue quietly, I can kindly say no if I have to. Working together is what we do best," says Benny.

HBDA has eight chapters throughout the State. Its mission is to provide dance experience for the people of Hawai'i that is fun, affordable and promotes healthy minds and bodies. The association's performance venue is the Palladium, an 11,000 square-foot polished eucalyptus dance floor upstairs at the Ala Wai Golf Course clubhouse. Each month, on the 1st Saturday, HBDA has a dinner dance event at the Palladium. Monday through Thursday, from 7 pm to 9 pm, Basic Bronze I/II, Bronze II/Silver intermediate and advanced students gather at the Dance Studio to practice an extensive repertoire of dances includ-

ing Tango, Swing, Samba, Rumba and Merengue. Classes for Novice Beginner students are held at The Dance Studio in 'Aiea Saturday mornings, from 8 am to 10 am. Line Dance/fitness/Hot Hula takes place at The Dance Studio Saturday, from 10 am to Noon.

For seniors, ballroom dancing has many benefits: aerobic exercise, mental exercise and socialization all improve and sustain good health. Learning new dances and keeping to the rhythm of the music are proven to support thinking and mood. And dancing is fun — laughter is a powerful medicine!

Every November, HBDA holds the Telemark Ball, a fundraiser that supports the HBDA's Telemark corps of non-salaried volunteer instructors. Proceeds from event ticket sales will fund annual membership dues for the instructors. This gala event qualifies



Faith and Benny choreographed the HBDA Pearlridge Chapter Rumba Group Formation Dancers, Anniversary Ball, Sheraton Waikiki. Below: Arthur Murray Showcase 1984, Waltz/Tango Formation, Princess Kaiulani Hotel.



as a "three-shirt" event for the men, counts as low-impact aerobic exercise. The reigning Telemark Queen of 2017-18 is Rotating Telemark Instructor Elsa Navares. She and her escort, Romeo Navares, thrilled the guests by dancing the Viennese Waltz.

If you are thinking, "I want to dance like that," the Telemark instructors at HBDA will act as mentors, instruct you, and give you an opportunity to practice so that you and your dance partner may develop confidence and experience the joy of dancing.

Benny recently celebrated his 75th birthday, and looks forward to seeing the grandchildren graduate. At HBDA, Benny and Faith are proud of the students

and grateful for the instructors, who are his backbone, and the legacy of Eugene and Harriet Ichinose. Sticking together leads to success and happiness. The Agbayani secret is out! ■



Shadow Position

Showmanship and Promotion

Love often urges us to put the spotlight on our partner; a common goal may require us to promote our partner's skills. Togetherness takes a different shape when we must lead from behind, or face the public on behalf of our partner in the wings. The "Shadow Position" seen in many ballroom dances and in couples figure skating, represents this kind of relationship. The man dances behind the woman for several measures of music. The couple holds hands as a way of keeping balance and communicating. Senior Instructors David and Lea Twigg demonstrate the "Shadow Position" as David shows off Lea and they both express a deep enjoyment of the dance and each other.



Side Leg Lift

Trust and Confidence

Knowing each other over a long period of time and under challenging circumstances develops trust. As couples take on small challenges they learn more about one another's temperaments, strengths and weaknesses. As they learn to communicate, they are able to tackle bigger goals, build confidence and reliance. HBDA members Chris and Becky Prendergast know each others' skills well. Here they demonstrate a Side Leg Lift where Becky shifts her weight to one foot and bends her outside knee as Chris pulls her into his hip in a modified lift. Becky leans in full confidence that Chris will gracefully maintain her balance and lead her to the next step. Lifts and successful landings are common in Jazz Dancing, and in successful partnerships.

SENIOR CLUB MEETINGS

OAHU				
Aiea Lani Seniors	Aiea Recreational Center	Aiea	M/9 am	483-7859
Hui Aikane	Halawa District Park	Aiea	T/9 am	483-7852
Ewa Hui Aloha	Asing Community Park	Ewa Beach	F/8:30 am	681-6435
Country Club Seniors	Ala Puumalu Community Park	Honolulu	M/9 am	831-7231
Golden Age Seniors	Makua Alii Senior Center	Honolulu	T/9:30 am	973-7258
Honolulu Seniors	Ala Wai Community Park	Honolulu	W/9 am	768-4622
Hui Hookipa O Kahala	Kahala Community Park	Honolulu	T/9:30 am	733-7371
Hui Lokahi O Aina Haina	Aina Haina Community Park	Honolulu	F/9 am	373-2722
Hui O Kilauea	Kilauea District Park	Honolulu	T/9:30 am	733-7367
Hui O Manoa	Manoa District Park	Honolulu	W/9 am	988-0580
Kalakaua Seniors	Makua Alii Senior Center	Honolulu	M 9:00 am	973-7258
Koko Head Seniors	Koko Head District Park	Honolulu	W /10 am	395-3096
Makiki Seniors	Makiki District Park	Honolulu	2nd & 4th F/9:30 am	522-7082
Makua Alii Seniors	Makua Alii Senior Center	Honolulu	W/9:30 am	973-7258
Moanalua Seniors	Moanalua Recreational Center	Honolulu	M/9 am	831-7105
Paradise Seniors	Makua Alii Senior Center	Honolulu	Th/9 am	973-7258
Platinum Seniors	Makiki District Park	Honolulu	1st & 3rd F/9:30 am	973-7258
Salt Lake Seniors	Salt Lake District Park	Honolulu	M/9 am	831-7100
Kailua Seniors	Kailua District Park	Kailua	T/9 am	266-7652
Pali Seniors	Kailua District Park	Kailua	T/9 am	266-7652
Koolau Senior Hui	Kaneohe Community & Sr. Center	Kaneohe	Th/9:30 am	233-7317
Makakilo Seniors	Makakilo Community Park	Kapolei	M/9:15 am	672-8465
Mililani Golden Years	Mililani District Park	Mililani	F/9:30 am	623-5258
Pearl City Seniors	Manana Community Park	Pearl City	T/9:30 am	453-7550
Waiau Seniors	Waiau District Park	Pearl City	M/9:30 am	453-7555
Wahiawa Rainbows	Wahiawa District Park	Wahiawa	M/8:30 am	621-5663
Whitmore Seniors	Whitmore Community Park	Wahiawa	F/9 am	622-2420
Waianae Golden Age	Pililaau Community Park	Waianae	T/9:30 am	696-4442
Waimanalo Seniors	Waimanalo District Park	Waimanalo	T/9 am	259-7436
Pohai Nani Makua O Pupukea	Sunset Beach Recreation Center	Waimea	T/9:30 am	638-8926
Crestview Sunrisers	Crestview Community Park	Waipahu	F/9:30 am	671-4838
Waipahu Cosmopolitans	Waipahu District Park	Waipahu	F/9 am	678-0871
Waipahu Seniors	Waipahu District Park	Waipahu	W/9 am	675-7129
BIG ISLAND				
Seniors of Paradise	Haw'n Paradise Park Comm. Center	Paradise Park	1st M/9:30 am	982-7611
Waikoloa Seniors	Waikoloa Village Assoc. Comm. Rm.	Waikoloa	3rd M/9 am	883-2424

