

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 10/6 • DEC/JAN 2021



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Chinese American soldiers served the US with dignity.



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Consult a tax specialist.

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Percy Ihara NMLS: 582944
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When I wrote this, we were celebrating Veterans Day. So I want to express my thanks to my dad, retired Col. Les Ihara, and all the men and women who served our country. He has aged gracefully and is going strong at age 92.

My hat goes off to the veterans we featured in this issue, who have long been waiting to be recognized for their service in WWII. We thank them and their families for allowing *Generations Magazine* to tell their stories. Please pass these stories on to your younger family members. This is how we must share and preserve history, continue to honor our heroes and carry on family legacies through the generations.

Although we must continue our relative isolation due to the pandemic, we still want to touch your families and your hearts with our resource articles and services. These daunting times bring us life-changing events and it will take the resilience of each of us to continue on while taking care of ourselves and our families. Wear your mask, social distance and continue to live your healthiest life in these challenging times.

With any adversity comes the opportunity to meet and overcome challenges. This year, groups have stepped up to open nonprofits to feed our communities, offer delivery services for our most vulnerable community members, develop more workforce options and create educational webinars.

Lastly, I have mentioned for many years that caregiving has and will be one of the most daunting challenges for many of us — this is the reason why we want to hear from you. Please complete the survey on pages 61 and 62, and mail it in or go to www.generations808.com to complete it. Results from the survey will help *Generations* serve you better by letting us know what types of articles and information will be the most helpful to you. Survey participants will be entered in a drawing for a free Vacations Hawaii Las Vegas trip for two.

Thank you all for your loyalty. Please pass our magazine on to your family and friends, and visit www.generations808.com for resources and our archive of past issues.

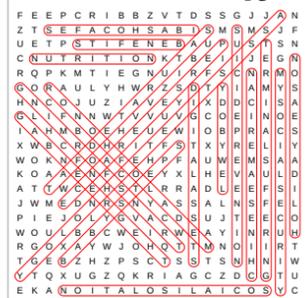
Have a safe and wonderful holiday season and continued good health throughout the New Year. ■

Live well!

Percy Ihara, Editor/Publisher
Certified Senior Advisor



Answers: Word Search, pg. 60



PERCY IHARA

Editor/Publisher

Percy@Generations808.com

808-600-4383

WILSON ANGEL

Art Director

Wilson@Generations808.com

DEBRA LORDAN

Copy Editor/Content Manager

Debra@Generations808.com

LEIGH M. DICKS

Content/Ad Coordinator

Leigh@Generations808.com

RICK TABOR

Community Development Director

Rick@Generations808.com

808-285-5936

SHERRY GOYA

Sales & Distribution

SGoyaLLC@aol.com

808-722-8487

MAHLON MOORE

Webmaster

Mahlon@Generations808.com

BRIAN SUDA

Photographer

Brian@BrianSuda.com

GENERATIONS

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'Tis the season to be grateful—for friendship, family & our kūpuna.
From all of us at *Generations Magazine*, we wish each of you—
our loyal partners and dedicated readers...



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A weekly series on **aging** and **senior issues**

with Percy Ihara, Publisher of *Generations Magazine*

The show is airing at a critical time. In a decade, one-third of Hawai'i's population will be 65 or older. The state is urging kūpuna and their families to prepare now for home and community-based care.

Financial and legal advisors for caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

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Who's Behind Generations Magazine?

Our dedicated writers. *Generations Magazine* relies on Hawai'i's experts—from financial and legal advisors to healthcare 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:



LANI ALMANZA was born in Hawai'i and raised on the Windward side of O'ahu. Her experience includes the roles of wife, mother and grandmother, as well as teacher, trainer and facilitator in both educational, business and nonprofit environments. All of her work has been committed to helping create healthier lives and communities through both personal and professional experiences, which has now come to fruition in Alaka'i Associates. Her work is dedicated to the life and memory of one of her greatest mentors, her son, Jacob Michael Almanza.



LORI LAU has over 10 years of experience in the social service industry and has served as the director of Lanakila Meals on Wheels since 2016. Lori says her parents set the example for her, as she watched them feed and take care of people in the community. They were the major influence on Lori and she has followed in their footsteps through her social service work. She says the best part of her job is caring for k'puna and she says she feels very grateful to be able to work with so many amazing people every day.



KRISTIN MICHAELS began her culinary journey when she attended college, seeing it as a means to bring family and friends closer together. After graduating from the University of California, Los Angeles, she attended Le Cordon Bleu College of Culinary Arts in San Francisco. In 2004, she moved to Hawai'i to launch her career as a chef, training and collaborating with a diverse team of master chefs. She is a 15-year veteran in the service industry with an expansive list of clientele, including restaurateurs, entertainment celebrities, entrepreneurs and sports figures.



TONYA HAMMOND-TULLIS is the programs specialist for the Alzheimer's Association, Hawaii Chapter. She has over 20 years of experience working in the long-term care industry. Tonya holds a bachelor's degree in social work with a minor in gerontology. She also holds dual masters of arts degrees in counseling and school counseling. Tonya joined the Hawaii Chapter in January 2019. She says her greatest joy is helping families find hope through the services and resources available through the Alzheimer's Association.



SHERYL YOSHIMURA is a registered dietitian and a certified diabetes care and education specialist. She has provided health coaching, chronic disease self-management education and training, medical nutrition therapy, and health promotion and disease prevention information for over 20 years. She has been a community principal investigator of multiple NIH-funded health disparities and obesity-related, community-based research projects and co-authored peer-reviewed publications related to diabetes, obesity, health disparities and community-based participatory research.

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.

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"Count your age by friends, not years. Count your life by smiles, not tears." ~ John Lennon

Seniors Assess Lifelong Collections of Heirlooms & Valuables

by Generations Magazine Staff



An interview with Craig Watanabe, Owner of Captain Cook Coin Company of Honolulu

How have seniors changed their perspective on aging over the years?

We seem to be working many more with seniors than ever before. As we get to know them, they share that they seem to be more involved than ever in helping their children financially, and also support their children and grandchildren by offering childcare.

Have you observed changes in the way seniors are downsizing their possessions?

Downsizing is really growing among seniors. As they move into retirement homes or their children's homes, their living space becomes smaller, along with storage space. As the middle class shrinks, even with younger generations, living space is getting smaller and off-site storage space can be expensive.

Are seniors continuing the tradition of passing their valued collections to future generations?

Most seniors now say that their children are not interested in collections, so they are opting to liquidate their lifelong collections of coins, currency, jewelry, gold and silver items, Hawaiiiana, tokens, medals and more, and just pick a few sentimental or especially valuable pieces to pass on as keepsakes.

What is the best way to liquidate a collection of valuables?

Go onto the internet and look up general prices to get an idea. But when you call your local coin dealer, don't say, "I went on the internet or eBay and I found these prices." Why? Because those prices are often asking prices, not the prices they sold for.

Anyone can ask an unreasonable price—one that is much more than what something is worth. Also, saying that suggests that one knows everything about pricing their coins and warns the coin dealer to "watch out."

Grading is an art, not a science. A coin on the internet in the same grade as yours may have a total different eye appeal that equals to more or less money. Shop around for best prices, but be upfront and say so.

And if you are an attorney representing a client, be prepared to pay for appraisal services. It may cost you, but you'll save a lot of time and receive an accurate evaluation that could mean thousands of dollars more for your client.

Please keep in mind that even though coins are an enjoyable hobby for most collectors, a dealer has overhead expenses.

Ask around for information, but remember that your Uncle Joe or Aunt Minnie who has collected the coins is more than likely not in the know about current prices.

Please be aware that the closer your coins are bullion-related (silver or gold), the more volatile their values. For example, the value of most silver dimes through half-dollars dated 1964 and before can fluctuate every few minutes during a day!

How can you tell who is a reputable coin dealer?

Obtain information from the Hawai'i Better Business Bureau [BBB Northwest-Pacific, 808-536-6956, www.bbb.org] and listen to word-of-mouth reports. The coconut wireless can also be very helpful at times.

You can also call coin dealer organizations and ask for any feedback on that dealer. However, no organization membership ensures credibility.

What wisdom would you care to share based on your life experiences?

Aging is an incredibly fascinating process.

As an aunt who worked her whole life as a nurse said, "After a certain age, I guess the body

just gives out slowly." Always having an interest in physical fitness, I once asked my physical fitness mentor, the late Timmy Leong, what his definition of old age was. In a pensive pose, he replied, "Old age... it takes a long time to get there, but when I did, it went by too fast."

As I get older, I listen to my body more closely than ever before.

We only go around once and I don't want to squander God's gift of life to me. I truly believe that being a Christian has and continues to help and guide me here on Earth to take whatever happens with an accepting heart and to not get down because of whatever.

Our part is to take care of our bodies as best as we can. Accidents will happen, but we don't want to be an accident waiting to happen.

Do you have any advice or guidelines for rudderless younger people?

Often, advice comes across as more of a lecture about what the younger generations should and should not do. This is not always welcome. But I have found that using our own lives as examples and sharing our failures can be just as important as extolling our successes.

As a supporter and partner of Generations Magazine from its inception in 2010, how has the magazine helped you?

It's great to know that we're all in this aging process together, and that comes across loud and clear in *Generations* articles. It's a great help to hear others share their expertise, as well as stories about older life in general... the good stuff, as well as the not so good. ■



The Lamakū Extended Care program, first introduced at The Plaza at Kaneohe, is expanding to The Plaza at Mililani in the Spring of 2021.

