

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 8/2 • APR/MAY 2018

E LAWE A'E I KE A'O  
A MĀLAMA,  
A E 'OI MAU KA  
NA'AUAO

*(Carry forward and preserve  
teachings to continue  
increasing knowledge)*

## Ascending to the Future

DR. MARVIN PUAKEA NOGELMEIER

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Partners:



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- Lunalilo Homes
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- Queen's Gerontology
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- Vacations Hawaii
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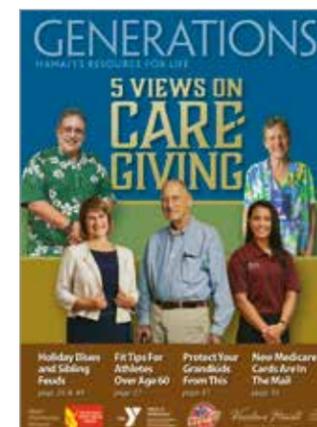
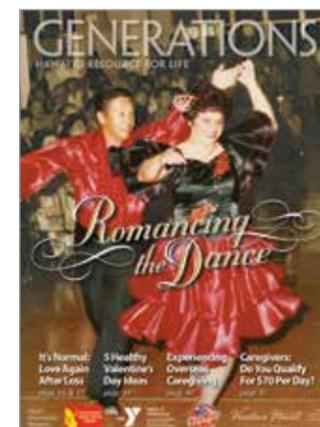


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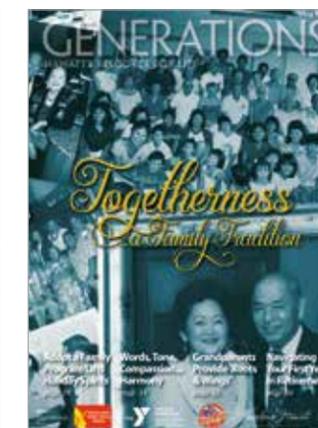
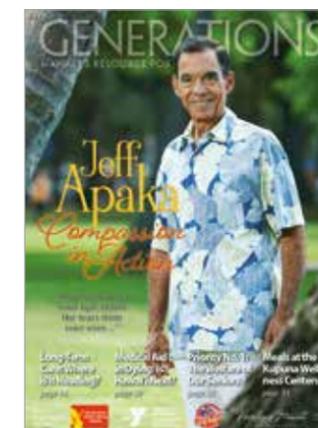
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After a chilly, rainy winter season, we are enjoying a return of clear skies and summer is just around the corner. In February, Governor Ige designated 2018 "The Year of the Hawaiian," marking the 40th anniversary of Hawaiian Language immersion programs and the Office of Hawaiian Affairs, and the 100th anniversary of the first Hawaiian Civic Club, founded by Prince Jonah Kuhio.

*Generations Magazine* is honored to have Dr. Puakea Nogelmeier on our cover this month. You have heard him speak, but you may never have seen him or heard about his work at UH Mānoa, preserving and translating over a million pages of Hawaiian literature and knowledge contained in 19th-century Hawaiian-language newspapers. Turn to page 18, and you will be amazed.

We found lots of ways to celebrate Hawaiian culture with a hula or 'ukulele class. Check out our Resource Guide on pages 26 and 27 for classes near your home. And on page 47, Scott Makuakane explains how to apply Hawaiian values to estate planning—an insightful way to pull the family together.

On page 32, freelance writer Sarah Ruppenthal tells us the story of Joan Davis, a senior athlete who represents Hawai'i in national competitions. She took up sports late in life. What an encouragement to get going and participate in sports—at any age!

Katherine Smith, our feature writer since 2014, was recently appointed to the Maui County Council on Aging by Mayor Alan M. Arakawa and confirmed by the Maui County Council.

"It's an honor to serve. Being a senior citizen, and working at *Generations Magazine* gives me a broad perspective on issues and solutions," says Katherine. She began celebrating the Hawaiian language 16 years ago, at age 56, and meets once a week with other haumāna (*students*) to converse and study.

I am surrounded by amazing seniors, who always amaze me. That's what makes my job at *Generations Magazine* so much fun!



Aloha!... and Live well!

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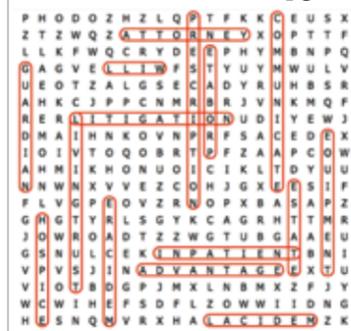
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Answers: Word Search, pg. 54



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# The Partners Behind Generations Magazine

**G**enerations 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:



*DANA ACOSTA is director of Kaunoa Senior Services' Retired & Senior Volunteer Program, under the Department of Housing and Human Concerns, a department of the County of Maui. (RSVP is a nationwide, federally funded program under the Corporation for National and Community Service, Senior Corps, and is also active on Hawaii Island, Kauai, and Oahu.) She has served in the Maui County aging network in various capacities for 33 years, including Kaunoa's Meals on Wheels, Congregate Nutrition, and Leisure/Wellness Programs.*



*MARGARET (PEGGY) A. PERKINSON, PhD, is the director of the Center on Aging at the University of Hawai'i. She is a gerontologist and medical anthropologist with over 30 years of experience conducting research on older adults in the United States, Guatemala and China. She received her Ph.D. in human development and aging with a focus on medical anthropology from the University of California, San Francisco. She has served as editor-in-chief of the Journal of Cross-Cultural Gerontology since 2005.*



*SARAH RUPPENTHAL is an award-winning freelance journalist, columnist and contributing writer for a number of regional publications. Her stories have appeared in Maui Nō Ka 'O'i Magazine, Kā'anapali Magazine, Wailea Magazine, FLUX Hawaii, Kikaha, The Maui News and several other publications. She is also a lecturer at the University of Hawai'i Maui College, where she teaches journalism and communication courses. When she's not grading papers or working on a story, Sarah is relaxing at home on Maui's north shore.*



*CHRISTINE SPENCER works for the University of Hawai'i at Mānoa as the Site Facilitator for the GRANDcares Program. She earned a bachelor's degree from Fordham University in New York. Before moving to Maui, she spent three years working on programs to support families at risk in conflict zones. She is honored to be part of GRANDcares, a national pilot program for grandparents raising their grandchildren. For more information on this nonprofit program, go online: [www.grandcares.blogspot.com](http://www.grandcares.blogspot.com), Facebook: [grandcareshawaii](https://www.facebook.com/grandcareshawaii).*



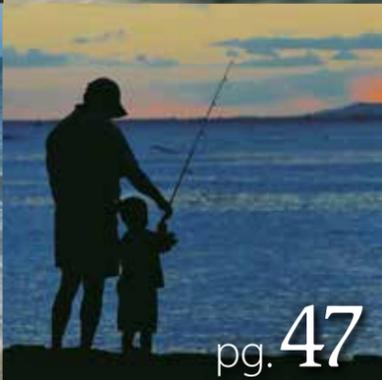
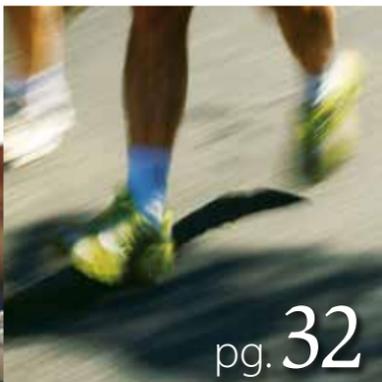
*AUDREY SUGA-NAKAGAWA, MPH, is the advocacy director for AARP Hawaii. She is a specialist in gerontology with over 25 years of experience in health and long-term care programs and services. She has also served on AARP Hawaii's volunteer Executive Council and has provided outreach and advocacy expertise to public- and private-sector agencies as the owner of ASN Consulting Services. She also coordinated the development of Hawai'i's Aging and Disability Resource Centers and provided project management support for the Honolulu Age-Friendly City Initiative.*



*KARWIN SUI is the Development and Communications Manager at the National Kidney Foundation of Hawai'i. The mission of the organization is to prevent kidney and urinary tract disease, improve the health and well-being of individuals and families affected by this disease, and increase the availability of all organs for transplantation in Hawai'i. She is passionate about community partnerships and development and bettering the life and well-being of those around her.*

*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.*

JANE BURIG SAY | CHRISTOPHER DUQUE | KELIKA ISHOL | MARTHA KHLOPIN | SCOTT A. MAKUAKANE  
JULIE MOON | DARLENE H. NAKAYAMA | CHERYL PADAKEN | EILEEN PHILLIPS  
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# New Locations for Generations Magazine

by Sherry Goya, Sales and Distribution



James Rexroat, Pharmacy Mgr., and Sherry at the Kailua location.