Note: Be sure to call clubs first for time and date confirmation.

KAUAI				
Hanapepe Senior Ohana	Hanapepe Neighborhood Center	Hanapepe	1st & 3rd T/8:30 am	822-1931
Kapaa Senior Ohana	Kapaa Neighborhood Center	Kapaa	Th/9 am	822-1931
Kaumakani Senior Center	Kaumakani Neighborhood Ctr.	Kaumakani	3rd T/call	335-5770
Kekaha Senior Ohana	Kekaha Neighborhood Center	Kekaha	T/9 am	337-1671
Kilauea Senior Ohana	Kilauea Neighborhood Center	Kilauea	W/9 am	822-1931
Koloa Senior Ohana	Koloa Neighborhood Center	Koloa	W/9:30 am	742-1313
Lihue Senior Ohana	Lihue Neighborhood Center	Lihue	Tues / 9 am	822-1931
Waimea Senior Ohana	Waimea Neighborhood Center	Waimea	Th/9 am	338-1122
MAUI				
Haliimaile Vitagold	Haliimaile Gym Annex	Haliimaile	1st T/9 am	243-4313
Hanalani Seniors	Helene Hall	Hana	4th M/9:30 am	243-4313
Golden Bears	Kaahumanu Shopping Center	Kahului	4th F/10:30 am	243-4313
Hale Mahaolu Akahi	Akahi Pio	Kahului	3rd W/8:30 am	243-4313
Hale Mahaolu Elima	Elima Community Hall	Kahului	1st M/9:30 am	243-4313
Hale Mahaolu Elua	Elua Community Hall	Kahului	1st F/9 am	243-4313
Kahului Filipino Club	MEO Classrooms	Kahului	3rd Th/9:30 am	243-4313
Kahului Jodo Mission	Kahului Jodo Mission	Kahului	1st Su/9:30 am	243-4313
Roselani Place	Roselani Place / Kalei Figaroa	Kahului	1st M/10 am	243-4313
Wailuku Aloha Club	Kahului Annex	Kahului	3rd F/9:30 am	243-4313
AARP South Maui Chapter	Kalama Heights	Kihei	2nd M/10 am	243-4313
Hale Mahaolu Ehiku	Ehiku Community Hall	Kihei	2nd F/11:30 am	243-4313
AARP Kula Chapter 4937	Kula Community Center	Kula	3rd M/9:30 am	243-4313
Kula Camelia Club	Kula Community Center	Kula	2nd M/9:30 am	243-4313
Kula Gate Baseball	Kula Gate Baseball Field	Kula	1st M/7 am	243-4313
Hale Mahaolu Eono	Eono Community Hall	Lahaina	1st Th/11:30 am	243-4313
Lahaina Hongwanji	West Maui Senior Center	Lahaina	2nd T/9 am	243-4313
Retirees IBEW 1186	Tasty Crust Restaurant	Makawao	3rd M/8 am	243-4313
Maui Peurto Rican Assn	Heritage Hall	Paia	2nd Sun/2pm	243-4313
Red Hot Mama's of Maui	Fabiani's	Paia	1st M/11:30 am	243-4313
Pukalani Pensioners	Pukalani Community Center	Pukalani	1st T/9:30 am	243-4313
Upcountry Oldies but Goodies	Kaahumanu Shopping Center	Pukalani	2nd F/10 am	243-4313
Alu Like/Na Kupuna O Lokelani	Paukukalo Haw'n Homes Comm. Ctr.	Wailuku	4th Th/9:30 am	243-4313
Kahului Senior Citizens Club	MEO Classrooms	Wailuku	4th M/9 am	243-4313
Lokenani Seniors	Lokenani Hale	Wailuku	4th T/10 am	243-4313
Maui Okinawa Kenjin Kai Club	Maui Okinawan Cultural Center	Wailuku	1st M/9 am	243-4313
Ohana Wheelers	MEO Classrooms	Wailuku	1st T/1 pm	243-4313
Wailuku Filipino Club	Wailuku Community Center	Wailuku	3rd T/9:30 am	243-4313
MOLOKAI				
Molokai AARP	Mitchell Pauole Community Center	Kaunakakai	1st W/call	243-4313



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5 Healthy Valentine's Day Ideas

by Julie Moon, Physical Therapist



There is no better gift that you can give your loved one than taking care of your health and staying fit. Living well means that you will be able to enjoy your time together for decades to come. Rather than the old routine of chocolates or dining out, why not try something more active and fun, something new to explore. Here are five ideas:

- 1. Hiking/Nature walk.** Go for a walk on the beach, or hike with your special someone. The peace and quiet with natural scenery not only is romantic, but you'll burn calories and increase endorphin levels.
- 2. Dancing.** Music puts everyone in a good mood. Whether it is salsa, ballroom dancing or watching your favorite local band, try something new with each other, and get your heart pumping.
- 3. Bike riding.** Plan a route with amazing views, and get out in the fresh air together.