This Plaza exclusive program is designed to offer a continuum of care allowing Residents to remain at The Plaza as their mobility declines. With the help of dedicated nurses and care aides, the Lamakū Extended Care program provides around the clock personal care to those Residents who are wheelchair and bedbound.

To find out more about The Plaza, and if the Lamakū Extended Care program is right for you or a loved one, **call or schedule a tour today.**



"The trouble is, when a number — your age — becomes your identity, you've given away your power to choose your future." ~ Richard J. Leider



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Transforming At-Home Care

by Sheryl Yoshimura, Registered Dietitian & Special Projects Manager, Wahiawā Health

The COVID-19 pandemic has forced health systems to rethink how to effectively manage preventive care and chronic diseases when regular in-person visits are challenging, and patients are apprehensive of conducting telehealth visits. With many adults across the county delaying preventive care, and with six in 10 having at least one chronic condition (heart disease, cancer, diabetes), regular health management is a matter of life and death, with added COVID-19 risks.

The pandemic has shown how community health centers have stepped up to transform local healthcare and are moving toward a new, blended care delivery model that includes at-home self-care integrated with telehealth visits. These steps have the potential to significantly improve the way preventive care and chronic diseases are managed during and beyond this pandemic.

The National Association of Community Health Centers developed the Leading Change: Transforming At-Home Care, a pilot project to address the problem that community health centers face in providing services for a large population of high-risk patients who are more likely to suffer from a disproportionate array of chronic conditions.

The Wahiawā Center for Community Health (Wahiawā Health) is one of 20 health centers in 16 states around the country, and the only center in Hawai'i, selected to participate in the cutting-edge pilot project that provides high-risk patients with self-care tools and remote patient monitoring to prevent unnecessary health problems. High-risk patients are given a patient care kit that includes a home A1C monitor for diabetes control, a blood pressure monitor for blood pressure control, a thermometer for temperature monitoring, and a scale for weight management. Patients also receive educational materials and in between the patients' primary care visits, regular, virtual diabetes care, educa-



Clinic staff conducts virtual check-in with a patient via a secure video chat platform. Ola, the clinic's mobile van, is used to expand the clinic's outreach and delivery of healthcare services to high-risk patients.



tion and self-management visits from the clinic's certified diabetes care and education specialist, and screening for social factors that affect health status by the clinic's medical social worker.

Wahiawā Health is a federally qualified health center serving Wahiawā, Mililani, Waialua, Schofield, Kunia and Central O'ahu as a single point of access to comprehensive, culturally competent primary healthcare. ■

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SS Benefits Get a Bump in 2021

by Generations Magazine Staff

It's about time for some good news: Social Security (SS) and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 1.3 percent in 2021.

The 1.3 percent cost-of-living adjustment (COLA) will pay benefits to more than 64 million SS beneficiaries in January 2021. Increased payments to more than 8 million SSI beneficiaries will begin Dec. 31, 2020. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index (CPI-W).

Other adjustments that take effect every January are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the SS tax (taxable maximum) will increase to \$142,800 from \$137,700.

SS and SSI beneficiaries are normally notified by mail starting in early December about their

new benefit amount. Most people who receive SS payments will be able to view their COLA notice online through their personal my Social Security account. Create or access your my Social Security account online at www.socialsecurity.gov/myaccount.

Information about Medicare changes for 2021 will be available at www.medicare.gov. For SS beneficiaries receiving Medicare, SS will not be able to compute their new benefit amount until after the Medicare premium amounts are announced. Final 2021 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and my Social Security's Message Center. For more information, visit www.socialsecurity.gov/cola. ■



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Social Isolation in the 'New Normal'

by Margaret Perkinson, PhD, University of Hawai'i at Mānoa



Social isolation and loneliness are toxic to everyone's health, but especially older adults. Given COVID-19 mandates to limit face-to-face contact for the foreseeable future, these feelings are certain to increase, accompanied by threats to health and well-being.

Uncertainty surrounding the "new normal" may cast doubt on the efficacy of past solutions to isolation. Consider the notion of "third place," neither home nor workplace, but a congenial public gathering spot, the guiding principle of Starbucks, the coffee giant. The COVID-19-related constraints of social distancing and limited seating capacity now challenge the very concept of neighborhood coffee shops or hang outs.¹ Changing customer behavior has forced the iconic company to reconfigure its physical spaces and its entire style of product delivery. Four-hundred stores closed in North America alone; carry-out and pickup only locations, such as Starbucks Now stores in China, are rapidly proliferating.

The concept of "third place" has served as a guiding principle for older adult services, such as senior centers and Memory Cafés. Ibasho Cafés, initiated in Japan, represent an empowering type of "third place." Ibasho's older participants run the site, choosing activities that reflect their priorities and address community needs, such as community gardening. Engaged as community resources (rather than service recipients) by participating in meaningful roles within the site reduces likelihood of social isolation. Ibasho sites

are successful in Asia and may represent a future solution to social isolation for older adults in the Hawaiian Islands.

Just as major businesses are responding to pandemic-induced changes in customers' behaviors and choices, older adult services may also need to adapt to the "new normal" of a pandemic-transformed world, supplementing face-to-face interactions with safer virtual online encounters.

Online communities for older adults have provided peer-based sources of information and support for years.² Traditional day-care centers and senior centers will no doubt continue to offer much-needed post-lockdown supports. Online communities, especially Ibasho-type sites that empower older adults to contribute solutions to the issues of the day, may offer a welcome complement to traditional service provision. ■



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¹Frommer, D. (2020). *Rethinking the Starbucks "third place,"* <https://newconsumer.com/2020/06/starbucks-reopening-pickup-third-place/>.

²Perkinson, MA. (2002). *Cyberspace ethnography: Group processes in an online community of dementia caregivers,* www.researchgate.net/publication/258937226_Cyberspace_ethnography_Group_processes_in_an_online_community_of_dementia_caregivers

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Turn Inward for Your Best Year Yet

by Jen Angeli, Brain Education Instructor, Kaimuki

As you look back on 2020, take a moment and ask yourself some important questions:

"How much of my focus was spent being affected by news, events, personal problems and situations around me? How did that make me feel?" And most importantly, "Do I want to spend the next year feeling the same way or do I want to feel better?"

If you want to thrive in the New Year, start by making a choice. If you said yes to the last question, make a decision, be willing to look at your life objectively and accept change. If you say things like, "I'll try," "I want to," or "I'll do it someday," your habits will slow you down or keep you stuck. Decide. Declare it. Write it down. Feel it. Your body and brain have to be in



agreement. Otherwise overthinking and default behaviors take over.

Start by noticing your emotions and observing your thoughts. Ask yourself if you want to feel that way. If the answer is no, the easiest way to shift your focus is to do something physical like clap your hands. This puts you in the driver's seat of your emotions. Then, affirm goodness by turning your focus to gratitude. Immerse yourself in that feeling for as long as you can.

Daily practice will help you make 2021 your best year yet. ■

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Aging Gracefully With Your Body

by Leigh Dicks, Generations Magazine Staff

As we get older, more than a few seniors have seen their body change into a shape they had hoped it never would. I was hoping mine would actually shrink, but of course that didn't happen. After working a high stress job, gaining 25 pounds and losing lots of sleep, I decided to get off that roller coaster. I'm now semi-retired.

Fortunately for me, I am rarely sick and do not take any medication. So, I'm healthy despite weighing more than I should. I play pickleball every day, ride my bike to the beach and walk to get my daily 10,000 steps whenever possible. Did any of that weight come off? Down a few one day, up a few the next—an everyday cycle of hopefulness and disappointment. I then realized that I needed to change not only what I was eating but also my perspective about my body!

If you are experiencing similar frustrations as I had, my advice to you is first to continue enjoying your favorite foods and beverages, but start out by making small changes. According to the USDA Choose My Plate website (www.choosemyplate.gov/browse-by-audience/view-all-audiences/adults), the following are things you can do to help retain (or get back to) the healthy weight you want and the shape you once had.

- Add flavor to foods with spices and herbs instead of salt and look for low-sodium packaged foods.
- Add sliced fruits and vegetable (pre-sliced, if slicing/chopping is a challenge) to your meals and snacks.
- Ask your doctor for other options if your medications affect your appetite.

- Drink three cups of fat-free or low-fat milk throughout the day. Or try small amounts of yogurt, buttermilk, hard cheese or lactose-free foods. Drink water instead of sugary drinks.
- Consume foods fortified with vitamin B12, such as fortified cereals.

According to the website, the second best thing you can do for yourself is to be active in whatever way you physically can. Just starting with baby steps will help your bones, your flexibility—and your mind. But please consult your doctor before beginning any kind of physical activity you are not used to... except the baby steps. Simply taking a walk outside while enjoying good weather or just around the house is a start.

And, lastly, the world we grew up in (and still, somewhat, the same today) was *all* about your body image. You were either too thin, too fat, too big-boned or too muscular, etc. It's been my experience that if you've had a good life and have friends and family who love you, it *really* doesn't matter what shape you have now. Embrace your body; it got you where you are today. Make those small adjustments (food and baby steps) to extend the joyfulness in your life, because that is what is most important, not your shape! ■

Here are some other pages at ChooseMyPlate.gov:

<https://www.choosemyplate.gov/eathealthy/budget>
<https://www.choosemyplate.gov/coronavirus>



'Last Will' for Your Digital & Online Assets

by Christopher Duque, Online Security Advisor

What happens when you pass away or there's an emergency that leaves you incapacitated, and family members need to access your mobile devices, computers, emails and social media accounts? Have you documented this important information?