I am so happy to let you know that you can now get your *Generations Magazine* at any O'ahu Times Supermarket Pharmacy.

You probably see your pharmacist more often than you see other members of your healthcare team, so it makes sense that they'd be one of your greatest health resources. So next time you're in need of having your prescription filled or any other services, feel free to ask a pharmacist. Take the opportunity to express any concerns or questions regarding your prescription or any over the counter medicine. And while you're at it, pick up your copy of *Generations Magazine* at their conveniently located racks in the pharmacy departments listed below. ■

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94-766 Farrington Highway, Waipahu  
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- **WAIMALU**, Oahu: 808-483-3082  
98-1264 Kaahumanu Street, Waipahu  
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99-115 Aiea Heights Drive, Aiea  
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## Sharing Personal Wisdom and Values

by Margaret Perkinson, PhD, Center on Aging Director, UH-Mānoa

Most of us recognize the importance of establishing a legal will to document and ensure that our material goods are passed on to the persons and/or causes of our choice. But how many of us have written comparable documents to ensure that our values and beliefs, our parting thoughts and wishes, also are documented and passed on to those we love?

The tradition of ethical wills provides guidance for writing such documents. Sometimes called legacy letters, ethical wills provide a way to transmit one's life lessons, feelings, and final thoughts to future generations. There is no format or right way to write one. It might contain family history and stories; expressions of blessings and love or perhaps forgiveness; articulation of cultural and spiritual values, traditions, and beliefs; validation of pride in children and grandchildren and hopes for their future well-being; expressions of gratitude and requests for ways one would like to be remembered — all the cherished intangibles, the knowledge and wisdom accumulated over a lifetime, to be preserved and shared with those most dear. Your ethical will might be of far greater value to your descendants than your legal will.

How do you write an ethical will? Again, there is no one right way to do it. You might start by thinking of the most important events in your life and experiences or persons of greatest significance. Why did the events or people hold such import? When have you felt most happy, content, worthy? Can you see common elements or patterns in these memories? What are the life lessons that you want to share and underscore to those you love?

The process of writing an ethical will or legacy letter is similar to writing a life review. The act of identifying, documenting, and reflecting on the most important elements of a lifetime helps to put things in perspective and find meaning in one's existence. Both have the potential to foster and promote personal growth. The ethical will differs from a life review in that it goes beyond reflection and review; its primary purpose is to share the outcome of that review with those who matter.

One of my favorite examples of an ethical will was presented as a lecture, given by Randy Pausch, a professor at Carnegie Mellon University who died of pancreatic cancer at the age of 47. He shared his life lessons with his students in the moving, witty, and profound "The Last Lecture: Really Achieving Your Childhood Dreams," which is available on YouTube: [www.bit.ly/LectureVideo](http://www.bit.ly/LectureVideo).

One need not be at the end of life to write an ethical will. It is just as relevant to review and evaluate one's life at times of major transitions and share those reflections with those closely impacted by that transition. An excellent example of such a legacy letter was written by Barack Obama, "A Letter to My Daughters," penned at the start of his presidency, January 18, 2009, available online: [www.bit.ly/LifeLegacies](http://www.bit.ly/LifeLegacies). ■

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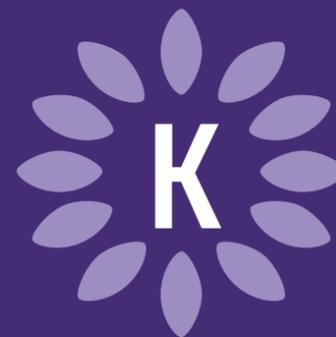


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Cheryl Padaken (Owner/ Operator) has a story to share about her father, Joseph Kinolau Kaiwi. Who passed away from a long illness last July. She was in Northern California where she owned/operated a care home and Cheryl Padaken Healthcare Services & 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.

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# Keep that "Spring" in your Step!

by Martha Khlopin, Medicare Radio Host

As a Medicare educator and radio host, it's my passion to keep up with changes that impact Medicare beneficiaries. My radio listening audience is well into their 60s and 70s and octogenarians listen, too. Some are '69 and '70 graduates of Roosevelt, Kalani, Kaimuki, and McKinley high schools. Each year, they sponsor "Battle of the Bands" reunion dances with live music. The dancing goes on for hours.



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worth checking out if your Medicare plan covers an exercise program or movement class that will help you hold your own on the dance floor.

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## E LAWE A'E I KE A'O A MĀLAMA, A E 'OI MAU KA NA'AUAO

(Carry forward and preserve teachings to continue increasing knowledge)

A living and vibrant culture rests on two bedrock foundations: a living language, and land that reveres places connected to the history, beliefs and hopes of its people.

One of the people at the nexus of language revival in Hawai'i is Dr. Marvin Puakea Nogelmeier, PhD, Professor of Hawaiian Language at the University of Hawai'i, Mānoa; Po'ō/Director of The UH Institute of Hawaiian Language Research and Translation; the Director of UH Sea Grant's Center for Integrated Science, Knowledge, and Culture; and the Executive Director of Awaiaulu. He calls himself an “unlikely” person to have become a Hawaiian cultural expert, but his works say otherwise. His life work has built mightily on the foundations that his mentors lovingly shared with him; his many students are equipped to steward the language and knowledge into the future.

### *Hawaiian Cultural Renaissance*

By 1970, there were so few fluent speakers that the language was in danger of becoming extinct within a generation. *The Hawaiian Dictionary*, by Pukui and Elbert, “Hawaiian Astronomy” by Professor Rubellite Johnson, and histories by S.M. Kamakau and J.P. ʻĪ and others were archival reference materials. The oral tradition had been all but lost, and schools were teaching “about” the Hawaiian language.

A movement to teach children to speak Hawaiian resulted in Pūnana Leo preschools, Hawaiian Immersion Schools (K-12), and cultural reference materials like *Māmaka Kaiāo: A Modern Hawaiian Vocabulary*, through University of Hawai'i Press. Some of us have been fortunate to hear a kupuna mānaleo (native-speaking elder) fluently tell the story of his birthplace and recite the genealogy of his ancestors, but soon their voices will be heard only on audio tapes.

Is the revival strategy working? A couple of weeks ago, in a local restaurant, I sat next to a large table of college students celebrating a birthday. Their joyful conversation was entirely in Hawaiian, although the group was ethnically diverse. Yes, Hawaiian language is growing again! Immersion school teachers now instruct the children of their first students, who speak Hawaiian at home!

Climbing up from near extinction required bold moves by dedicated elders, linguists and teachers—with the cooperation and resolve of many students and volunteers. In 1972, 18-year-old Marvin Nogelmeier was on a walkabout trip to Japan, stopping on O'ahu for the weekend—and 46 years later, this self-described “optimist” has built upon and freely shared the knowledge, wisdom and culture that his mentors and teachers entrusted to him. The result is the ascendancy of Hawaiian culture for all of us.