4. Try a new sport. Step out of your comfort zone and try something new like bowling or tennis. Burn calories as you laugh!

5. Schedule a couple's massage. This may not seem like an active date, but a massage helps to relieve muscle tension and pain, reduce stress and improve overall health.

Make this Valentine's Day a day to remember and bond with the one you love over a new experience while you improve your health. ■

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SHINGLES: What You Need to Know

by Dr. Steven Ito, owner, House Call Medical Practice

There is a painful ailment that affects millions of people: shingles.

What is shingles?

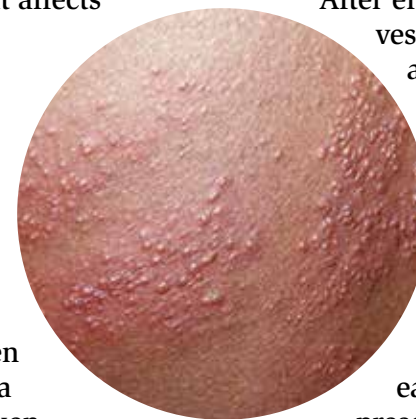
Shingles is a blistering rash that is caused by a virus called herpes zoster. It effects approximately one million people in America every year. The herpes zoster virus, what we call shingles, is actually the same virus as the chicken pox you may have experienced as a child. When patients develop chicken pox, caused by a virus called Varicella-zoster, it lies dormant in your body for the rest of your life. Then, later in life, it may reactivate into another form we call shingles.

The reactivation of the virus that lays dormant in your body is caused by many risk factors. Commonly as you age, especially after the ages of 50-60 years old, your chances of incidence increased dramatically. Although, there are also many patients younger than 50 who also develop shingles. Typically, patients who are immunocompromised, have had a recent cold or are highly stressed in their daily lives, are at increased risk for an incidence of shingles.

What are some signs and symptoms?

Some of the signs and symptoms of shingles include a red rash that quickly evolves into groups of vesicles or blisters. Many patients may experience a burning or tingling sensation prior to onset of the rash that could last days or even weeks before eruption of lesions. Other patients may also experience signs and symptoms of a cold, such as fever, fatigue, chills and headache. The rash can also be very painful for many patients and cause complications that may last even after the rash has resolved.

Usually, the rash from the shingles is only on one side of the body, and this unilateral distribution is a classic presentation that helps doctors to diagnose patients. The rash can appear on your head, face, neck, torso, arms or legs, but typically, the rash appears on the torso for many patients.



After eruption of the rash and blisters, the vesicles may rupture and crust over in about seven to 10 days.

How's it treated and prevented?

If you suspect you may have shingles, please see your health-care provider right away! The prompt and proper diagnosis of the disease is crucial when providing treatment for shingles. If caught early, within 72 hours, doctors can prescribe medications that may help to hasten and help decrease the severity of the virus. These medications can equally help to also prevent complications from shingles, which may include losing your vision and hearing, meningitis and other neurologic complications. Your healthcare provider also can help to give you medications that may help to reduce the pain and burning sensations that can be very debilitating for many patients.

One of the best ways to prevent an outbreak from occurring is for older adults and patients who are at high risk, to receive their shingles vaccine. Although this vaccine does not prevent the disease 100 percent, it will significantly reduce your risk, and if you do have an incidence of shingles, it can help to reduce the severity of the virus. ■

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Aloha Everyone

by Alan Matsushima, Health and Wellness Consultant

My contributions to *Generations Magazine* will end with this article. In past articles that I have written, I had the pleasure of sharing information about a very special water, transformed by electricity, that has been given the status of “medicinal water” in Japan. The Japanese have been utilizing a technology to transform ordinary tap water into ionized, micro-clustered, concentrated alkaline and acidic waters for decades. It started in the animal husbandry and agriculture sector, eventually moving into mainstream applications for human consumption and use.

My articles in past issues of *Generations Magazine* have quoted and highlighted numerous doctors, medical and research professionals as to the benefits of consuming and using electrically charged ionized water.

The human body is approximately 75 percent water. The body loses an average of three quarts of water per day through urination, exhalation and perspiration. It is absolutely critical that this water be replaced. Proper hydration is key to the normal functioning of body activities. Ionized, micro-clustered water is molecularly smaller than other waters which allows it to absorb up to six times faster and more efficiently into the cells of the body allowing for optimum hydration.

Recent medical studies have exposed the role of inflammation, both low-level and acute, as a key contributor to degenerative health issues. Inflammation, documented through medical research, is oftentimes a direct result of abnormal fermentation in the colon that cause an increase in free radical production. This discovery narrows the window on the root cause of health issues in the human body. The high negative electrical charge of properly ionized water is instrumental in the neutralization of positively charged free radicals in the body.

So why would you not want to try and drink ionized, micro-clustered, alkaline water? Many of you have asked me over the past year about where you can buy this kind of water. There is an inherent problem with this kind of water that ren-

ders it unsuitable for sale in a retail setting.

The most common process of ionizing water requires the water to pass over electrodes that convert the electrical charge of the source water from positive to negative. Negatively charged water, or ionized water, has powerful health properties. This negative electrical charge is very fragile. The problem is that within the span of one to three days on average, the negative electrical charge, also known as antioxidant potential of the water, reverts back to its positive or oxidative charge.

What this means is that you have to drink the ionized water within a short window of time to get the maximum health benefits.

The most common belief that most people have is that “water is water.” There is ample documented research that speaks otherwise. If you truly want to explore a natural simple protocol that may change your health profile, drink ionized, micro-clustered, alkaline water. ■

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Tips for Healthy Kidneys

by Jennifer Hernandez RD, LD, registered dietitian, National Kidney Foundation of Hawaii

March is National Kidney Month. Did you know that the risk for developing kidney disease in Hawai'i is 30 percent higher than the mainland? One of the reasons we have a higher risk in Hawai'i is due to our ethnicities, including Native Hawaiian, Filipino, Pacific Islander, etc. Here are tips on how to keep your kidneys healthy.