Here are some tips:

- List all the devices you own and include your username and password for each.
- For all online accounts, including email, banking, shopping and social media, list the email address you used, and your username, password and the answers to your "secret" questions.
- Write it all down in a hardcopy document or notebook. Or you can also create a text file and burn it to CD or DVD. I don't recommend storing the document on a USB thumbdrive. Those devices are not designed for archival purposes.

- Keep the document, notebook or device in a safe place, such as a safety deposit box, and inform your family members about the document.
- Another option is having a trusted family member, friend or your attorney hold it for you.
- Write up instructions as to what you want done with your digital assets. Do you want them to be deleted or cancelled? Do you want someone to take over your account? Whatever you decide, document it in writing.

As accounts are added and deleted, and passwords change, keep updating your document. ■

Contact me with questions about online security.
 Christopher Duque | aikea808@gmail.com



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Live Longer, Better, in the Blue Zone

by Generations Magazine Staff

Six cultures around the world seem to have uncovered the secrets of longevity. For more than a decade, Dan Buettner, author of *The Blue Zones Solution*, worked to identify these hot spots of long life. Dan found places that not only had high concentrations of individuals over 100 years old, but also clusters of people who had grown old without health problems like obesity, cancer and diabetes.

Dan found that diet is one of the factors contributing to their longevity. He distilled simple guidelines from his studies that reflect what the world's longest-lived people ate. Dan suggests that the average American could live an extra 12 years if they optimize their lifestyle by eating a diet similar to the Blue Zones Diet. He says that by adopting some of the healthy eating principles into your life, you, too, can Live Longer, Better®.

Blue Zones Diet Starter Kit

- Eat 2 oz. or less of meat 5 times per month; 95% of your food should be plant-based.
- Reduce dairy.
- Consume only 7 tsps. of added sugar daily.
- Eat no more than 3 eggs per week.
- Eat less than 3 oz. of fish up to 3 times weekly.
- Eat about 1 to 2 handfuls of nuts a day.
- Drink about 7 glasses of water per day.
- Eat a half-cup of beans daily.
- Don't eat highly processed food.
- Eat your largest meal at breakfast.
- Cook the majority of your meals at home

Healthy living is a lifestyle, not an activity

The Blue Zones Diet is a guideline of what to eat for a long, healthy life. It's not a short-term diet plan. None of the 100-plus-year-old people Dan interviewed participated in diet or even exercise programs. The world's longest-lived people don't pump iron, run marathons or join gyms. Instead, they are immersed in an environment designed to help them make the healthiest deci-



sions. COVID-19 has indeed helped us to focus on eating most of our meals at home. In addition, our shopping environment can help make healthy choices easier for you and your family. Find the Blue Zones Meal Planner at <https://meals.bluezones.com>.

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- Kamuela: 65-1158 Māmalahoa Highway
- Keahou: 78-6831 Ali'i Drive
- Kealahou: Konawaena School Road
- Hilo: 321 Keawe St.
- Hilo: 50 E. Puainako St.
- Waikoloa: 68-3916 Paniolo Ave.

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- Hilo: 2100 Kanoiehua Ave., Ste. 101
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- Kaneohe: 45-480 Kaneohe Bay Drive
- Wahiawa: 823 California Ave.

Whole Foods Market

- Kailua: 629 Kailua Road, Ste. 100 ■



Aloha Fried Rice

by Chef Kristin Michaels, Private Chef & Catering, Maui

Fried rice has long been a comfort food throughout the islands. Not only is this recipe a savvy way to repurpose leftover rice, it's easy to dress up with vegetables and fresh pineapple. Serve it alongside meat or a hunk of grilled fish caught by one of our local fishermen, and you've got a Hawaiian Regional classic.

Ingredients:

- 4 cups cooked and chilled rice
- 3 eggs lightly beaten with a dash of salt and pepper
- 2 cups chopped pineapple
- 1 small onion (chopped)
- 3 cloves garlic (minced)
- 1 red bell pepper (chopped)
- 1 cup frozen shelled edamame
- 3 Tbsp. oil
- 3 Tbsp. butter (divided)
- 2 tsp. sambal (chili garlic paste)
- 1/4 cup soy sauce (use tamari for a gluten-free option)

Salt and Pepper

Directions:

1. Preheat a large, nonstick skillet on medium heat. Add oil and 2 Tbsp. of butter into the pan. Once the butter has melted, add the onions and sambal and cook until tender. Then add the red bell pepper, edamame and garlic. Season with salt and pepper. Cook until fragrant and take care not to burn the garlic.
2. Turn the heat up slightly and add the cold rice. Cook for about 3 to 4 minutes until the rice has separated and softened. Then add the pineapple.



Drizzle the soy sauce and fold it into the rice mixture and cook for another 3 minutes.

3. Push the rice mixture to one side and melt 1 Tbsp. of butter on the other side and add the eggs and scramble constantly until slightly set.

4. Fold everything together; season if needed. Cook until rice mixture is hot, then serve.

Optional accompaniment: grilled meat or seafood.

Prep time: 15 minutes | **Cook time:** 15 minutes
Serves: 4 ■

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A Woman on a Journey of Well-Being

by Lani Almanza, Owner, Alaka'i Associates LLC

How did I get to be 65 and retired? And what happens now? Those were two questions I was asking myself this past April as my birthday and retirement occurred without much fanfare due to the COVID-19 pandemic. But, I had been planning this for over five years. So, let's go back a few years...

Like most people, my life journey has had its ups and downs, but in my 30s and 40s, I started to take notice of how stress was impacting my health, and began my quest to find the resources and tools that could support my wellness. There were several signposts along the way that signaled I needed to stop and take a wellness inventory. And, there were two major life events that changed the course for me. They both involved the health of my youngest child, who at the age of 5 was hit by a car and was in a body cast for three months. When he was 19, he was diagnosed with a brain tumor. Jacob Michael passed away three years later.

In both cases, while I took on an intense caregiver role, I was also made keenly aware of how I needed to find ways for self-care. I went on to work in a caregiving capacity through my role with the American Cancer Society.

But I continued to see signs and impacts of stress in my life and those around me, so I extended my search for resources and tools that I could use and share with others. I found simple tools that I could easily deploy on a daily basis.

A short, guided meditation. Breathing is an essential part of any meditation — slow and controlled at a natural pace.

“Begin by sitting in a comfortable position with nothing in your lap. It can be in a chair or on a cushion on the floor or against a wall for support. Just don't lie down. Close your eyes. Begin to breathe slowly and rhythmically. Relax your head and shoulders. Feel the tension drain from your



face. Breathe. Relax your chest and arms. Feel the tension melt away. Breathe. Relax your belly, hips and buttocks.

Let go completely. Breathe. Relax your legs and feet, letting all the tension just drip away. Breathe.”

Use of essential oils. The sense of smell can be very powerful. It can invigorate you or slow you down. It has the potential to place you in an emotional state — preferably, calm and happy.

I like to do exercises that fit my abilities. I know I'm personally not aiming for any triathlon. Enjoyment aligned with abilities is key.

Eating healthier — not dieting, was something I sought to change entirely.

When I turned 60, I decided to focus my energy toward sharing these ideas with various caregivers and others who may need my help — work I started before my son got sick. I focused on wellness and helping others through life's transitions by connecting them to resources for health, wellness and self-care.

The journey continues... ■

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Auntie M's Family-Favorite Spare Ribs

by Setsuko Matsuoka, Retired

When I was a newlywed, I was given this very special recipe from Auntie Matsue (Inouye) Omori, Sen. Daniel Inouye's aunt. Auntie is remembered for her special recipes and her dedication as a third grade teacher at Pu'unēnē School.

Ingredients:

2 lbs.	soft-bone pork spare ribs (precut in cubes or regular)
1 cup	vinegar
2 cups	brown sugar
2 cloves	garlic (pounded)
1 small piece	ginger (pounded)
2 tsp.	Chinese thick soy sauce
2 tsp.	shoyu
1 tsp.	salt
1 can	pineapple chunks
1 each	turnip & carrot
1/2 cup	stock (taken from boiling ribs)

Directions:

Preparing the ribs: If not precut, cut the ribs in small, 1-inch, bite-sized cubes. Rinse the ribs in a medium pot by pouring boiling water over them, then drain. Add enough water to cover the ribs. Boil for 2 minutes, drain the water into a separate container and keep it to be added as stock.

Mixing ribs and sauce: Mix all of the ingredients, including the stock, with the ribs. Let the ribs soak and marinate in the sauce for 4 hours or even overnight in the refrigerator.

Cooking the ribs: Take the ribs out of the sauce and place them in a separate container. (Reserve the marinade.) Dredge the ribs with all-purpose flour. In a separate pot, brown the ribs in cooking oil (olive oil is okay), then drain the excess oil. Pour the sauce back in with the ribs (option: add 1 tsp. red wine or to taste).

Cook on medium heat for about 30 minutes until tender. Add 1 tsp. cornstarch to thicken sauce; add more to desired thickness.

Garnish with pineapple chunks or small cubes, or thin-cut white turnips and carrots.



Total time: 50 minutes | **Serves:** 4 to 6. ■

Do you have a favorite recipe and story to share? For consideration in the next issue of *Generations Magazine*, mail your story and recipe to Generations Food & Story, PO Box 4213, Honolulu, HI 96812, or email them to wilson@generations808.com.