### *Puakea—White Flower and Fair Child*

Dr. Nogelmeier is not Hawaiian, but his resonant baritone voice narrates significant documentaries about Hawaiian culture. When we ride TheBus in Honolulu, he announces every stop along the route. His fluency and clear pronunciation reach out to a broad public base, and his translation and interpretation projects are quietly moving the language renaissance to a new level.

He says that being a Haole has both disadvantage and advantage. “Sometimes I am isolated,” he says with a smile, “but with that comes a certain kind of freedom and flexibility. In a sense, I got to pick my own ‘family’ of mentors and we all get along.”

The story of his mentors and how he applied the knowledge that they shared is quite remarkable. Young Nogelmeier first found work

# Ascending to the Future

DR. MARVIN PUAKEA NOGELMEIER

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

in Wai‘anae as a goldsmith and quickly made friends among local crafters and cultural practitioners. His affinity for the arts and native curiosity led him to join Mililani Allen’s first men’s class in her hula school, Hālau Hula o Mililani.

“Hula was life-changing for me. The girls’ class was an hour long but the boys’ class lasted four to five hours. We were empty calabashes that Mililani wanted to fill with knowledge of the songs, chants and motions we performed. She opened the doorway for us to learn Hawaiian ways, including language, chant and beliefs. Mililani’s teacher, Auntie Maiki Aiu Lake, gave me one of her own names, Puakea, which means white flower and fair child,” he says.

Before long, Nogelmeier was learning to chant under the tutelage of two icons of Hawaiian Studies, Auntie Edith Kawelohea McKinzie, author of *Hawaiian Genealogies* and Auntie Edith Kanaka‘ole, Kumu Hula, chanter, and Nā Hōkū Hanohano award composer.

### *Discovering Mentorship— The Hawaiian Teaching Method*

“I remember one day in the middle of chant presentation an older man came over and spoke to me in Hawaiian. When I apologized that I didn’t speak the language, he then asked, ‘You are saying the words correctly, but how do you know what you are chanting? How can you know how well you did?’

“Uncle Luka Kanaka‘ole’s compliment and question made me want to learn Hawaiian. Auntie Edith McKinzie offered to teach me and some other chant students basic language in a weekly back-porch session. Soon after, I found someone to study under. June Gutmanis, a researcher in Hawaiian culture, had Mr. Theodore Kelsey living with her, a Hawaiian speaker who helped June with her translations and interpretation of Hawaiian writings. Kelsey was born in Washington state in 1891 and his mother, hired as a teacher, brought him to Hilo in 1892. ‘Ōlelo Hawai‘i was still in common use for business, government and daily life, and as Mr. Kelsey said, ‘If you wanted to have friends, you learned to speak Hawaiian.’”

*The background photo is a correspondence letter confirming an order of saddles and its description. It was photographed by Brian Suda from The Collection of the Hawai‘i State Archives.*

When Nogelmeier asked Mr. Kelsey to teach him Hawaiian, Kelsey replied, “No; I am not a teacher.” His main interest was to translate and interpret the “Kumu Lipo,” an expansive Hawaiian creation and genealogy chant that takes many hours to recite.

The next week at June’s house, Nogelmeier greeted Mr. Kelsey properly with, “Aloha kāua,” and Kelsey responded with some long sentences in Hawaiian.

“I didn’t get it all, but answered what I could,” says Nogelmeier. “For Hawaiians, protocol and how things are approached are as important as the message. By simply attempting to ‘talk story,’ I had demonstrated my intention to learn and opened the door to a mentoring relationship that lasted nearly a decade.”

Nogelmeier calls all his teachers “mentors,” because this one-on-one coaching method is the Hawaiian model for teaching. Learning and teaching depend on social relevancy and “chemistry” that encourage a flow of knowledge and insight. When teacher and student find one another through a shared interest or goal, the outcome is positive.

Nogelmeier attributes his deep interest and skills as a translator to Theodore Kelsey, whom he describes as a Victorian gentleman.

“He would not translate for June any passages that he considered sexual, political or vulgar, but he would go through them with me. I would then share them with June for her research. It was a working triangle that preserved the literature as it was written. Mr. Kelsey was also a fine photographer who documented Lili‘uokalani’s funeral in 1917. His love for language and history led him to dedicate his life to preserving important Hawaiian literature—documenting, translating and interpreting became his life mission,” says Nogelmeier.

### *Becoming a Kumu ‘Ōlelo Hawai‘i (Hawaiian Language Teacher)*

In 1978, Nogelmeier was 25 years old and learning Hawaiian from one of the then-rare fluent speakers. His friends could not understand his interest in Hawaiian culture, but he pursued a degree at Leeward Community College, where he studied under Noelani Loesch. She strongly encouraged his work with Mr. Kelsey, linking it into the university classroom.



*Dr. Nogelmeier’s Awaiaulu translation project uses Skype to connect O‘ahu, Moloka‘i, Maui, Hawai‘i, and Aotearoa/New Zealand. L–R: Ha‘alilio Solomon, Keawe Goodhue, Ka‘iuokalani Damas, Puakea Nogelmeier (standing), Kamuela Yim, Kalikoaloha Martin.*

“There were so many who taught me along the way, but the discipline learned under Theodore Kelsey’s tutelage allows me to do my work today. We would spend the first hour translating a passage of chant, but many more hours researching all the places names, mythical references, connotations of words and phrases, and the personal aspects of author style and storyline. For Mr. Kelsey, a complete interpretation required deep analysis.”

Puakea excelled at language and for three and a half decades, he has been teaching the Hawaiian language at the university level. Many of the Hawaiian Immersion teachers who trained under him are now training new teachers.

### *Unlocking the Gate to Hawaiian History*

A revived Hawaiian language began to grow in the university and in charter schools throughout Hawai‘i. Words for modern developments were coined, like lolo uila (electric brain) for “computer” and leka uila (electric letter) for email. But all the Hawaiian literature written in the 1800s by authors who knew the stories of the great chiefs

was difficult to access, even by Hawaiian speakers. Less than 3 percent had been translated into English, and there were only a few Hawaiian trained translators. While language teachers were fluent in modern classroom language, they had never been encouraged to develop the skills to translate old writings. And translation is a full-time job that requires intense focus.

“The other issue is that Hawaiian language we use today in the university setting is different from the language written down 150 years ago. We do not speak English the way our grandparents did. Hawaiian is the same,” says Nogelmeier.

### *The Hawaiian Newspaper Initiative*

In 2001, the Hawaiian Newspaper Initiative was born. Although the Hawaiian language was an oral tradition before 1820, the Sandwich Isles Missionaries worked with Hawaiians to codify the Hawaiian alphabet, learned the language, and joined in teaching Hawaiians to read and write. By midcentury, Hawai‘i was one of the most literate nations on earth. Between 1834 and 1948, 100

different Hawaiian-language newspapers published over 125,000 pages, 76,000 of which were preserved, archived and indexed on microfilm. The deteriorating microfilm could not be searched by keyword. Therefore, the newspaper initiative sought to transcribe all the newspaper stories and ads into searchable Hawaiian-language digital print files. The body of literature was immense—equivalent to more than 1 million letter-sized pages of copy. The transcription process of typing each page was slow going.

In 2011, a huge public awareness campaign called “‘Ike Kū‘oko‘a: Liberating Knowledge,” recruited 7,500 volunteers in 12 countries to transcribe newspaper pages. The Office of Hawaiian Affairs also provided funds to have newspapers electronically scanned, so by the end of 2012, all the extant newspaper archives were digitized and searchable, by Hawaiian key word. Nevertheless, only a few Hawaiian-speaking researchers were able to read and understand primary source records like these. Others were relying on poor English translations because that was all they had.