Limit salt. According to the American Heart Association, the daily recommendation for salt intake is 2,400 milligrams of sodium. That's only 1 ¼ teaspoon of salt for your whole day. This can really add up, especially when eating out. By limiting dining out and choosing low-sodium or no-added-salt foods, you can lower your salt intake and help control blood pressure. Controlling blood pressure is needed to prevent hypertension, which can lead to kidney disease.

Stay hydrated. Make sure water is your primary

beverage throughout the day. Most people can drink about eight cups of water throughout the day to stay hydrated, but some people require more or less. If you have questions about how much water you should be drinking, ask your doctor or a registered dietitian. For more information on kidney-care, come join our annual event:

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There will be Kidney Early Detection Screening (including checking for diabetes, hypertension and kidney disease), a Health Fair, Scavenger Hunt, History-Mystery Walk, children's activities and an arts-and-culture fair. Come and join the fun! Visit www.kidneyhi.org for more details. ■

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I went to Prime PT due to joint pains in my neck, shoulders, wrists, hands, fingers; feet, stiff hips and back. I had been living with all these aches and pains for years, but it was getting worse as the years went by. I didn't know I could do anything to improve my condition. I thought it was old age and I just accepted it. But with each treatment, I learned so much about proper movements. For example, by doing a simple exercise for my hands, the pain disappears. I thank Kai for making me aware that no matter how old we get, we can overcome our aches and pains and limitations with application of proper exercise and use of our bodies.

Mae of Honolulu



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Ruby: A True Gem

by Eileen Phillips, RN, Attention Plus Care

We have a gem with us. In 2017, we introduced her as Ruby, our furry four-legged caregiver and therapy dog. Since then, we've received much interest about her and pet therapy, aka, Animal Assisted Therapy.

As a handpicked Labradoodle, Ruby is highly trained and recognized by the American Kennel Club (AKC) as a certified therapy dog. She loves her time visiting children and adults in hospitals or in their homes, and she enjoys the special relationships she has meeting and greeting everyone.

"The more I do this, I can clearly see that Ruby truly loves being with her clients," says her handler, Carol Samples, RN, and CEO of Attention Plus Care. "She can connect and help people in ways where other treatments cannot. There is something happening beyond words that is exchanged." Her natural talent for boosting morale can be life-changing for some and is both a product of her breed and her special training.

Pet therapy, or Animal Assisted Therapy, has a positive effect on seniors. A one-year study of roughly 1,300 adults aged 65 or more years, published in the Journal of the American Geriatrics Society, found that companion animals had a positive effect on the activities of daily living (ADLs) of older adults. The study also found older adults had a decline in ADLs when they did not have pets, compared to similar groups with pets.

A study in the Journal of Gerontology also found that a therapy dog had a positive effect on residents at long-term care facilities. Residents engaged with a therapy dog had a decrease in loneliness after the end of the six-week study. The study also found that one 30-minute session a week with a therapy dog gave significant reduction in participant loneliness.

"Studies aside, we just notice an increase in smiles when Ruby visits our medically fragile patients," Samples says. "The effect is profound and brings joy to those who can't have a pet in their life. The unconditional love and relationship a therapy dog experiences with people is also good medicine. We need more of it."



Animal Assisted Therapy for seniors also has been shown to help Sundowner's Syndrome, and evening periods of agitation and confusion in those with Alzheimer's disease and dementia. It's often seen that touching and being touched by a therapy dog gives tactile and cognitive stimulation with patients, while improving their well-being. Dr. Michael McCulloch, a Portland, Oregon, psychiatrist, researches why pets are therapeutic. "Touch is one of our primary needs when we're born and one of our last needs to go," Dr. McCulloch states.

These days, in a world of texting to "keep in touch," therapy dogs know their companionship and furry touch are paws above a phone text. Just ask Ruby. She'll high-five you! ■

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Available monthly: AGING IN HAWAII EDUCATIONAL OUTREACH PROGRAM by Attention Plus Care—A program to provide resources for seniors and their families, instructed by a registered nurse, who covers a different aging topic each month. For more information on Animal Assisted Therapy and free community workshops on Aging in Hawai'i hosted by Attention Plus Care, call 808-440-9372.



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Kūpuna Travel Tips

by Mapuana Taamu, CNA, family caregiver and owner, Memory Friends

Last November, my mother's side of the family flew to Las Vegas to see my cousin get married. Family trips usually include everyone, from newborns to our wise elders. So, of course, grandma came along for the trip!

Throughout our weeklong stay, we ran into a few challenges. I'd like to share with you our experiences and triumphs.

Here are three tips on traveling with kūpuna:

1) Check the weather beforehand, and pack accordingly.

Coming from Hawai'i, where the weather is always tropical and warm, we weren't prepared for the Las Vegas air to fluctuate and hit as low as 68 degrees! As a result, grandma endured the cold, dry air for an entire day until we headed to the shopping outlet and bought her the essentials—a thick, warm and cozy jacket paired with a black beanie cap to match.

2) Kūpuna take great pride in feeling helpful.

Grandma will always be who she used to be; she's just a little different now. She was always the planner of the party—providing more than enough food and a plethora of games and activities. It's obvious that she still enjoys holding a leadership position when it comes to family functions. Only now, she desperately needs our patience and guidance to successfully complete certain tasks. Grandma stayed over at the bride and groom's house for the last three days leading up to the wedding. For those three days, she helped create centerpieces, went on car rides to pick up flowers and decorations, and helped set up the banquet room for the wedding reception.

3) Share Grandma Duties.

Assuming you have a team of caregivers, it is important to delegate duties according to strengths. Luckily, we have an executive team of four siblings, consisting of three daughters and one son. They each play an intricate role in the care of grandma.

Grandma is a bonafide Diamond.* While we were on our trip, it was almost an instinct for

each sibling to know when someone has reached his or her limit. The siblings would unconsciously tag team and swap places when one sibling's temper was growing short due to Grandma's bothersome behavior.