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Have More Fun Aging With Cool Devices

by Monty Anderson-Nitahara, Deputy Director/Program Manager, ATRC

As we mature, our bodies may no longer work the way they once did—our eyes and ears are not quite as sharp; our hands not quite as steady. We may find ourselves straining to see the TV; we may no longer be able to read our favorite publications; we may need to ask people to speak up or repeat themselves.

Fortunately, technology can help us regain what was lost due to aging. These tools fall into two different categories: durable medical equipment (DME), which includes wheelchairs, walkers and walking sticks; and assistive technology (AT), which includes magnifiers, talking computers, audible books and document readers.

Ask a professional to help you find what works best for you. At ATRC, we specialize in helping you identify the exact device and model that fits you—at no cost. Call us for more information. ■



The gang's all here to help you adapt to aging with some cool devices: (L-R, front) Monty Anderson-Nitahara, Barbara Fischlowitz-Leong, (back) Katie Friedman, Hannah Diaz, Janelle Feliciano and Harvey Gordon.

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Overcoming Insurmountable Odds

by Generations Magazine Staff

In life, we have sunshine and rainbows and clouds and storms,” says Liane K. Chong on her website. It is a apt introduction to her inspirational autobiography, *Hope Inspires Strength: How One Woman Overcame Insurmountable Odds*. She tells readers how she faced challenges with courage, the right mindset and by finding hope where none seemed to exist. It’s a moving, powerful story about strength, focus, perseverance and determination.



ing task of caring for her mother. Then, a few months later, they found out that their newborn baby boy had cortical blindness, cerebral palsy, autism, and might never walk or talk.

Liane chose not to give up. She chose to succeed. Not only did she survive, she thrived, becoming a successful entrepreneur.

The author’s story will surely refocus anyone feeling like life has become too overwhelming. Her legacy of hope is bound to help you find your strength. ■

Liane and her husband and daughter were living an enviable life in Hawai‘i. Hardships began.

She suddenly lost her father at the young age of 54. Soon after, her mother developed a debilitating disease that left her paralyzed and in need of constant care. So at age, 31, Liane took over the daunt-

For more information and to order the book: www.lianekchong.com | lianekchong@gmail.com
A 30-minute interview with Liane: <https://youtu.be/C85ga3F5Y7s>



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“Count your age by friends, not years. Count your life by smiles, not tears.” ~ John Lennon



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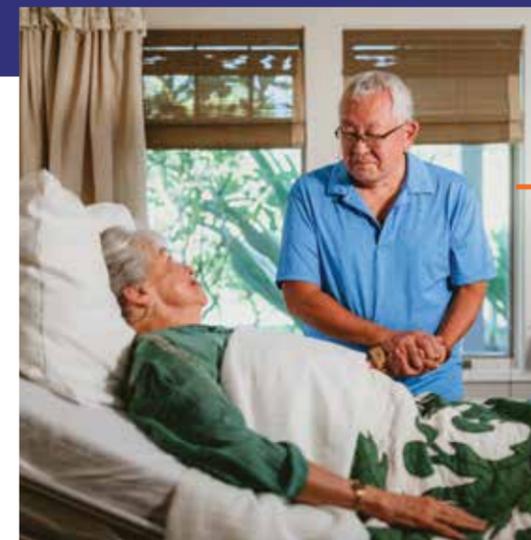
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CHARACTER. DUTY. HONOR.

Chinese American soldiers served the US with dignity.



By Kathlyn Clore
Photography by Brian Suda

They didn't fight for fame or recognition, but because it was the right thing to do. Now in their 90s, events beyond their control are still shaping the lives of the Chinese American veterans of World War II. A global pandemic has now extended the delay of national and local ceremonies honoring their military service. But at long last, they will soon be recognized for their patriotism.

In December 2018, Congress honored 20,000 Chinese American veterans with the Congressional Gold Medal, the highest honor the US legislature awards. The Congressional Gold Medal has been awarded to groups such as the Tuskegee Airmen, Navajo Code Talkers and the Japanese American Nisei veterans who served in the 100th Infantry Battalion or 442nd Regimental Combat Team in the Second World War.

The Congressional Gold Medal acknowledges sacrifices Chinese American veterans made despite economic and psychological struggles their families experienced under the 1882 Chinese Exclusion Act. Repealed in 1943 only because more

bodies were needed for the war effort, this first legal action to limit immigration from a particular country stopped the emigration of laborers from China, limited return travel from visits to China and subjected anyone with a Chinese background to discriminatory practices.

Unlike other Congressional Gold Medal honorees, the Chinese Americans veterans have not yet received their medals. National and regional award ceremonies were due to be held in the spring and summer of 2019. Concerns about the coronavirus caused them to be postponed. The clock is still ticking, with 2,000 or so veterans still living. Approximately 50 veterans living in Hawai'i are still

waiting to be recognized as soon as House Speaker Nancy Pelosi gives the green light.

The gold medal is awarded after two-thirds of the House of Representatives and two-thirds of the members of the Senate sign off. Signatures must be collected during a single legislative session; sessions last two years. Retired Army Maj. Gen. Robert Lee, a Hawai'i resident, assisted the committee seeking the Congressional Gold Medal for the Chinese Americans.

Maj. Gen. Lee had worked on the campaign to see the Nisei awarded the Gold Medal and was able to draw upon that experience to assist the committee working to gain recognition for the Chinese Americans. His strategy for gaining signatures was to query the military officers or other US Department of Defense personnel serving as advisors on each congressman's staff.

"Then the next hardest part was to design the actual medal," Maj. Gen. Lee said. "That's when a bunch of us met with the US Mint. We had to testify in front of the Fine Arts Commission and Citizens Coinage Advisory Committee to show why our design was worthy."

Three of the Chinese American veterans on O'ahu were among the guests of honor at the recent commemoration of the Sept. 2, 1945, surrender of the Japanese aboard the USS Missouri. The lives of each of these men—and those of their families—were directly impacted by their experiences of the Pearl Harbor attack, military service and post-war opportunities.

Under Attack

On the morning of Dec. 7, 1941, **Joe Young** and his father, Young Fong, were catching 'opae in Kuapā Pond. The elder Young loved fishing and had leased the pond in 1937, moving his family to Hawaii Kai to run what was then the largest fishpond in Hawai'i. Fong had previously worked as a delivery man for the Chinatown grocery he and his two brothers opened once their sugar cane cutting contract ended. The trio had emigrated together from Sun Ming Ting village near Zhongshan city in the early 1900s.

Up early that Sunday morning, 16-year-old Joe looked up from catching the 'opae he typically sold fisherman as bait when he heard planes overhead. He saw five planes. His initial thought was that they belonged to the US Air Corps.

"My father said, 'No, no, no, no, that's Japanese planes,'" he remembers. He asked his father how he knew the Mitsubishi Zeros were Japanese. "By the rising sun and they fly in formation."

"What they flying for?" I asked him. "I think they going to Kāne'ohe base; they gonna bomb the place,' my father said."

Over in Mānoa, **Arthur Shak** was waking in the student dormitory room he shared with his older brother. Arthur had graduated in June '41 from Kaua'i High School. He told his parents he would follow in his older brother's footsteps and enroll at the University of Hawai'i. Arthur's father was a second-generation Chinese American and the No. 2 man at Hawaiian Canneries pineapple company on Kaua'i. All his children worked at the factory during their youth.

Once the 18-year-old Arthur reached Honolulu after graduation, he decided to work for a year before hitting the books. More of his friends were working, anyway. So he got a job as a stock clerk in the Contractors Pacific Naval Air Bases at Pearl Harbor (CPNAB) delivering mail.

That sunny Sunday morning, the students heard the planes fly over. Like Joe Young, they assumed the planes were part of the US Air Corps. Radio broadcasts announced the bombing. Soon, Arthur and one of the stockroom supervisors drove to Pearl Harbor to see what had happened.

Walter Ching had a higher vantage point of the destruction on Dec. 7 atop the Old Pali Highway on his way home to Punalu'u after working an overnight shift as a certified welder at Hickam Field. He'd finished work at 7am and had driven himself to Honolulu for breakfast. Then he and a friend started the drive over the Pali.

Walter had also graduated from a public high school in June '41. Completing 12th grade wasn't a given for Walter, whose family lived on the windward side of the island ever since his grandfather, who immigrated to Hawai'i in the middle of the 19th century to work on a sugar plantation, took a job working for a Punalu'u rice farmer.

Walter's father, Yan Quong Ching, had opened the first store in Punalu'u, a grocery and gas station, in 1935. Walter was the oldest son at home then, helping his mother in the store from 6am to 10pm, with breaks to walk three miles to attend Hau'ula School until he finished eighth grade.

Not having the funds to stay in town and attend McKinley High School, Walter wasn't expecting to continue his education. But thanks to Thomas GS Walker, a new manager at the Kahuku Sugar Plantation, Walter managed to continue his education at Kahuku High School.

After his workers took him to the field in the morning, he send the truck to Chinaman's Hat in Kualoa to pick up students wanting to go Kahuku. "So we continued our education," says Walter. "I didn't want my education be over. That's the only opportunity we had."

After high school, Walter got a job as an electrician's helper at Kāne'ōhe Naval Air Station, working for 60 cents an hour. Each night after work, he went home for dinner and then attended welding courses at Benjamin Parker School from 5 to 10pm. After three months, he passed the welding certification exam and took a job for 90 cents an hour building gas tanks with a private contractor at Bellows Airfield in Waimanalo. His crew was soon requested to do the same at Hickam.