Above, are two out of 100 newspapers published in old Hawaii. Background photo was photographed from The Collection of the Hawai‘i State Archives.

**Preserving Knowledge**

In 2003, while finishing his Ph.D., “Mai Pa‘a i Ka Leo,” (*don’t restrict the historical voice*) Nogelmeier was asked a profound question by his former student Dwayne Nakila Steele, owner of Grace Pacific Corporation: “Are we preserving language or preserving knowledge?” Obviously, the two are connected. Language expresses knowledge, and knowledge is the basis for the ideas language expresses. Nakila was really asking, “Does preserving the language do enough? Don’t we have to preserve the historical ideas and knowledge so that the modern language has a cultural foundation to rest upon?”

Puakea Nogelmeier approaches challenges in much the same way ancient Hawaiians did: Problem-solving is an intellectual sport—melding tried and true methods with creative alternatives to produce a practical outcome. He looks for simple answers, never takes his eye off the goal, and delights in the process along the way. This time, he applied Hawaiian mentoring to the problem of developing a large team of translators.

**Nakila’s Dream: Awaiaulu: Hawaiian Literature Project**

In 2004, Puakea and Nakila collaborated to create a stable of skilled Hawaiian translators who



could, over time, confidently translate nearly all the Hawaiian newspaper body of literature.

Mentoring takes an extraordinary commitment by both mentor and student. Puakea created the program as a stand-alone nonprofit organization and began mentoring two interns, who would learn a method of translation and interpretation he distilled from Kelsey and others like Sarah Nākoa and Kamuela Kumukahi. Nakila funded the interns for two years. Candidates had excellent language skills with demonstrated work in the Hawaiian language. Their training now focused on the process of translation and interpretation of small chunks of the huge literature archive. Interns graduated to become “resource people,” qualified to both translate and also mentor more interns.

Four years ago, Kalei Kawa‘a of Moloka‘i Hawaiian Immersion School and Kamuela Yim, a teacher who is now with the DOE’s Office of Hawaiian Education, became translator trainees for Awaiaulu.

“When they tackle a story, trainees may spend one hour drafting a line-by-line translation of a selection written by Samuel Manaikalani Kamakau, and then work four more hours smoothing and contextualizing the story,” says Nogelmeier.

Although Hawaiian vocabulary is quite precise, words may have different connotations or meanings depending on how they are used within a sentence pattern. Translation relies heavily on context. Analyzing word choice, sentence construction and references to places, nature, persons, practices and legends are critical. To add to the complexity, Hawaiians prized authors who crafted double meanings, wordplay and poetic references. Translators must explore all levels of meaning and note them for the reader. When you read a Hawaiian story, always read the editor’s notes.

“From these small beginnings we now have 18 people mentoring trainees, training translators or learning how to be a translator,” says Nogelmeier.

**A Legacy of Knowledge and Language**

Now, the number of translators and persons skilled at presenting newly-translated Hawaiian literature is increasing exponentially. Many famous stories about precontact Hawai‘i were published in Hawaiian newspapers as weekly or monthly columns. When a full story is translated, Awaiaulu publishes it as a book, available to the public. Nogelmeier’s translation of *Ka Mo‘olelo O Hi‘iakaikapoliopole: As Told by Ho‘oulumahiehie* was published in 2013 and earned several literary awards. See all their publications at [www.Awaiaulu.org/publications](http://www.Awaiaulu.org/publications).

The successful mentoring program at Awaialua is preserving Hawaiian literature and knowledge for our entire community.

Dr. Nogelmeier recalls the time when Mr. Kelsey, then 89 years of age, said to June Gutmanis, “I think Puakea will carry on my work.”

If Samuel Kamakau, prolific author of 19th century Hawaiian nūpepa articles, were alive he might close this story this way:

Oh reader, whether you interpret the great translator’s statement as wishful thinking, a sideways request or a prophetic vision, the outcome and manifestation are clear. No more will the stories, legends and myths—nay, the stories of our great chiefs that thrilled our great-grandparents’ hearts—be hidden away. Our children will delight in the celebrations, political intrigue, dirges and simple stories of farmers and fishers who loved this ‘āina before them.

Pipī holo ka‘ao. (*So the story goes*)

**2018: Year of the Hawaiian**

This year is a good time to read a Hawaiian story, or learn Hawaiian language. Ask your local immersion school about community adult classes, or inquire at your local senior center. It’s a fun mental exercise for brain health, and a way to learn the history and culture of the land we love. ■

**E LAWE A'E I KE A'O A MĀLAMA, A E 'OI MAU KA NA'AUAO**

*(Carry forward and preserve teachings to continue increasing knowledge)*



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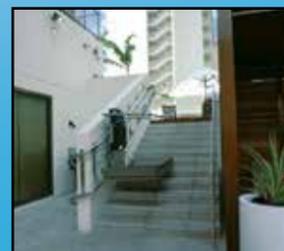
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# Blossoms for the Brave Lei-Making Event

by Dana L. Acosta, Retired & Senior Volunteer Program, Kaunoa Senior Services



Korean War Veteran Warren Nishida (left) salutes 2017 Blossoms event accomplishments by volunteers (right).

vital to the realization of the greater goal are Kaunoa's own program participants at the Congregate Nutrition Centers and Leisure/Wellness programs throughout Maui County, including West Maui Senior Center, Hana, Lāna'i, and Moloka'i.

As Mayor Alan M. Arakawa has said, "As we sew lei together, we express our gratitude for their service, and for the many ways these men and women helped shape the community we live in today, 'Blossoms for the Brave' is a wonderful opportunity to meet up with old friends and neighbors as we remember our fallen heroes who gave their lives to serve our country."

For the past five years, the Maui community has come together on the Friday before Memorial Day to participate in a lei-making event in order to make more than 2,846 lei for all the veterans' graves at Maui Veterans Cemetery in Makawao.

This year the event will take place on **Friday, May 25, from 9am - noon** on the front lawn of the Kalana O Maui (County) Building in Wailuku.

The free event is co-hosted by Kaunoa Senior Services, a division of the Maui County Department of Housing and Human Concerns, and the Office of Mayor Alan Arakawa. It will feature live entertainment, ti leaf lei-making instruction, and the opportunity to contribute to a noble cause. Kaunoa spearheads the event to remind the community and educate youth that Memorial Day is a time to honor and reflect upon the sacrifices made by Americans in combat, a solemn occasion marked by ceremony and prayer.

Numerous community partners help assure a successful event, including the Maui Korean War Veterans, AARP Hawaii, Kihei Youth Center, and Hale Makua residents, staff and volunteers. Also

Homebound seniors in Kaunoa's Meals on Wheels and Assisted Transportation programs are encouraged to participate by contributing flowers from their yards and gardens, giving them a sense of pride and keeping them connected to community.

Volunteers with the Retired & Senior Volunteer Program (RSVP) help in every aspect of this major undertaking, from planning logistics and teaching lei-making classes in advance of the event, to the flower donation awareness campaign and publicity, to collection and preparation of flowers, greenery, and ti leaves on event day.

Parking and a free shuttle to the County Building will be available from the Ichiro "Iron" Maehara Baseball Stadium parking lot. ■

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# The Importance of Documentation

by Christopher Duque, Cybercrime Investigator, DPA

One of the most common problems I encounter investigating a cybercrime is that the victim fails to provide any records and/or documentation to support their claim that they have been victimized. This is often also true of others reporting the crime, either with the victim or on their behalf.