Although the three tips mentioned were examples from my trip to Las Vegas, they can also be useful with travelling to doctors' appointments, family parties, etc. ■

MAPUANA TAAMU is a professional, family caregiver specializing in dementia. She owns and operates Memory Friends, a companionship, respite and consultation service for seniors. She also is a "Certified Positive Approach to Care" Trainer. Reach her at:

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*Diamond: Refers to one of six "gems" in Teepa Snow's Positive Approach® To Care model. Each gem represents a classification system comparing the different stages of dementia.

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You Need Skilled Nursing... What?

by Kelika Ishol, Director of Community Relations and Resource Development, Care Center of Honolulu

If you're like most of us in Hawai'i, you have no clue what "skilled nursing" means unless you have spent time in a Skilled Nursing and Rehab Facility (SNF). Some think it is the last stop, a depressing place where sick people go when they can no longer take care of themselves.

It's true that there are sick people in SNFs, but do you know that an SNF's goal is to provide hands-on complex rehabilitation with one thing in mind? To get the patient as back to normal as possible so that they can live a normal life. That's the GOAL!

If you've broken a bone and need intensive rehab, or had a stroke and you aren't quite ready



for your home environment, your doctor will more than likely have you rehab at an SNF. You may learn how to walk again, strengthen muscles, and most likely practice normal skills like eye-and-hand coordination. SNFs specialize in complex care and rehab. Hundreds of folks get better and return home after spending time in an SNF.

Don't be afraid of an SNF. Keep your mind strong with one goal... to get well! You will be out of there in no time! ■

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FUN 'N GAMES: Think Outside The Box

by Cheryl Padaken, Care Home Operator and Administrator, Kinolau Home Malama LLC

How does one keep the interest of the elderly? It can be challenging. Nature walks, painting, board games, puzzles, word and picture games are among the typical activities of the elderly.

How does one maintain their interest level? This is where you have to be creative and think "outside the box." Daily walks become nature walks and scavenger hunts. Giving ordinary activities "new" names to spice it up a bit is a good idea. It gives everyone something to look forward to and may excite them. Some examples: Dancing Tuesdays (exercise day), Bingo Wednesdays, Spa



and Salon Thursdays, and Happy Hour Fridays. You can't forget about Donut Saturdays and Spaghetti Sundays.

Make a space in your home, or assisted living facility, where the residents can display their works of art. Painting is an all-time favorite, and having a "Hallway of Art" will be of interest to the painters as well as family, friends or visitors. There can also be "Gallery Night" to show off the paintings to see these masterpieces.

It's all about being creative, thinking outside the box and creating life-enriching activities that stimulate the whole person—the body, mind and soul of each individual. ■

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Caregiving Overseas

by William, a once overseas caregiver

Many family caregivers come home to Hawai'i to assist aging parents. But how about caregiving overseas? When my mother died, Dad was 93 years old and was already slipping into dementia. His younger brother (in his late 80s), had retired to Luzon, Philippines, with his wife and insisted on providing care for his older brother, who had done so much for him and his family. He converted a part of his home to accommodate Dad and a live-in caregiver.

Dad's retirement income was enough to pay for his 24-hour care there. Luckily, the US dollar's value made it possible to get the quality... and personal care needed. Plus, his health was good and he didn't need heavy medical attention—whew!

I had hoped Dad was good with this plan, but the reality of logistics took my brother and me by surprise. To make this move there was plenty to consider, like dual Philippine citizenship in case he needed to utilize the country's social services and an international bank that offered online banking. My wife and her family there played a critical role lining up qualified caregivers fluent in Ilocano and English—communication was top on our list.

We spent a couple of weeks in Luzon interviewing well-qualified candidates and hired the finalists for one full shift to be sure they were both compatible with and acceptable to Dad. We wanted a focused companion, who would take initiatives and look for changes in health and



Left: Mom and Dad in their earlier years just having fun. Center: Uncle Pilo is all smiles with his only living brother. Right: Dad and his caregivers. Jonalyn, left, was his primary caregiver and Sonya and Liza were her support help.

behavior as Dad's condition progressed, but foremost one who *cared*. Uncle was our ears and eyes.

At times, I felt guilty skirting the experience of truly caring for my father personally. Unlike some of my friends who had given up their personal lives to do just that. The 12-hour Manila flight and six-hour bus ride to La Union province every six months was our only contact with Dad, who was too hard of hearing to converse by phone. I wondered if it was the right thing, taking him so far away. I promised to bury him next to Mom. Though the process of bringing his remains home was complicated, I did it. Uncle got to honor his older brother and in turn he relieved us from some of the financial burden required to set up the same personal care here in the States.

All I can say is every family is unique. Caregiving from far away is a logistical maze with very careful planning... and soul searching, even when you have dedicated professionals that your loved one trusts, and a supportive family overseeing the care. Dad was happy and was cared for with love—that's what mattered most. ■

Publisher's advice: Do your research. Speak with legal, financial and health professionals experienced in overseas care.

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Home-Based Seniors Help Patients

by Lisa Sekiya, Corporate Communications, The Queen's Health Systems

Inside her Mo'ili'ili condo, Yoko Futa, an 83-year-old former clerk for the State Department of Transportation, volunteers for about 10 hours a week, helping patients at Queen's hospitals. Yes, she volunteers from her own home.

Futa is a member of The Queen's Medical Center's Volunteers in Place program, a way for community-minded people and groups to serve at home, centers or sites.

Program participants are crafters who create oncology caps, lap blankets, newborn baby beanies and Hawaiian-print heart pillows, created from donated materials. "There are people who want to be of service to others, but maybe they no longer drive, have limited mobility, or simply prefer to stay at home or with their own groups," said April Light, volunteer program manager at Queen's. "This program offers them an opportunity to contribute and make a difference in our patients' lives."

"For me, when you're retired, you have nothing but time," Futa said. "Now I'm doing something I really enjoy and putting my time to good use. The end result is something that is needed, so it makes you feel good."

The Volunteers in Place program immediately appealed to the residents of 15 Craigsides, a retirement community in Nu'uanu. A group of about a dozen women — the oldest is 92 — meet Monday mornings to knit, crochet, sew or stuff pillows.