"It was quite a critical job," he said.

Joe cleared the metal still littering the airfield from the planes bombed on Dec. 7. Reclamation was hard work. He soon tested his way into an apprenticeship and got work in a machine shop.

"In those days, they had to make everything by hand... all the instruments," he said.

Joe was earning about \$100 a month. He gave \$80 to his mother, lessening the sting of his earlier educational shortcomings in her eyes.

Arthur Shak clearly remembers seeing the battleships in Pearl Harbor sinking and on fire near Ford Island.

"It was really terrible," he said. "That was the most spectacular thing I'd seen at that time and ever since."

It wasn't until later in his life that he realized how significant it was for him to witness the aftermath of the attack firsthand—especially as an 18-year-old civilian.

"There were a lot of guards around. You have to be careful where you go and what you do. In those days, a lot of things were classified and when they said 'classified,' they meant it. You don't poke your nose in places where you're not supposed to go."

So Arthur carried on his work in the mailroom, sorting letters and ensuring base correspondence reached Honolulu and beyond. Soon, a Korean friend approached him and suggested he enlist.

"Hey Art," he said. "The US Air Corps is looking for aviation cadets to join." And he wanted to join up. "And he said, 'Why don't you sign up and join up, too.' So I said, 'OK, I'll sign up.'"

That was in September 1942. Arthur was soon ferried to Santa Ana, Calif., where he began pre-flight training. It was his first experience of the mainland. He wasn't at all homesick, he said, and liked the idea of becoming a pilot. Still, he didn't argue when he was told the Air Corps assessments suggested he would make a better navigator or bombardier than a pilot. By then, he knew pilots had the highest fatality rates.

It would take him a year and four stops to complete his training, which he did in 1943. He earned bombardier wings, navigator wings and a second lieutenant's commission.

When **Walter Ching** saw explosions and oil burning at Kāne'ōhe Air Base from his vantage

point atop the Pali, his friend suggested that the smoke was coming from a planned training maneuver or a demonstration. Unsure, but in need of rest before another night shift, Walter went home. He mentioned the fires to his family, washed his car and went to bed.

He woke up to find the US was at war; his family heard reports of the Japanese attack over the radio. There was no work for Walter that night.

A few days after the attack, he got a call to meet at Punahou School, where the US Army Corps of Engineers was gathering able-bodied men to help with the cleanup. Walter went along, and six days after the Japanese attack, found himself cleaning up bombed out airplane hangars at Hickam Field.

During the cleanup, roofers dropped a piece of sheet metal that landed directly on Walter as he was cleaning up below. He wound up in the hospital, laid up for three weeks.

Once he recovered, though, it was right back to work. As a welder, he began repairing the gas storage tanks at Hickam and Wheeler Fields.

"Then they send me up Molokai," Walter said. "They were building the airfield up there. We were building gasoline tanks for the airfield."

He worked on airfields across the islands, including at Kualoa, Haleiwa, Kahuku and Dillingham. He helped build 10 oil fuel tanks at Waikalalua Gulch that could hold a million gallons, as well as the Kunia Tunnel, a three-story underground building in a pineapple field.

In the Army Now

When **Joe Young** registered for the draft, he was instructed to remain in his job at the machine shop, aiding the war effort there.

Joe's military service began after the war's formal conclusion, in 1945. He was drafted and sent to Schofield Barracks for two weeks of basic training. Together with pals from around Pearl Harbor and Hickam, he boarded a Liberty ship for an 18-month deployment to the Philippines.

Joe was stationed at Nichols Field, near Manila. After about six weeks, a sergeant asked him if he'd like to be a flight engineer. The job came with a \$40-a-month pay raise for Joe, then a corporal, so it seemed like a good idea.

On his time off, Joe and his friends wandered



Joe Young was lead into the armed services through a series of happenstance events. Although he left high school when he was a junior to join the war effort, when WWII ended, he returned to school, earning a bachelor's degree and graduating from dental school. He opened his own practice after returning home to Hawai'i.

Aftermath

As non-English speakers, **Joe Young's** parents didn't learn about the attacks until Dec. 8, when they got their hands on a newspaper. Their children fought over radio access, so they had an inkling about what had happened.

Joe had begun his high school career at 'Iolani, having struggled to follow his two older brothers into Saint Louis High School. He'd initially been denied admission to the Catholic school, to the great disappointment of his mother—who had no problem letting her son know she was embarrassed to go into Chinatown and face questions

about the achievements of her third-eldest son. Later, his brother helped him gain admittance into Saint Louis High, but the school was converted to a hospital after the war began. He took classes at McKinley, where the Saint Louis students shared classrooms for a few months. But in his junior year, Joe left school to get a job at Pearl Harbor; he'd heard there was a dire need for workers.

"So there I was, a non-high school graduate. They tell me, 'You're going to be a custodian.' I thought custodian was something big," he remembers, chuckling softly. "But in simple language, it's a janitor. I didn't know. They gave me a broom and a rubbish picker."

into Manila. The city was poor and damaged by the war. In his civilian clothes, Joe was mistaken for a Chinese citizen rather than an American. He recalls being surrounded by angry Filipinos taunting him: “*Intsik baboy*,” or Chinese pig.

“I put my hands up and said, ‘No, no,’” Young remembers. He learned a few words of local dialect and lied, in pidgin, to calm the situation. “They ask me what I am. I say ‘I’m half Filipino, but I speak Chinese because my mother is Chinese. My father is Filipino.’ They believed me.”

Joe didn’t venture off base out of uniform again.

A few months later, he had another tense moment of mistaken identity in Japan, where he and his C-46 air crew traveled to ferry Japanese military officers back to Manila to stand trial for war crimes, such as the Bataan Death March. At the airport, Young was riding in a military truck with his fellow uniformed airmen when they passed a US military police officer. The MP pointed at Joe. “‘What’s that Jap doing in the truck?’” Joe recalls. “‘Because I’m the only oriental, understand.’”

The pilot of his aircraft took the MP aside, seeming to clarify the situation.

“After that, the MP saluted and said, ‘Thank you, sir.’”

After **Art Shak’s** training on the mainland, he was assigned to a small base near Foggia, Italy, where he served in the 49th wing of the 15th Air Force as a navigator aboard a B-24 Liberator, a four-engine, heavy bomber aircraft. His plane, fortuitously enough, was named the “*Guardian Angel*.”

Arthur arrived in Italy in March 1944. He and the B-24 crew joined a major American air campaign to destroy a large oil refinery and oil storage facilities in Ploesti, Romania. Ploesti supplied more than half of the Third Reich’s crude oil.

Arthur and his 10-man crew had a day or two off between flights over the Adriatic and Yugoslavian mountains—time to write their sweethearts or exercise, he said. He shared a tent with the crew’s pilot, co-pilot and the bombardier. On mission days, they’d wake around 4am, gather their gear and pile into a truck to drive to group headquarters. There, the team sat in a briefing room with a large map pinned to the wall while intelligence officers described the mission of the day: which route to fly, where to expect heavy flak, how to avoid it, where to drop your load of bombs.

“The briefing was always a little different—whatever had changed since the last time, even if the target can be the same,” Art recalls. “Ploesti was the target that had the heaviest flak; anti-aircraft fire.”

After the half-hour briefing, the crew was taken by Jeep to the airfield where the *Guardian Angel* sat waiting. They waited in the plane until the air traffic controller gave the signal for takeoff. Missions were about four hours out; four hours back.

“It’s scary. I wouldn’t say I was nervous, but I wasn’t falling asleep. If I may say—you’re holding your ass,” Art said. “You can see somebody get hit. You can hear things hitting against your plane. When it’s not that bad, it’s like somebody throwing rocks against your car. But when it’s a direct hit like that—boom—it’s a loud sound.”

After one flight, Art counted some 60 holes in the *Guardian Angel*. Another flight ended on an island in the Adriatic.

He wrote in a recent memoir: “Over Ploesti, the plane was hit by flak, severing gas lines and damaging two engines so that the plane continued on only two good engines. In addition, one 500-pound bomb, stuck in its shackles, had to be released manually, bomb bay doors had to be kept open to lessen fuel fumes concentrations from the severed gas lines, and more flak was encountered while flying low. Pilot Davis took evasive action, avoided the additional flak, and with very skillful piloting, managed to reach the coast of Yugoslavia and landed, on one pass with no second chance, on a British-held, short airstrip on the Island of Vis. The fuel tanks were inspected after landing and found to be dry.”

Walter Ching spent most of 1944 building key military infrastructure across the Territory of Hawai’i. Despite lingering knee pain from the injury he sustained while cleaning up after the Pearl Harbor attack, he was drafted in status 1-A. He joined the Navy Seabees.

“My brother was drafted and sent to Guadalcanal,” he said. “I said, no way I’m gonna go in the Army and fight in the mud out there.”

He was stationed with the Seabees at Moanalua Ridge and worked at Pearl Harbor before he and about 2,000 other Seabees were sent via a troop ship to Samar Island. The trip to Samar took about 19 days. One of Walter’s first concerns aboard the ship was to secure a good sleeping place.

“So they got about 200 of us in each hold. Your bunks are all hanging up. I took the top bunk. That was the worst thing that happened in my life. The hot air came up,” Walter chuckles. “I cannot sleep. Every night I take my blanket and I go up on the cargo hold cover where we sleep.”