Lack of documentation is most prevalent in cases involving online fraud. Here are a few good steps to take every time your purchase or acceptance of a contract involves the internet:

- **Print the webpage**— a simple and quick method. Print the displayed offer, sale, or service you are interested in. At the bottom of the printout will usually be the URL (webpage address) and the date and time the printout was done. After purchasing, print out any on-screen confirmation of sale, receipt of funds, delivery notices, etc.
- **Bookmark the webpage(s)**. This is also a good

way of record keeping and being able to return to that particular webpage.

- **Print your email**. Solicitations offering the sale of items and/or services and purchase confirmations and receipts, delivery notices, etc. received in your email should be printed out as good practice. In addition, all emails involving the transaction should NOT be deleted, but saved in a separate folder.
- **Obtain bank or credit card statements** reflecting transactions to further assist investigations.

Again, prevention is the key: "If it's too good to be true..." ■

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# The Need of Going the Extra Mile

by Sarah Ruppenthal, Freelance Writer

It all started with a new pair of shoes.

Twenty-nine years ago, Honolulu resident Joan Davis decided to reclaim her health. "I was having some health problems," she says. "It was time to make a change."

So, the then-49-year-old bought a pair of athletic shoes and joined the "Saturday Amblers," a walking group that met at Kapiolani Park every Saturday morning. A few weeks later, a member of Faerber's Flyers, a women's running group, nudged her into signing up for a 5K "fun run" at the park. With no running experience to speak of, Davis was initially hesitant, but decided to give it a try. To her astonishment, 3.1 miles later, she had won a medal in her age division. "My love of running blossomed from there," she recalls.

Not long after her triumphant 5K debut, she laced up her running shoes once again and finished a 15K race at Hickham Air Force Base. "I told myself: 'If I can do a 15K... well, I guess I could do a marathon, too,'" she laughs. She started a training regimen, and in December of 1990, ran the Honolulu Marathon at the age of 50. That's when Davis says she realized how far she'd come — literally — in her health and fitness journey.

And looking back on it now, it was really just the beginning.

Davis went on to cross the Honolulu Marathon finish line eight more times, and if that weren't impressive enough, she also completed dozens of 5Ks, 10Ks, and a handful of half-marathons — in Hawai'i, on the mainland, and as far away as Australia, Indonesia, and China.

In 1995, her life took yet another unexpected turn when a friend asked her to join the Hawaii Masters Track Club. As the track and field club's first female member, she added the javelin throw, discus, shot put, and hammer throw to

her expanding athletic repertoire. "If you told me 30 years ago that I'd be a hammer thrower, I wouldn't have believed you," she laughs.

In 2001, Davis learned she'd qualified for the National Senior Games, a multi-sport, biennial competition for men and women ages 50 and over. Since then, she's competed in seven National Senior Games and has racked up her fair share of medals, ribbons, and trophies; she's also earned All-American status. In 2015, she placed 14th in the javelin throw, 16th in the discus, and 17th in the shot put in the women's 75-79 age division. And Davis isn't stopping there: She has her sights set on competing internationally, too.

For Davis, athletics is far more than a recreational pastime — it's a passion. So much, in fact, that she readily accepted a friend's invitation to attend a luncheon at the Honolulu Quarterback Club (HQC) 15 years ago, and five years later, joined HQC's board of directors as its secretary. Since then, she's added a few other titles to her expanding résumé: Hawaii Masters Track Club secretary, president of Faerber's Flyers, state representative for the Road Runners Club of America, and first vice president in charge of race operations for the Mid-Pacific Road Runners Club.

Apart from the physiological benefits of exercising regularly, Davis, now 77, says there's a social component that makes it twice as fulfilling.

And she will be the first to tell you that embracing an active lifestyle can be a true game-changer. "I encourage everyone to try it," she says. "It's never too late to start." ■

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Joan Davis feeling good at the National Senior Games in California.

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# How to Climb Stairs Pain Free

by Julie Moon, Physical Therapist

In our younger years we didn't think twice about sprinting up and down steps. As we age, however, climbing a flight of stairs can often seem like scaling a mountainside due to limited mobility and pain. According to Harvard Health Publishing, the force on each knee is 2-3 times your body weight when you go up and down stairs. So, if knee or back pain has you avoiding stairs, follow these simple steps to regain your independence and freedom of movement.

Stand tall (A) and tighten your core muscles to protect your spine, place one hand on the rail to maintain balance and set your entire foot on the step (B). As you step up, apply more weight through your heel rather than your toes and engage your buttock muscles as you straighten your leg to move up on the step. Try to avoid leaning forward and pulling yourself up using the hand-rail, instead keep the knee aligned with your toes (C) and focus on the larger muscles of the hip

(hamstrings and gluteals) to take the pressure off the knee joint.

Following these simple tips may not immediately resolve your pain, but with practice and strengthening your core and lower extremity muscles as you use correct mechanics, you will allow your body to adapt so that you can enjoy taking the stairs every day. ■



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## Aging and Muscle Loss

by Eileen Phillips, RN, Attention Plus Care

Throughout our youth, most of us will experience muscle growth up until the age of 30. Thereafter, we begin to lose some muscle mass, strength and performance. This steady decline is called *sarcopenia* and is the “use it or lose” part of the natural aging process. It often goes unnoticed in our earlier years, as we have more muscle than needed to perform everyday tasks like standing or getting out of bed.

Sarcopenia affects physically inactive adults more, and after age 30 individuals may lose somewhere of 3 to 5 percent of muscle mass or more with each passing decade. This decline in muscle mass and strength accelerates after the age of 60. While age-related sarcopenia occurs more in physically inactive adults, physically active adults may also experience it, which suggests there are multiple causes for sarcopenia.

Having low muscle mass can also be a strong predictor of frailty, disability and injuries related to mobility problems. A report from the American Society for Bone and Mineral Research found that individuals with sarcopenia had more than twice the risk of incurring bone fractures and disability from a fall. Because of these risks, it is vital to maintain the muscles we have and be as active as we can. “It takes work, dedication, and a plan, but it is never too late to rebuild muscle and maintain it. Older adults can increase muscle mass lost as a consequence of aging,” says Dr. Thomas Storer, Director of the Laboratory of Exercise Physiology and Physical Function at Harvard-affiliated Brigham and Women’s Hospital.

So, what can we do to protect ourselves from sarcopenia? Older adults and caregivers can be encouraged to know muscle and strength building can be done the same way 70-year-old Arnold Schwarzenegger does it: through exercise and nutrition. The Centers for Disease Control and Prevention (CDC) recommend older adults participate in muscle-strengthening activities a minimum of three days a week. Strength training may involve using weights, resistance bands or exercise machines. Studies have also shown that individuals who started earlier and had exercise



habits in their middle age had a lower occurrence of muscle loss later in life.

Older adults who are physically inactive also tend to have inadequate nutritional intake, eat smaller meals and feel less thirsty, all of which can contribute to sarcopenia. Good nutrition and eating healthy sources of protein, including fish, nuts and lentils, combined with regular strength or resistance training, have shown to be more effective in managing sarcopenia. Studies have also shown that combining muscle-strengthening exercises with improved protein nutrition positively affects sarcopenia more than diet modification or exercise alone.

So, start early, and ask your health professional about sarcopenia, nutrition, exercise and treatments specific to your needs. Everyone should be proactive and learn more about exercise and the right nutrition to manage sarcopenia. It sounds simple and it is: activity and nutrition go a long way to maintaining our muscles and strength. Getting older is just a number. It’s what we DO that matters. ■

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## Self-Care Tips for Caregivers on GTV

by Generations Magazine Staff

Earlier this year, *Generations Magazine* publisher Percy Ihara interviewed a national speaker on caregiving, Dave Nassaney, for the Generations Radio Show. This is an edited transcript of the short Generations TV interview Percy did after the radio show aired.