"We laugh, we roar, sometimes we're so loud," said volunteer Willie Faria. Another volunteer, Violet Irinaka, joked, "It keeps you out of trouble."



Top: Yoko Futa. Above from left: 15 Craigsides craft group members Violet Irinaka, Mabel Sekiya, Florence Nakamura, Hisako Toyooka, Violet Chang, Willie Faria and Katherine Sia.

Last June, Pearl City resident Barbara "Bobbie" Omoto retired from the University of Hawai'i Athletic Department where she served as secretary for the men's basketball team. Now, the 73-year-old grandmother devotes her love for crocheting to Queen's patients. "I get a sense of joy from doing this," Omoto said. "I'm happy if I can make something that someone can use, and they can be happy, too. That's enough for me."

SEEKING VOLUNTEERS

If residents of your retirement community can knit, crochet or sew and are interested in the program, or in donating Hawaiian-print fabric, stuffing or knitting and crocheting supplies, please call Queen's Volunteer Services at **808-691-4397**. ■

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Kupuna Caregivers Program Launches

by Kathy Jaycox, President, Faith Action for Community Equity (FACE) O'ahu

In 2017, Hawai'i legislators and Gov. David Ige created the Kupuna Caregivers Program. This program helps family caregivers who work at least 30 hours per week outside the home by providing a \$70-per-day benefit in services that could help make home caregiving for aging family members more affordable. It could help provide services such as home healthcare workers, extra help preparing meals, adult daycare costs or transportation when a family caregiver is not available. The program is subject to the availability of funds and paid directly to contracted service providers (not the family caregiver).

To be eligible, family caregivers must:

- Be employed at least 30 hours per week (by one or more employers),
- Provide direct care to a care recipient who is a citizen of the United States or a qualified alien; age 60 or older; and not covered by any comparable government or private home and community-based care service, except kupa care services.

The care recipient cannot reside in a long-term care facility and must have impairments of at least two activities of daily living, or two instrumental activities of daily living, or one activity of daily living, or substantive cognitive impairment requiring substantial supervision.

Applying for the program includes:

- Employment verification of caregiver,
- Assessment of the care recipient,
- A caregiver burden assessment.

When given the choice, most kupa prefer aging at home. This is true for both emotional and financial reasons. Our extended 'ohana are incredible caregivers but providing that care can create its own financial and emotional stress. According to the Genworth 2017 Annual Cost of Care Survey,



Governor Ige signs the Kupuna Caregivers bill into action with supporters at the Hawai'i State Capitol.



the cost of home healthcare in Hawai'i was more than \$10,000 higher than the national average. This is why family members often seek to provide care themselves.

But when the caregiver is working full-time, adding care duties to the obligations of a job outside the house brings additional personal strain for the caregiver. Care duties can have an effect on job performance, too: Arriving late after helping an elder get settled or off to adult daycare, reducing hours at work to help take care of a kupa, or turning down a promotion because of caregiving duties at home. The Kupuna Caregivers Program addresses the needs of both kupa and family caregivers. This is what makes it unique in the nation.

Interested caregivers should contact the Aging and Disability Resource Center (ADRC) as soon as possible to apply at **808-643-2372**. This also is the number to call to receive further information.

From Jan. 1 to June 30, 2018, a total of \$600,000 is available to provide these services. FACE, Caring Across Generations, AARP and other organizations will ask the Legislature to provide more money effective July 1, 2018. To support this effort to advocate for the Kupuna Caregivers program, visit www.Care4Kupuna.org. ■

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Back to Work & Survivors Benefits

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



Q: I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

A: Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year, Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).

Q: My spouse died recently and my neighbor said my children and I might be eligible for "survivors' benefits." Don't I have to be retirement age to receive benefits?

A: No. As a survivor, you can receive benefits at any age if you are caring for a child who is receiving Social Security benefits and is under age 16. Your children are eligible for survivors' benefits up to age 19 if they are unmarried and attending elementary or secondary school full time. And your child can get benefits at any age if they were disabled before age 22 and remain disabled. You are still subject to the annual earnings limit if you are working. If you are not caring for minor children, you would need to wait until age 60 (age 50 if disabled) to collect survivors' benefits. For more information about these benefits, read our publication Survivors Benefits at www.socialsecurity.gov/pubs. ■

For questions, online applications or to make an appointment to visit a SSA office, call from 7am–5pm, Mon–Fri: 1-800-772-1213 (toll free) | www.socialsecurity.gov

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Hawaii Five-0: Old Made New Again

by Martha Khlopin, Medicare Radio Host

Christmas came early for "Hawaii Five-0" fans last year. The Five-0 production team flawlessly executed the eighth season's Sunset on The Beach premiere. The event attracts thousands of fans from across the world, cheering as the cast arrive at the red carpet, like former Honolulu resident Judy Glassmaker, who returns every year, and says, "The new season is awesome. Older fans like me, who grew up watching the original series, should watch with their grandkids."

The seventh season opened with a surreal dialogue between the original McGarrett (Jack Lord) and the new McGarrett (Alex O'Loughlin), who says, "Sometimes, it feels like this job of mine has taken everything good from me... I'm really starting to wonder whether any of it is worth it." The original McGarrett replies, "Son, your worth is measured in... the people you save..."

Likewise, those transitioning to Medicare say

that aging, retirement or change in health status can leave them feeling worthless. I remind them that in the '60s, their generation changed the world. They fought for the rights of others and a world filled with peace and love. So, to those newly eligible for Medicare, it's time to put down those picket signs, upgrade to Facebook, get your Medicare insurance and enjoy family and friends who love and cherish you, no matter your age.

Continue to lobby for change via your mobile device as you "Rock On!" ■

MEDICARE MOMENT WITH MARTHA
A radio program with Martha Khlopin
KHNR-690AM: Sat., 2pm–2:30pm, Sun., 9:30am–10am
808-230-3379 | getmartha@aol.com

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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A Place Called Home

by Sonja Guy, Director of Sales, Marketing and Resource Development, Pohai Nani

Aging is a natural process that no one wants to face alone. Many people choose to live alone in their home as they age, but find themselves depressed, lonely and not eating right. There are many benefits to living in a retirement community. Ever wake up and: Wonder what you're going to do for the day? Not eat a healthy meal because you don't want to travel to the grocery store? Feel sick and don't want to get out of bed?