Saltwater showers and long lines for chow didn’t make life easier. Reaching Samar and starting construction work on an airfield and hospital there was a welcome change, even if the men did do most of their work in sweltering heat.

Bad luck struck Walter again. This time, a crane knocked him off a building, fracturing his skull. He lost some of his hearing and the use of his right wrist. He wound up in the same hospital he helped to build the previous nine weeks.

Once he recovered, he was sent to Tsingtao, China, to complete two additional months of service and earn enough points to return home to Honolulu. His job was to help escort Japanese officers to ships that would sail back to Japan. As Walter remembers, this wasn’t a particularly difficult task.

“They know they lost the war already,” he said. “They were happy to go home.”

So was Walter; he arrived back in Honolulu via

Guam and mustered out (was discharged) after a physical at the Navy hospital.

Life Moves On

After his tour in the Philippines ended and his military service was complete, **Joe Young** found himself still missing a high school education. Local schools weren’t interested in military veterans.

“I couldn’t get into high school because at Saint Louis High School, they’re not accepting any veterans because they had a lot of trouble with them. I ask them, ‘What do you mean?’ ‘Oh, we experience behavior problems. They drink beer—not on the campus but right off the campus and we can’t do a thing about it. And they smoke cigarettes.’”

So instead, Joe passed a GED test. Then, an 80-year-old advisor at the US Department of Veteran’s Affairs office guided Joe through the process of using the GI Bill to fund his college education. After two years studying sociology and zoology at University of Hawai’i, Young transferred to Washington University in St. Louis, Mo.

There he found his way to dentistry, completing his bachelor’s degree and dental schooling. He lived frugally. One summer he made bullets



Art Shak (bottom, L) arrived in Italy in March 1944. He and his *Guardian Angel* bomber crew completed 51 missions that year, narrowly escaping death after two of the plane’s engines were destroyed and gas lines were severed by enemy fire, and with a 500-pound bomb stuck in the bomb bay.



Walter Ching (top, R) spent most of 1944 building key military infrastructure across the Territory of Hawai'i as a member of the Army Corps of Engineers. Then he was drafted, joining the Navy Seabees. He was presented with the Arizona Memorial flag upon his retirement after 33 years of federal service.

for \$2 an hour at a munitions factory, helping the Korean War effort.

After graduating from dental school, Young returned home and began his own dental practice.

Art Shak was welcomed home as a hero, his father throwing him a lū'au party when he returned on leave. He completed his military service with the 316th Troop Carrier Squadron out of Bellows Field, for which he flew as a navigator aboard the C-47. One of his last flights took off from the Tinian airfield in the Northern Mariana Islands in early August of 1945. Within 24 hours, on Aug. 6, the *Enola Gay* began its historic flight from the same field.

"Somehow I can say, 'Hey, I was there at the start and I was there at the end in some way,'" Arthur said. "That's my remembrance. That's what I remember forever."

In addition to several other decorations, Arthur received the Distinguished Flying Cross.

Once his service ended, though, he was just another vet looking for a place to use his GI Bill. Helpfully, older brother Clarence helped him decide where to attend university: Clarence had just filled out an application to Purdue University, but had been called up in the draft. So he asked his

younger brother if he'd like to use the application.

"Yeah, OK, why not?," Art said. "So I put my name in instead of his and I got accepted. That's how I got to Purdue."

He studied civil engineering there, earning a bachelor's and master's degree before returning to Honolulu, where he held engineering jobs in the public and private sector.

Owing to the two injuries he sustained during the war, **Walter Ching** was on disability following his military service.

After a brief stint as a gas station owner back in Punalu'u, Walter returned to his job as a welder at Pearl Harbor. But his injuries made it difficult for him to walk long distances around the dry docks. His muscles would sometimes lock up when he knelt in small spaces to weld. So he took a 50-cent-per-hour pay cut to work as a handyman on the submarine base. He worked there for six years before working as a diesel mechanic on 72-foot subs for about 17 years.

When he retired, Walter had completed 33 years of federal service.

"So when I retired, the thing I cherish the most is that they gave me the flag from the Arizona Memorial," Walter said. "I retired on the 10th. On

the ninth, the flag went up the mast. At 11 a.m., they took it down fold it up they presented me on the 10th. I have it hanging up on my wall now. I really cherish that flag."

Perseverance

These men are their Chinese ancestor's wildest dreams and an inspiration to grandchildren eager to listen to their stories.

Their individual lives are like others of the Greatest Generation. Like their peers, they put aside their own plans to give whatever military service the country demanded.

Then they simply returned to Hawai'i and went back to their lives. They made a living from a trade or utilized the GI Bill to gain the college education their parents dreamed of.

Yet because of their Chinese heritage, they

served while wondering, "Why am I the only oriental in my unit," as Art Shak did.

They had grandparents who were never able to return from visits back to China, like Walter Ching. Like Joe Young, their parents were immigrants who loudly demanded their children get an education — without themselves having the local knowledge or language skills to assist in the pursuit of it.

These men persisted, overcoming the discriminatory practices and challenges woven into the fabric of their everyday lives. Each of these veterans has children who graduated not only from university, but also graduate school. In retirement, each veteran served the island in his own way, fundraising with benevolent societies and advising planning commissions.

Now in their 90s, they persist still, leading their families forward with humility and honor. ■



CAPT. FRANCIS BROWN WAI: THE FIRST CHINESE AMERICAN AWARDED THE MEDAL OF HONOR

The first Chinese American awarded the Medal of Honor was dead for 56 years before his family received his medal.

Capt. Francis Brown Wai was born in Honolulu, growing up playing any and all sports, from surfing to basketball and football. A graduate of Punahou School, he was a four-sport athlete at UCLA. After graduation, Wai enlisted in the Territorial Guard and was sent to Officer Candidate School in Georgia. He was commissioned as an Army officer 1941.

After the attack on Pearl Harbor, Wai focused on getting himself into the fight against the Japanese in the Pacific Theater. On Oct. 20, 1944, he and his division were part of Gen. Douglas MacArthur's attack on the island of Leyte in the Philippines. The assault on Red Beach, where Wai came ashore, was carried out under heavy fire with enemies shooting from palm groves behind rice paddies.

Wai was part of the fifth wave of the attack. Wading onto the beach, he found all American leaders from earlier waves already killed. So he immediately took command and began issuing orders. He charged forward, moving inland through the rice paddies just as he'd once juked his way downfield at UCLA. To locate the enemy's position, he exposed himself to draw fire; thus, the Americans could aim their return fire as they established dominance on the beachhead. Inspired by Wai's brave example, the US troops rallied and advanced. Tragically, Wai was shot by the Japanese in the final remaining pillbox in the area.

Wai was posthumously awarded the Distinguished Service Cross. But in 2000, then President Bill Clinton upgraded Wai's medal to the Medal of Honor — 56 years after his death — finding that racism had stood in the way of earlier consideration of Wai's bold, selfless actions for the country's highest decoration for military valor. ■

To read more about the outstanding Chinese American veterans of WWII, visit www.caww2.org/profiles. For information about Hawai'i veterans, visit www.caww2hawaii.org/profile1.

Families of Chinese American World War II wartime veterans from Hawai'i are urged to register to receive the Congressional Gold Medal at www.CAWW2hawaii.org.

FINDING OPPORTUNITY IN UNCERTAIN TIMES

We are all experiencing changes in our lives as we navigate through these unprecedented times. Real estate transfers hands mostly due to a life change, and this pandemic certainly has increased the speed at which these life events are taking place. People are selling and/or buying for various reasons: downsize & move to a retirement community or with family, settling estate, marriage, new child, divorce, relocation. Investors also know it's a good time to upgrade their real estate portfolios for their family.

It may appear that the Oahu real estate market is slow. This is not the case. The low interest rates and lifestyle changes have kept the demand for homes up. Many are taking advantage of their increased buying power caused by the low interest rates.

The pandemic has also caused a decrease in the number of homes for sale. With lower supply, this causes competition to those who are purchasing. Single family homes for sale in many neighborhoods on Oahu are receiving multiple offers, selling above the list price, or selling in a shorter period of time.

What's going to happen in the near future? No one knows for sure, however historical sales price trends

give us an idea. When we look back at the last 2 recessions, it took 12 years (1990-2002) and 7 years (2007-2014) respectively, to return back to the peak prices prior to the downturn. While there's no certainty in predicting the future, cycles do tend to repeat themselves. This means, if you're thinking of selling within the next few years, sooner is better than later.

With the ongoing changes in the economy, it's wise to review your current and future plans. Do you have a sound strategy in place? Now's the time to create or reassess your real estate strategy. Please call Dan Ihara at 808-256-7873 or Julie Ihara at 808-754-2225. We're looking forward to connecting with you. Also check out our webinar schedule at www.ihara.eventbrite.com



The IHARA Team
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Of Keller Williams Honolulu RB-21303

DAN IHARA
(RA) SRES, CLHMS, CAPS | RS-65892
808.256.7873
dani@iharateam.com

JULIE IHARA
(RA) SRES | RS-67440
808.754.2225
juliei@iharateam.com



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Safe Family Activities for the Holidays

by Eileen Phillips, RN, Attention Plus Care



Amid all the COVID-19 restrictions, there is a bright spot—the opportunity for families to celebrate the holidays together by engaging creatively in a way that’s enjoyable and safe for everyone.