**GTV:** Can you briefly tell your story?

**DN:** For the last 21 years, I’ve been a caregiver to my beautiful wife Charlene. She suffered a massive stroke that left her severely speech impaired and paralyzed on the right side. Now I travel all across the country sharing my message: How to prevent your loved one’s illness and disease from actually killing you.

**GTV:** What are the three biggest mistakes that caregivers make?

**DN:** The first biggest mistake that caregivers make is they don’t know how to put their needs first. The airlines tell us in the event of an emergency, to put your oxygen mask on first before you help your loved ones with their mask. What an amazing metaphor for all of life—take care of you first. Not out of selfishness, but out of survival.

The second biggest mistake that caregivers make is that they don’t know how to ask for help. Call your brother, call your sister, call your wife’s ex-husband, call anybody. Just get over that silly notion that caregivers have to do it all themselves or they’re going to be a failure as a caregiver.

The third biggest mistake is allowing undeserved guilt to affect your decision-making process. It’s kind of like being handcuffed to your loved one and feeling like you’re a prisoner. That kind of attitude, that kind of guilt, will kill you.

**GTV:** So, what’s a caregiver to do?

**DN:** CARE, right? Communicate with your friends. Don’t isolate yourself. Caregivers need to have a life outside of caregiving. Ask for help. Be specific. And when help is offered, don’t turn it down. Rest. Caregivers need eight hours of rest every single night. Eat healthy, nutritious foods. Don’t eat junk food. Junk food’s got chemicals and sugar and processed ingredients that’ll kill you.



I like to say there’s three kinds of people in the world. There’s caregivers, those who are going to become caregivers, those who are going to need a caregiver. There’s no escaping it. Caregiving is going to touch you at one point or another. Now’s the time to learn how to be a caregiver—not after tragedy strikes and your loved one becomes disabled.

For more information on Dave Nassaney, go to [www.CaregiversCaregiver.com](http://www.CaregiversCaregiver.com). ■

Watch the entire interview and episode online:  
GTV S1 EP9 – DAVE NASSANEY INTERVIEW  
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# Essential Support for Family Caregivers

by Audrey Suga-Nakagawa, MPH, Assistant Executive Director, Kāhala Nui

Every morning, 85-year-old Thomas puts on his aloha shirt and heads to “work” at an adult day care center located near downtown Honolulu. Going there gives him a sense of purpose to get up every morning. His family needs to remind him each day where he is going since he has dementia, but once he is at the center, he is actively engaged in physical exercise, recreational activities and socializing with his friends.

More importantly, Thomas’s daily routine gives his wife the several hours of respite that she needs from taking care of him, which is a 24/7 responsibility. It also provides his children peace of mind that dad is safe and happy so that they can continue to work and not worry about their mother burning out from the stress of caregiving. Thomas’s older brother recently joined the center, so now they get to see each other more often and both families feel reassured that the two siblings are in good hands.

Attending an adult day care center has been a welcome solution for Thomas and his family. Adult day care centers are licensed by the State Department of Health, and typically open from Mondays to Fridays (some open on weekends) with convenient hours to accommodate the working caregivers. They offer a full day of exercise, recreational activities, arts and crafts, music and socialization. At least one meal and snacks are provided, and center participants are carefully



Activities promote socialization and cognitive stimulation. Photo courtesy of Kāhala Nui



Photo courtesy of Kāhala Nui

supervised by trained staff. Day care centers’ fees range from \$60 to \$100/day for a full 8 to 10 hours, making it one of the most cost-effective types of care.

Attendees like Thomas enjoy day care, where they can mingle with their peers, exercise and participate in the variety of activities such as Xbox games, pingpong and karaoke singing. The center that Thomas attends provides a continental breakfast and hot lunch served on china, with tablecloths and linen napkins. The center’s director believes food tastes better and people enjoy each other’s company as they savor their coffee and dessert when they are served in this restaurant-style manner

For more info about adult day care centers in your area, go to [www.HawaiiADRC.org](http://www.HawaiiADRC.org) or call **643-ADRC (2372)**, a statewide toll-free number. ■

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Live Well at Iwilei is operated by Kāhala Nui and is one of the awarded adult day care contractors for the new State Kupuna Caregiver Assistance Program providing up to \$70/day for respite services to help working caregivers.

# My Memory Box

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

Memory boxes can help seniors, especially those with Alzheimer’s or with dementia, recall events and people from the past. The contents represent a life they once knew and now have difficulty remembering or have forgotten entirely. Memory boxes help stimulate their memory and link loved ones and moments of their lives to their identity.

## How to create a memory box

Find a shoe box, bin, plastic container or anything with a lid. It should be something that is easy to access and can fit and store items of reasonable shapes and sizes. Have fun decorating the memory box with your loved one!

## Keep in mind...

Focus on items that are positive memories. They should also be easy for them to handle—avoid heavy or sharp objects.

## Choosing items to go into their box

Choose items that:

- are personal (postcards, letters, trinkets, pictures, etc.),
- reflect their interests, or
- have meaning to your loved one in any way.

It might take time for them to recognize or understand these items, so you may want to label each one to help jog their memory. Making memory boxes can be a fun way to spend some time together with your loved one. They can also be made during anyone’s lifetime. ■



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# Respiratory Care: A Specialty Service

by Kelika Ishol, Dir. of Community Relations & Resource Development, Care Center of Honolulu

Being unable to breathe on our own is very scary. Spinal cord injuries, pneumonia, stroke, injury to the chest, muscular dystrophy and chronic obstructive pulmonary disease (COPD) can all bring on respiratory failure. Spinal cord injuries often happen when we least expect it—a surfing accident, a fall or a car accident—and may require you to be on a ventilator to breathe.

Persons diagnosed with chronic respiratory failure are at a higher risk for infection, and most patients require frequent tracheal suctioning, around-the-clock monitoring and are ventilator-dependent. When a loved one suffers from these complexities, it can be very heartbreaking and stressful, but knowing that a specialized team is providing the care needed for the best chance of recovery can ease that stress.



Photo courtesy of Care Center of Honolulu

Skilled Nursing Facilities are medically licensed 24hr-care communities that can provide this specialty care. It's important to learn about care options, so do your homework by inquiring with the right questions:

- **Do they have state-of-the-art equipment?**
- **How long have they been providing respiratory care to ventilator-dependent individuals?**
- **Can they provide frequent tracheal suctioning and round-the-clock monitoring?**
- **Do they staff enough respiratory therapists and have a respiratory therapist director?**
- **Do they have a pulmonologist on board?** ■

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# GrandGrace: Multigenerational Support

by Darlene H. Nakayama, RN, MS, CRRN, Chief Executive Officer, Palolo Chinese Home

Providing seniors care for their body, mind and spirit is critically important. Simply spending time with seniors can improve their emotional well-being and outlook. Palolo Chinese Home, in partnership with Common Grace, a nonprofit organization, recently launched a new program called GrandGrace to address these needs of residents and senior day care participants.

The multigenerational program gives adult or teen mentors and their child mentees opportunities to participate in fun activities with Palolo Chinese Home's seniors for a time of mutual companionship and support. It's a win-win situation. Seniors, who may sometimes feel lonely or forgotten, welcome the gift



In the GrandGrace program, keiki share their skills with seniors.

of time with those with youthful energy, and the youth and adult GrandGrace volunteers are enriched by the experience.

Over the past 15 years, Common Grace has paired more than 2,000 mentors with children from over 60 churches and schools.

For more information about the GrandGrace program or to sign up for Common Grace mentorship, call 808-783-1097 or email [commongraceofhawaii@gmail.com](mailto:commongraceofhawaii@gmail.com). Support by generation. ■

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## How May We Help You?

by Jane Burigay, Social Security Public Affairs Specialist in Hawai'i



Social Security has a toolbox full of resources on its website, [www.socialsecurity.gov](http://www.socialsecurity.gov), to help you with your financial planning. With so many resources, maybe it's easier if we highlight one of our "best."