Do you miss social encounters? Have you ever fallen and could not get to the phone to call for help? I like to think of a retirement community as a group of friends enjoying what they deserve in life, including laughter, entertainment, quality meals, carefree living and an extended family that cares about your well-being.

Today, an increasing number of families are turning to retirement communities for their aging loved ones. Living in a retirement community, you can experience vibrant and beautiful living spaces that promote wellness, recreation, socialization and healthy choices, not to mention the feeling of having additional services as you age.

When family members visit their loved ones in a retirement community, they'll often find them exercising in the pool, arranging tropical floral bouquets, laughing with old and new friends, volunteering in the community thrift

store or gardening. The best part, however, is knowing that your Mom or Dad has physical and emotional support in a safe environment with well-trained staff.

As we know, being active is one of the best ways to maintain good overall health. Many retirement communities offer wellness programs with a variety of fitness levels to set the pace you desire. You may be thinking, "What type of wellness programs?" Consider classes in tai chi, yoga, hula, water fitness exercises and strength and balance exercises. It's important to find a community that meets your needs and your interests.

You might have to downsize your current home, but there are specialists who can help you find the right pieces to bring with you as you move into a retirement community. You will be surrounded by the things you love in life to make your new home feel special. ■

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The Healthy Brain Initiative

by Dr. Kamal Masaki, Director of Research, Kuakini Medical Center



Recognizing the growing burden of Alzheimer's disease and other dementias, the U.S. Centers for Disease Control and Prevention (CDC) and Alzheimer's Association launched "The Healthy Brain Initiative" in 2013 to improve the diagnosis of dementia, and find and institute preventive measures.

Kuakini Medical Center is the home of several internationally renowned epidemiological research studies. The Kuakini Honolulu Heart Program (HHP) began in 1965 to study heart disease and stroke in 8,006 Japanese-American men on O'ahu born 1900–1919. The Kuakini Honolulu-Asia Aging Study (HAAS) is an extension of the HHP, and was created to study dementia and other diseases of aging. It started in 1991 when the men were 71 to 93 years of age and is one of very few studies in the world that can associate risk factors from mid-life with outcomes in old age. Thirteen examination cycles were completed.

Some findings from the studies:

- ◆ The rates of Alzheimer's were similar in Japanese-American men compared to Caucasians, but vascular dementia (stroke-related) was more common in Japanese-American men.
- ◆ Walking protected against future risks of developing dementia. Men who walked less than a quarter-mile daily had an 80 percent increase in the risk of developing new dementia compared to men who walked more than two miles daily.
- ◆ Men with untreated high blood pressure in mid-life had almost five times the risk of Alzheimer's or vascular dementia 25 years later. ■

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Are You Ready for Emergencies?

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

The wrath of natural disasters has been on full display in recent weeks as hurricanes, earthquakes, wildfires and floods have ravaged large swaths of the world. While our first thoughts go to the victims of these tragic events and the challenges ahead for recovery, it may also cause you to step back and think about your own preparedness for a natural disaster. If you're feeling underprepared, from a financial standpoint, for the possibility of an unwelcome weather event, consider creating an emergency plan.

Create A Plan. Just as you plan ahead for your retirement or children's college tuition, you need to prepare for risks related to a financial emergency. Any type of unforeseen event could jeopardize your financial security. Work with your financial advisor, estate planner and attorney to identify and address potential financial risks.

Protect Your Property. One common concern in such events is catastrophic damage to your home. Start by making sure your property is appropriately insured. Review your homeowner's insurance policy to make sure there is sufficient coverage for unforeseen events. Remember that typical home insurance does not include coverage for flood damage, which needs to be purchased separately. Homeowners may assume they are not at risk of such damage, but unusual circumstances might mean your risk is greater than you think, so it's best to double check. Those who rent their living space should consider renter's insurance.

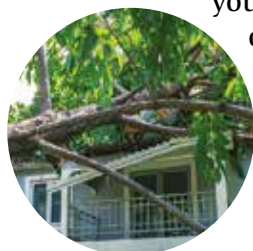
In the case of disasters like a flood or tornado, you want to make sure you have sufficient coverage for possessions, including valuables, vehicles (e.g. cars, boats, ATVs), and technology. Maintain good records of the valuable items you own and keep them in a safe place. It can be helpful to take pictures of your property before and after an event to help the insurance claims process.



Establish An Emergency Fund. A general rule of thumb is to have at least three-to-six months' worth of expenses saved in case of an emergency. Consider saving more if you have children or live in an area where severe weather threats are more common. Keep these funds in accounts that offer liquidity like a money market fund or in bank savings. Make sure you have some cash on hand in case power outages or other issues prevent ATMs from working.



The money you set aside could be used for temporary housing, medical care or to cover your essential expenses if you're unable to return to work. The funds can also jump-start your relief and clean-up efforts.



Safeguard Your Information. When unanticipated events occur, you will need access to your financial information and personal identification documents. Store copies of your insurance policies, financial account statements, medical information, Social Security cards, driver's licenses, passports and other important records in a secure location, such as a bank safety deposit box or a secure electronic vault. Having documentation readily available allows you to quickly verify your identity and work through your emergency plan after disaster strikes.

Recent events remind us of the importance of having an emergency financial plan in place to help protect against worst-case scenarios. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Financial Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 33 years.

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Love, Honor and a Final Resting Place

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

Disney theme parks receive millions of visitors each year. Many park-goers repeat their visits annually, if not more often. Most of the time, their visits are routine (or as routine as they can be in a magical place). From time to time, however, guests do the unexpected. Disney cast members have a code language they use when referring to unusual events. The purpose of the code is to avoid alarming other guests. For example, if someone vomits on property, Disney staff refer to it as a "protein spill." A particularly rude or difficult visitor is referred to as a "treasured guest." The phrase, "Have a magical day," even when uttered with a Disney smile, can mean the opposite when a guest has been especially troublesome.