While younger members of the family are on the go and ready to run around the house, seniors (especially those with dementia) will prefer quieter, more structured activities. Family members with Alzheimer’s or dementia will not be able to tolerate crowds or loud noises that can lead to irritation and challenging behaviors. Therefore, it’s important to separate the two, so everyone has a good time. Here are some examples of things to do that seniors will enjoy:

- Playing simple card and board games
- Decorating stockings for members of the family
- Crafts, like making a quilt or a holiday wreath
- Baking holiday cookies together
- Having a gift wrap party
- Writing holiday cards together
- Decorating the house together
- Watching old movies with snacks on-hand
- Listening to favorite music
- Scrapbooking of family past activities

Quilting is a good example of an activity that will get everyone involved. Seniors can assist with the selection of sentimental or personal fabrics. Sewing can be done by hand or machine. Suitable machines are available for under \$100 these days. Once completed, the handcrafted quilt can be finished into a blanket or framed, becoming a

personalized keepsake that will be treasured for many generations.

This year’s holiday season will be challenging and some seniors may be missing the normal festivities with visitors from outside the household. Planned, tranquil activities and staggered extended family visits can make the holidays safer and more comfortable. Avoid large crowds at Grandma’s house this year by planning ahead and making sure everyone gets a chance to see her. The desire to be together can be accomplished in a different way if families work together and set up time slots. Here are some ideas on how to celebrate with Grandma during the holidays without spending the entire day with her.

- Use an iPad and Zoom or FaceTime while singing a holiday song.
- Create holiday cards using photos of the kids and drop them off at her home—but try to keep the visit short.
- Instead of cooking at your senior’s home, make a festive meal or dessert ahead of time and if the weather is good, set up the table outside.
- Create a sign-up log for extended family ahead of time in order to avoid a crowded home.
- Dress up the doorway or entry and have friends and family drop gifts outside the home with a note of holiday cheer and well wishes.

As with anyone coming in from outside the household, make sure you ask the questions needed to ensure your senior is safe over the holidays. Being together can be a wonderful experience—as long as families are responsible and creative with their holiday plans. ■

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One of the Best Decisions I Ever Made

Jim Carter, Widower

My wife, May, was diagnosed with breast cancer in 2005 at age 39. In 2015, after being diagnosed with pancreatic cancer, she underwent a Whipple procedure, whereby some of her pancreas, small intestine, stomach and other parts were removed.

We moved to Hilo from Rhode Island, and designed and built our house, a project that began in 2014. After laying out the initial floor plan, May added a sunroom. That was her room—by hers, I mean that was the room she expected her hospital bed to be put into. She knew she was destined for an untimely—and probably unpleasant—death, and she wanted to be able to see the sun and feel the breeze while it happened. If she had to die, it was clear May desperately wanted to do it at home. We moved into our house on Thanksgiving week in 2017.

For nearly two months, I helped her walk, eat, drink, medicate, bathe and desperately try to sleep. I wish I knew about hospice early in my wife’s disease progression. You always think—“I don’t need any help, I can handle this.” I didn’t want to admit it, but the fatigue and overwhelm swiftly brought me to my knees.

I finally made the call. May began receiving weekly visits at our home from a hospice nurse. The night of Jan. 22, May woke more than 10 times. I finally admitted to myself that I could no longer go on. When May got up, I told her that I thought it was time to switch to hospice inpatient



care. She immediately agreed—I realized later that she had arrived at that conclusion independently, and she had been waiting for me to arrive at that decision, too. May was essentially free from pain and nausea, and she stayed that way for the next 13 days. I was able to be with her, but also, finally, mercifully, able to get some sleep, too.

In October, for our 20th wedding anniversary, we had been snorkeling off Maui. Less than four months later, on Feb. 3, 2019—a Sunday—May fell asleep for the last time. She finally left me just before 1am Wednesday while I slept on the sofa in her room.

I have few regrets. However, I wish with all my heart that we had moved her into hospice’s inpatient care earlier than we did. Yes, I was capable of caring for her, but she needed the professional care, facilities and specialized medication only hospice could provide. The people and the facility were magnificent. Hospice care was created to eliminate “terminal suffering.” I wish I understood that sooner. The peaceful look on May’s face as she slipped away confirmed that hospice was indeed, the best decision I ever made. ■

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“For the unlearned, old age is winter; for the learned, it is the season of the harvest.” ~ Hasidic saying



Caregiving Tips for the Holidays

by Tonya Hammond Tullis, MAC, Program Specialist, Alzheimer's Association - Hawaii Chapter



Holidays are a time of fellowship and unity with family and friends. Yet, the holidays can be difficult for families when a loved one is diagnosed with Alzheimer's or dementia. Caregivers may feel overwhelmed with balancing care and managing holiday traditions. A person living with Alzheimer's or dementia may feel that something is missing but may not be able to express their feelings. In addition to the common stressors that arise during the holidays, the challenges of COVID-19 add layers of complexity. The pandemic has interrupted the overall connectedness of families and friends and has magnified the sense of overwhelm and isolation that many caregivers face, especially during the holidays.

Keeping with physical distancing and public health recommendations, here are some tips to consider to minimize stress and maximize joyful time together:

- **Make sure that everyone understands your caregiving situation** and has realistic expectations about what you can and cannot do. Give yourself permission to do only what you can.
- **Involve the person in safe, manageable holiday preparation activities.** Ask him or her to help you prepare food, wrap packages or decorate or set the table. (Avoid using artificial fruits and vegetables as decorations because a person living with dementia might confuse them with real food. Blinking lights may also confuse the person.)
- **Maintain the person's normal routine as much as possible** so that holiday preparations don't become disruptive or confusing. Taking on too many tasks can wear on both of you.
- **Build on traditions and memories.** These may look and feel a little different this year, but you may also experiment with new traditions that

might be less stressful or a better fit with your caregiving responsibilities.

■ **Provide people with suggestions for useful and enjoyable gifts** for your loved one, such as an identification bracelet or membership in a wandering response service (contact the Alzheimer's Association 24/7 Helpline at **800-272-3900** for more information). Or, suggest comfortable, easy-to-remove clothing; favorite music; photo albums of family and friends; or favorite treats.

■ **Advise people not to give dangerous tools or instruments, utensils, challenging board games, complicated electronic equipment or pets as gifts.**

■ **Involve the person in gift-giving,** depending on his or her abilities and preferences. For example, someone who enjoys baking can help make cookies and pack them in holiday tins. Or you may want to buy a gift the person can wrap.

■ **Suggest a gift certificate** or something that will help make things easier, like housecleaning; lawn, handyman or laundry services; gift cards; or even respite services (when it is deemed safe).

■ **Prepare for post-holiday letdown.** Arrange in-home care so you can rest, enjoy a movie or have lunch with a friend.

■ **Prepare for some downtime.** A short nap or some quiet time in a room away from activity can provide a nice break for someone with Alzheimer's. Often, a short nap is all that is needed to enable them to rejoin the festivities.

■ **Don't forget to give yourself time to relax.** If you are the primary caregiver, you need to take time to tend to your own emotional health so you can enjoy the holidays with your loved one.

For more information and holiday tips, contact Tonya Tullis at **808-518-6651** or email her at **tshammondttullis@alz.org**.

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DE-CLUTTER BEFORE THE HOLIDAYS TO MAKE ROOM FOR THE NEW

"One of the things I do in my house with my 9 year old daughter before the Holidays is to S.O.R.T. through all her toys and clothes to get rid of things she isn't playing with or using anymore. Knowing she will get many gifts and new things for Christmas, we need to make space for the new items and let go of the items she doesn't use." -Cynthia Arnold

As you're decorating your house for the holidays, quickly S.O.R.T. through all your items, getting rid of anything you don't love, don't put out or don't use anymore. Donation places would love your decorations BEFORE the holidays, so others can enjoy them.

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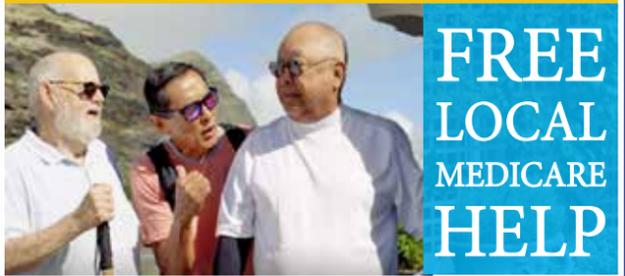
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Nutrition Facts Food Labels Explained

by Generations Magazine Staff

Making healthy dietary choices can help you feel your best and stay active. It can also help you lower your risk of developing some health conditions that are common among older adults.

The US Food and Drug Administration (FDA) has a tool to help you make informed food choices that can have positive effects on your health and wellness. It is called the Nutrition Facts label and you can find it on packaged foods and beverages.

Understanding the Nutrition Facts Label

The following key terms are intended to make it easier for you to use the Nutrition Facts labels to make informed food choices.

1 Servings Per Container shows the total number of servings in the entire food package or container. One package of food may contain more than one serving. For example, if you eat or drink two servings, you are getting double the calories and double the nutrients that are listed on the label.

2 Serving Size is based on the amount of food that is usually eaten at one time. Serving size is not a recommendation of how much to eat. The nutrition information listed on the label is usually based on one serving of the food; however, some containers may also have nutrition information listed for the entire package.

3 Calories refers to the total number of calories in a serving of the food. To achieve or maintain a healthy body weight, balance the number of calories you eat and drink with the number of calories your body burns.