BEST is the Benefit Eligibility Screening Tool, available at [www.ssabest.benefits.gov](http://www.ssabest.benefits.gov). It can help you find out if you might be eligible for retirement, disability, survivors, Supplemental Security Income, or Medicare benefits. Although BEST asks you a series of questions to determine your eligibility, they are not personal in nature and the answers are not stored.

On average, it takes only about 10 minutes to complete the BEST questionnaire. First, it guides you through the questions needed to find out if you could qualify for benefits. Just to the right of each question is an information icon (a white "i" in a blue circle) that gives you tips on how to answer each question.

The "results" section appears automatically after you have completed some basic questions. BEST lists each program for which you might qualify. By clicking on the "read more" tab, you'll find a description of the benefits program, its requirements, and what your next steps should be. If you are eligible for benefits, you must file an application for benefits with Social Security because BEST is not an application. The best way to do this is by visiting [www.socialsecurity.gov](http://www.socialsecurity.gov).

You can go back and narrow your resource responses by answering additional questions. After you have reviewed the results, you can print a copy for your records or email yourself a copy.

BEST doesn't screen for the Extra Help program, which helps with Medicare Part D prescription drug plan costs. But see if you qualify at [www.ssa.gov/benefits/medicare/prescriptionhelp/](http://www.ssa.gov/benefits/medicare/prescriptionhelp/).

The results couldn't be clearer — investing just ten minutes can yield all the possible resources available to you from Social Security. Now, that's a tool worth using. ■



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](http://www.socialsecurity.gov)

## When Grandparents Become Parents Again

by Christine Spencer, University of Hawai'i at Mānoa, Site Facilitator, GRANDcares Program

What would you do if your daughter or son was suddenly unable to take care of their keiki? Have you ever thought about becoming a parent after retirement? This decision for families is often unexpected and comes under very difficult circumstances. About three million children in the U.S. are being raised by a grandparent. The term "grandfamily" refers to families where grandparents (or other aunts and uncles) take on the full-time responsibility of raising children in the family who are not their own. There are many reasons why this occurs: the child's parents may be deceased, in jail, suffering from addiction or deployed for work. Every grandfamily is unique in its strengths and challenges. The common thread is that children being raised by a grandparent, instead of entering the foster care system, have been proven to do better in school. Grandfamilies are prevalent in our communities, our culture and across the country, but often need support.



The program will launch the second phase called "GRANDcares Youth Club". This is an interactive seven-week program for keiki ages 8–12 years old being raised by a grandparent. Additionally, the first phase of the program is ongoing and classes for grandparents will run simultaneously. There is no cost to join, but space is limited. For more information or to register email [grandcaresmaui@gmail.com](mailto:grandcaresmaui@gmail.com).

"One challenge that many local grandfamilies face is that although they have sole responsibility for the children, they often do not have legal guardianship. This can make it difficult for the grandparents to advocate for the children," says Heather Greenwood-Junkermeier, UH Mānoa, GRANDcares Program Director.

When a child needs urgent medical attention or needs to be registered for school and their legal guardian isn't in the picture, Hawaiian law allows a grandparent (or other relative) caregiver to authorize medical or dental care or enroll the child in school, if the child has lived with them for at least six months. Affidavit consent forms are available from your medical office or the DOE, respectively. ■

### What is the GRANDcares program?

GRANDcares began on Maui and Big Island in 2015. The program is an educational intervention for grandfamilies that is rooted in family resiliency. GRANDcares program is implemented in three phases: strengthening self-care for grandparents, developing communication and leadership skills in grandchildren, and trainings for service providers who work specifically with grandfamilies.

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## Working Part-Time in Retirement

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

Traditionally, retirement means leaving the workforce to pursue decades of relaxation. However, today's retirees and pre-retirees are reshaping what it means to leave the workforce. Retirement may be an opportunity to pursue a small business, start consulting or land a side job that explores your passions. If your next phase includes earning an income, there are some financial considerations to keep in mind:

### Social Security could be reduced

If you haven't yet reached full retirement age (65 or older) and already collect benefits, the wages you earn through continued work could result in reduced Social Security payments. In 2017, an individual earning more than \$16,920 who hasn't reached full retirement age will see a \$1 reduction in Social Security benefits for every \$2 earned above that level. The earnings limit is higher in the year you reach full retirement age, and no longer applies after you reach full retirement age. If you haven't already claimed Social Security, you may wish to delay your benefits to earn a higher amount later in life.

### Prepare for higher taxes

If you are taking income from retirement accounts or generating earnings from your savings or investments, at least some of that money is subject to tax. Earning income from work may move you into a higher marginal tax bracket, meaning those distributions and investment earnings could be taxed at a higher rate. Be prepared for a potential bump in your tax bill.

### Keep saving money

Ongoing work may allow you to preserve your retirement savings for later in life and even continue to build those savings. As long as you have earned income, you can put money away in

tax-advantaged retirement plans. This includes an employer-sponsored plan, if it is available to you, a traditional IRA, or a Roth IRA. Contributions to traditional IRAs can only continue up to the year in which you turn 70-1/2. If you earn income past that point, you may be able to continue making contributions to a Roth IRA indefinitely, based on your income level.

### Pay attention to health insurance

Even if you retain health care coverage from an employer, you should consider signing up for Medicare Part A at age 65. There is generally no cost, and it provides coverage for care in hospitals and other institutions. Talk to your employer about whether you should sign up

for Medicare Part B (a monthly premium applies). You may be able to delay doing so if you are covered by your employer's plan without being subject to a 10 percent annual penalty for delaying enrollment in Part B. Check the rules carefully before you turn 65.

Whatever your motivation for continuing to earn a paycheck, the income you earn could impact several aspects of your financial life. Evaluating and planning for the effects working will have on your finances may help you feel more confident about living decades in retirement. ■

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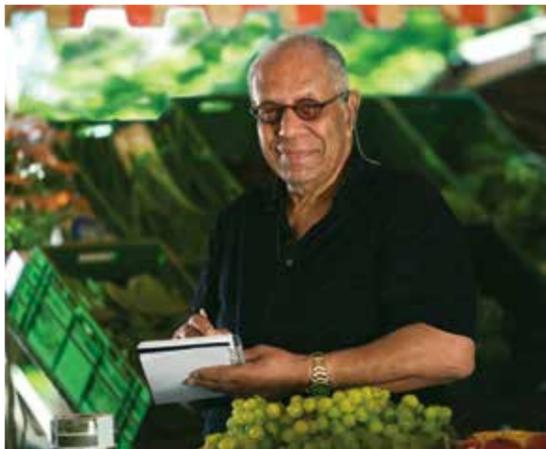
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## Hawaiian-Style Estate Planning

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

Estate planning is the process of protecting that which is important (far beyond simply financial or physical assets) and then passing those important things on to our loved ones and future generations. Many concepts that are central to Hawaiian culture are particularly applicable to estate planning. Starting with the concept of 'ohana (a very inclusive notion of family) all the way through lōkahi (a sense of unity—especially appropriate at the passing of a loved one), estate planning and the culture of our Islands interweave to form a rich tapestry of aloha.

The term ha'aha'a describes an attitude of humility, which promotes family harmony at stressful times. Stress may arise in dealing with the emotions associated with illness and death, and it may arise in dealing with the distribution of the assets of the deceased. It takes a measure of humility for family members to form closer bonds in light of these trials.

Sometimes, dealing with issues surrounding the disposition of a loved one's remains, much less the disposition of assets, requires family members to talk out differences and come to consensus regarding what is the right, or pono, thing to do, as well as respecting the wishes of the deceased and the living. It is not uncommon for different family members to have different views of what a de-

ceased person's wishes were in various contexts. This may result in disagreements that can be both heated and destructive.