One Disney code phrase is particularly interesting. A "white powder event" might sound like a staff member has discovered illegal drugs on property or there was a potentially dangerous chemical spill from which guests must be shielded. However, the phrase is used when someone attempts to spread the ashes of a deceased loved one on park premises. Many people ask to have their ashes spread at places that hold treasured memories for them, and Disney theme parks are not the exclusive venue for these requests.

More often than you realize, human ashes are scattered covertly at sports stadiums, concert halls and golf courses. Of course, these activities are inappropriate, and they are generally unlawful.

Disposing of your cremated remains on your own private property is generally not a problem,

at least within the United States. Each state has its own laws when it comes to the practice, and federal laws and regulations apply when remains are scattered within the ambit of federal jurisdiction. Not surprisingly (as every Disney cast member knows), many people proceed without checking the applicable rules. While a "white powder event" may go unnoticed, it is important to realize it can be the subject of criminal prosecution.

In Hawai'i and other states blessed with beautiful coastal areas, it is common for ashes to be scattered at sea. While this is a beautiful gesture, it may violate the federal Clean Water Act, which requires cremated remains be scattered at least three nautical miles from land in water that is at least 800 feet deep. This means no scattering at beaches or wading pools. On top of this, the EPA requires 30 days advance notice of a scattering at sea. If you have lived in Hawai'i for any length of time, you know that these rules are rarely observed or enforced. However, this does not give anyone license to flout the law.

If you would like your ashes to be spread somewhere special after you pass away, get advice from your attorney as you complete your estate plan. That way, you can tailor your request to ensure that none of your loved ones will end up in jail for carrying out your wishes. ■

SCOTT MAKUAKANE, Counselor at Law
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Making the Call for Help

by Scott Spallina, Senior Deputy Prosecuting Attorney

On average, I get one to three calls a day from the public seeking advice about elder abuse. Fortunately, only about 20 percent of the calls involve matters needing my office's involvement. The rest are from people that see "elder abuse" in our name and hope we can help with their situation. It is a learning experience for me as I research various resources available to seniors. (These are real calls with minor facts changed to protect the identity.)

"Hi. My wife has spent over \$30,000 on a gifting program. She doesn't think it is a scam but she has given these people a lot of money and hasn't gotten anything in return. I think it is pyramid scam."

Pyramid/Gifting Scams are considered investment frauds and can be reported to the Department of Commerce and Consumer Affairs (DCCA) office at **1-877 HI-SCAMS (1-877-447-2267)**. Additionally, you can report it to the Financial Crimes Unit at the Honolulu Police Department (HPD) at **808-732-3609**.

"I want to report a timeshare company that signed up my dad. He didn't know what he was signing and wants to get out of the contract. He is on a fixed income and should have never been qualified to make the purchase."

For complaints against individual companies, DCCA's Consumer Protection Division (**808-587-4272**) can investigate claims and seek civil restitution in certain instances.

"We just discovered that my brother stole \$20,000 from my dad, but he doesn't want to do anything about it. What can we do?"

This is a common call we get, and unfortunately, if the victim — the parent — doesn't want to prosecute, law enforcement can't really get involved (in most situations).

"Can someone from your office speak to our group about elder abuse?"

Yes. We have done over 400 presentations to various senior groups and organizations in the past 10 years.

"I live in the mainland and just discovered my father gave over \$400,000 to two men he hired to do some house repairs. He says they are nice men who bring him lunch when they stop by. He doesn't believe they are con men and doesn't want the police involved."

This is similar to the situation above concerning the son stealing from the dad. If he doesn't want to prosecute the matter, the police can do very little.

What we see happen a lot is that the children will berate the parent to the point that the parent will stop speaking to the child. This then allows the con artist free rein to continue taking advantage of the senior. I caution children to adopt a non-judgement tone with their folks in order to get more information regarding the situation. In this situation, the daughter was able to convince her dad that these men didn't have the father's best interest at heart, and he allowed law enforcement to get involved. ■

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

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Thanatology Makes Us Think

by Stephen B. Yim, Attorney at Law

I am honored that Marian University accepted me into the Masters of Thanatology program this past Fall. "Thanatology? What is that?" is the common remark I hear when I tell people of my new adventure.

A thanatologist is a designated thinker about death. They help people die better than they otherwise might.

I believe every estate-planning attorney is a thanatologist. But we, like many of our clients, allow the underbrush of life, such as tax and probate, to cover up what we really face — our mortality.

In his book, *A Commonsense Book of Death: Reflections at Ninety of a Lifelong Thanatologist*, Dr. Edward Shneidman sets out 10 Criteria for a Good Death (page 132). Of the 10 criteria, two directly relate to estate planning.

First, it is common sense and good manners

to complete the administrative chores associated with death, specifically to have a certified will and, if possible, a living trust. "Every responsible adult should assist his loved ones by doing these thanatological chores."

Dr. Shneidman refers to the second criteria that directly relates to estate planning as "generative." He states that a good death has a quality of being generative because, living between your parents and grandchildren, you take pains to relay family stories to the younger generation before you die.

Please consider taking on this thanatological chore of making your estate plan. Take the time to pass on family stories. ■

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CLUES

- ▶ The Department of Parks and Recs hosts an annual Seniors **Valentine's Day Dance**.
- ▶ **February** is American Heart Month.
- ▶ Women's **Heart** Week is nationally celebrated from February 1-7.
- ▶ **March** is National Kidney Month.
- ▶ March 8 is World **Kidney** Day.
- ▶ Treat your diabetic sweetheart to **sugar-free** chocolates.
- ▶ Forget Me Not **flowers** symbolize people who live with dementia.
- ▶ **Ballroom dancing** is a way to exercise and spend time as a couple.
- ▶ Valentines cards are nice tokens of **love**.
- ▶ **Spring** officially begins on March 20.
- ▶ Join the **Great Aloha Run** on February 20.

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Answers on pg. 6

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| FEBRUARY | HEART | MARCH | VALENTINESDAYDANCE |
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