A complicating factor is that all of the disputing parties may be right, on some level. The deceased may have had many conversations with different members of the 'ohana over the course of many years. It is easy to see how one family member could remember instructions given on one date that conflict with instructions given to another family member on another date. If both family members can come together through the process of ho'oponopono, or making things right through talking out differences, a consensus may be reached that is healing and positive for all involved.

Ho'oponopono is a delicate process, and a successful conclusion may depend on the leadership of an experienced individual who can help family members clearly express their views and then validate those views so that all involved can both understand and respect the feelings and positions being communicated. Although ho'oponopono may be employed after the fact in resolving disputes, it can also be used while the senior family member is still alive to head off disputes and instill unity in the family, who will hopefully have a clear memory of what was communicated during the ho'oponopono process.

Finally, the concept of mālama, or caring for and perpetuating one's legacy, infuses and motivates Hawaiian-style estate planning. This extends from caring for one's family to caring for one's community through charitable giving. People from Hawai'i tend to be generous when it comes to giving back to organizations that have benefitted their families, such as hospice providers, hospitals, and church-related organizations.

Remembering our root values helps to ensure that we are leaving a legacy of aloha. ■

SCOTT MAKUAKANE, Counselor at Law  
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## Irrevocable Life Insurance Trust Benefits

by Karwin Sui, Development and Communications Manager, National Kidney Foundation of Hawaii

Including a trust that owns life insurance in your estate planning strategy can have the following benefits:

**MANAGEMENT.** If you have a large estate and plan to pass a significant inheritance to children, an Irrevocable Life Insurance Trust (ILIT) enables you to appoint someone to manage the trust's assets. The trustee you select could be an individual, such as one of your adult children, or a financial institution. Be sure to select someone qualified to manage significant assets.

**INCOME RATHER THAN PRINCIPAL.** Many times, parents have one or more children who will not act responsibly if they receive a substantial or lump-sum inheritance, so they designate an insurance trust to receive the insurance proceeds. The trust holds and invests the trust assets and then pays income to the children, either for a specified number of years, with a lump-sum pay-

out of the trust balance at the end of such term, or for the lives of the children. The trustee may also be given the discretion to distribute principal to the beneficiaries to cover education expenses or unanticipated healthcare or other needs.

**TAX SAVINGS.** If your estate is more than the federal exemption, it may be subject to taxes at a very high rate. An ILIT is an attractive planning tool for individuals with taxable estates. The trust can be used to leave an inheritance to family that is exempt from federal estate and income taxes. For this reason, many people like to combine a charitable remainder trust (CRT) with an insurance trust. With the CRT, parents can fund a trust, tax-free, that pays them income for life and the ILIT will provide their children with an inheritance. ■

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## Distributions—Consider Two Standards

by Stephen B. Yim, Attorney at Law

As an estate planning attorney, I have the privilege of observing how families decide how to distribute their assets between and among their children. I have come to understand that there are two distinct standards that parents use to determine the gift.

First, there is the standard of meeting needs. As parents, we observe the needs and wants of our children and do our best to meet both. One child might need or want a musical instrument because of their interest in music, and another child may need volleyball shoes as her interest is in volleyball. While the dollar worth of the musical instrument may not match the dollar worth of the volleyball shoes, we meet each child's needs and wants equally. This standard works well while the parent is alive.

It becomes difficult and near impossible to meet needs and wants once the parent dies, as

they are no longer around to make those observations. At best, they can make an educated guess based on prior experience. However, situations change dramatically during the course of life, and what one needs or wants today could be entirely different tomorrow. Because of this uncertainty, many parents shift the standard from "needs and wants" to "equal worth" after they die.

Often, parents think of their Last Will and Testament or Living Trust as the last letter to their children, and many children receive these as a statement of how much their parent loves them. And most parents want their children to know that they are loved equally. ■

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# Don't Give Wrongdoers a Free Pass

by Scott Spallina, Senior Deputy Prosecuting Attorney

Recently, I took my youngest daughter to the Punahoe Carnival, where waiting in line for the adult rides she has now graduated to is sometimes 40 minutes. As we were getting close to the front, I noticed four young adults walk several feet in front of us and stand in line. It took me a moment to realize these people were cutting in. I approached and politely informed them where the end of the line was. One of the group replied that they had been standing in line all along. Unsure of myself now, I asked the man in front of me if this were true, to which he replied, "It's only four people." I looked back at the group and told them to get in the back of the line. After a moment, they went to some place that wasn't near me. The man in front of me looked down and didn't say anything to me or his two kids.



In handling hundreds of elder abuse cases over the years, I have heard excuses being made all the time as to why someone should not be held accountable for bad behavior. For a variety of reasons, people allow wrongdoers and criminals to get away with their actions without incurring any consequences. The excuses range from "it's not a big deal now" to "I am sure it won't happen again" to "I don't want to upset anyone." Invariably, however, the unchecked misdeeds don't stop and, in fact, get worse.

The biggest excuse-makers for people behaving badly are parents. Countless times I have seen a mom or dad turn a blind eye to their adult child's misconduct, only to suffer worse later on. For

instance, the father who refused to have his son arrested for stealing \$12,000 by forging his name on checks he stole from him. The father convinced himself — without any evidence to support this belief — that the son wouldn't do it again. Two months later, he called the police. This time he wanted his son arrested for new charges — the son took \$20,000 from his aunt, the father's sister.

Door-to-door conmen, who convince a senior that yardwork or construction needs to be done, then take an upfront payment and disappear, get away with their crimes multiple times because their victims feel it is only a "minor" crime, or that it is too much hassle to report it to the police. One of the first such conmen the Elder Abuse Unit prosecuted was arrested for deceiving six people by claiming he would do tree trimming then disappearing after receiving the money upfront. After his arrest, eight more victims were discovered who initially didn't want to call the police. When the story made the news, 20 more people called our offices saying they were also victims but never reported their crimes for a variety of reasons.

Crime, like a cancer, doesn't disappear when it is ignored. It often spreads and becomes more serious in the long run. If someone has committed a wrongdoing against you, hold that person accountable for their actions. It will save you or someone else more suffering in the future. ■

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

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# Find 15 Words about Law & Medicare

### CLUES:

- ▶ An Advance Health Care Directive details the **medical** treatments and life-prolonging procedures you want.
- ▶ You can name a **guardian** for your underage children in your **will**.
- ▶ A **Living Trust** provides options for tax planning and avoids **probate**.
- ▶ An **attorney** who specializes in **estate** planning can help you handle legal matters.
- ▶ **Communicate** with all the important players in your estate plan to avoid unwanted **litigation**.
- ▶ New **Medicare** cards will be issued and mailed between April 2018 and April 2019.
- ▶ Medicare Part A covers **inpatient** stays in hospitals, skilled nursing and **hospice** facilities.
- ▶ Medicare Part B covers medical **equipment**.
- ▶ Most Medicare Part C (Medicare **Advantage**) plans cover **prescription** drugs.

P H O D O Z H Z L Q P T F K K C E U S X  
 Z T Z W Q Z A T T O R N E Y X O P T T F  
 L L K F W Q C R Y D E E P H Y M B N P Q  
 G A G V E L L I W F S T Y U Y M W U L V  
 U E O T Z A L G S E C A D Y R U H B S R  
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 R E R L I T I G A T I O N U D I Y E W J  
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| <b>WORD LIST:</b> | MEDICAL<br>GUARDIAN<br>WILL<br>LIVING TRUST | PROBATE<br>ATTORNEY<br>ESTATE<br>COMMUNICATE | LITIGATION<br>MEDICARE<br>INPATIENT<br>HOSPICE | EQUIPMENT<br>ADVANTAGE<br>PRESCRIPTION<br><i>Answers on pg. 6</i> |
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