The general guide for calorie consumption per day is 2,000. Your calorie needs may be higher or lower and vary depending on your age, sex, height, weight and physical activity level. Check your calorie needs at www.ChooseMyPlate.gov/MyPlatePlan.

4 %Daily Value (%DV) shows how much a nutrient in a serving of the food contributes to a total daily diet. The Daily Values are reference amounts (in grams, milligrams or micrograms) of nutrients to consume or not to exceed each day.

Nutrition Facts	
4 servings per container	
Serving size 1 1/2 cup (208g)	
Amount per serving	
Calories	240
% Daily Value*	
Total Fat 4g	5%
Saturated Fat 1.5g	8%
Trans Fat 0g	
Cholesterol 5mg	2%
Sodium 430mg	19%
Total Carbohydrate 46g	17%
Dietary Fiber 7g	25%
Total Sugars 4g	
Includes 2g Added Sugars	4%
Protein 11g	
Vitamin D 2mcg	10%
Calcium 260mg	20%
Iron 6mg	35%
Potassium 240mg	6%

* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

Use the %DV to determine if a serving of the food is high or low in an individual nutrient. You can also use the %DV to compare food products (make sure the serving size is the same). For example, if you eat one serving of a food and it provides 10% DV of dietary fiber, then for that day, you have eaten 10% of your dietary fiber daily goal.

As a general guide, 5% DV or less is considered low; 20% DV or more is considered high.

Nutrients and Your Needs

Nutrients are substances in your food that keep your body working well. Eating too much or too little of some nutrients may increase your risk of certain chronic conditions, such as heart disease and high blood pressure.

Older adults have different nutritional needs than other age groups. The Nutrition Facts label can help you monitor some of the nutrients in your diet.

Get More of These Nutrients: Dietary Fiber, Vitamin D, Calcium and Potassium

Many older adults do not get the recommended amount of these nutrients. Compare and choose more foods in order to get more of these nutrients on most days.

1 The serving size is not a recommendation of how much to eat or drink.

2 2,000 calories a day is used as a general guide.

3 5% DV or less of a nutrient per serving is considered low.

20% DV or more of a nutrient per serving is considered high.

More often, choose foods that are:

- Higher in dietary fiber, vitamin D, calcium, iron and potassium.
- Lower in saturated fat, sodium and added sugars.



Dietary fiber is a type of carbohydrate that cannot be easily digested. It can speed up the movement of food and waste through the body, increasing the frequency of bowel movements. Diets higher in dietary fiber may reduce the risk of developing cardiovascular disease. The Daily Value for dietary fiber is 28 grams (g) per day.*

Calcium is a mineral that is important for bone health. It also helps with muscle and nerve function, blood clotting and hormone secretion. Diets higher in calcium can reduce the risk of developing osteoporosis (weak and brittle bones). The Daily Value for calcium is 1,300 milligrams (mg) per day.*

Vitamin D helps your body absorb calcium and is important for bone health. It also plays a role in blood pressure management, hormone production, and immune and nervous system function. Diets higher in vitamin D can reduce the risk of developing osteoporosis (weak and brittle bones). The Daily Value for vitamin D is 20 micrograms (mcg) per day.*

Potassium is a mineral that helps with fluid balance and heart, muscle and nervous system function. The Daily Value for potassium is 4,700 mg per day.*

Consume Less of These Nutrients: Saturated Fat, Sodium and Added Sugars

Most older adults get too much of these nutrients. Compare and choose foods in order to consume less of these nutrients each day.

Saturated fat is found in higher amounts in animal products. An exception is seafood, which is generally low in saturated fat. Unsaturated fats are found in higher amounts in plant-based oils (e.g., canola and olive oils), nuts, seeds and seafood. Diets in which unsaturated fats are eaten in place of saturated fats and within the recommended daily limits for calories are associated with a reduced risk of developing cardiovascular disease. The Daily Value for saturated fat is less than 20 g per day.*

Sodium is a mineral commonly found in table salt and in many commercially processed, packaged and prepared foods. The body needs sodium in relatively small amounts. Sodium is important for fluid balance as well as muscle and nervous system function. Diets higher in sodium are associated with an increased risk of developing high blood pressure, which can raise the risk of heart attacks, heart failure, stroke, kidney disease and blindness. Since blood pressure often rises with age, limiting your sodium intake becomes even more important each year. The Daily Value for sodium is less than 2,300 mg per day.*

Added sugars include sugars that are added during the processing of foods (such as sucrose or dextrose), foods packaged as sweeteners (such as table sugar), sugars from syrups and honey, and sugars from concentrated fruit or vegetable juices. Diets high in calories from added sugars can make it harder to meet nutrient needs while staying within calorie limits. The Daily Value for added sugars is less than 50 g per day.*

Older adults should more often look for foods with a higher %DV of dietary fiber, vitamin D, calcium and potassium. Older adults should also look for foods with a lower %DV of saturated fat, sodium and added sugars more often. Talk to your healthcare provider about which nutrients you should track closely for your overall health. ■

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*Based on a 2,000-calorie daily diet.



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Lewy Body Dementia & Parkinson's Disease

by Patricia Borman, MD, Director of the Memory Disorders Center at Hawaii Pacific Neuroscience

Lewy body disease includes two types of dementia—Lewy body dementia (LBD) and Parkinson's disease dementia (PDD). Parkinson's starts with an abnormal accumulation of alpha synuclein protein that is found mainly at the tips of neurons in specialized structures called "presynaptic terminals" in different parts of the brain. LBD precedes a Parkinson's diagnosis, while PDD develops after the changes of Parkinson's have occurred. Currently, 1.4 million people in the US are coping with LBD. It's the third most common type of dementia after Alzheimer's and vascular dementia.

Unusual Features

LBD exhibits many unusual features, such as variable levels of awareness and consciousness. Those with LBD display rapid shifts between orientation and confusion, alertness and drowsiness, and being attentive or unfocused. Changes in the processing of visual information are prominent, with visuospatial changes such as struggling with depth perception, location and the interrelationships with objects. There can be mistakes in decoding positional information, such as above or below, inside or outside, and left or right.

Psychiatric Symptoms

Compared to other types of dementia, those with LBD display a range of psychiatric symptoms that include simple or complex visual hallucinations. A simple visual hallucination might be seeing a kitten in the room. A complex visual hallucination could involve people, actions and purpose. Sometimes hallucinations are pleasant, warm or reassuring, while others are confusing, frightening or even terrifying.

People with LBD can develop delusions (fixed beliefs that do not reflect reality), such as jealousy delusions that a spouse is unfaithful, or persecutory delusions of being threatened or maltreated.

These delusions are very real to the person with LBD, and can trigger a huge outpouring of emotions and misunderstandings. Agitation and anxiety can be triggered in those living with LBD, as well as their families and caregivers.

Motor Symptoms

These changes can simultaneously occur with the motor symptoms of Parkinson's, such as slowness, tremors, and difficulties with posture and balance. There are also many non-motor symptoms of Parkinson's, such as dizziness, fainting and falling due to uncontrolled changes in blood pressure. People with LBD can also have severe difficulties with constipation, excessive drooling and abnormal temperature regulation.

Meds, Research & Clinical Trials

Medications to treat the symptoms of LBD may be less effective than with other types of dementia. Sometimes the medications have a paradoxical effect. Instead of helping to reduce hallucinations, the medications actually make the hallucinations worse.

It is important to work closely with your medical team to find the best treatments for you. Your team could include neurologists, geriatrics specialists, psychiatrists and physical therapy experts who will help protect your comfort and safety.

The Clinical Research Center at Hawaii Pacific Neuroscience (HPN) is running new clinical trials for dementia caused by Alzheimer's, Parkinson's and traumatic brain injury. Refer to the contact information below for more information. ■

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How to Avoid Age-Related Muscle Loss

by Fran Patoskie, Certified Personal Trainer and Certified Fasciation Method Practitioner

Sarcopenia is age-related loss in muscle mass. Although muscle mass declines 1 to 2 percent per year after age 50, exercise can reduce this loss. Resistance training using body-weight, machines or weights is the most effective way of building muscle.

Sarcopenia makes exercising more difficult, which unfortunately, makes you want to exercise less, contributing even less stimulation of your muscles, leading to more muscle loss. But you can slow down this vicious cycle.

So now we know that strength training is important. If you have access to some weights or bands, use them. If you don't have weights, get creative! Water bottles, filled gallon jugs and even bottles of wine will do.

How Many Reps are Best?

More repetitions at lower weights? Or lower repetitions at higher weights? If you are an active person, you'll want to aim to use a weight/resistance band that really challenges you at a maximum of 15 reps. The lower the reps to get to the point of muscle exhaustion, the better. So if you are just beginning to exercise, start with the higher reps and a lower weight.

Good: maximum of 15 reps, 2 to 4 sets

Better: 8 to 12 reps, 2 to 4 sets

Best: 6 to 10 reps, 2 to 4 sets

Focus on doing exercises using multiple joints and the big muscles of your body.

- Squats or chair squats
- Lunges or deep walks
- Dead lifts
- Bent-over rows or pull-ins using bands
- Lat pulls or pullups (use assistance if needed)

As a bonus, resistance training also helps build bone density. Aim for two to three sessions a week for 30 to 60 minutes a day for best results. Just remember, some activity is better than none! And be sure to take it slow. Awareness and self-focus is key to exercising safely. ■



Be careful not to overexert yourself. Steady breathing and good form are important.



Be conscious of your limits. Pain in your joints means stop.

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COVID-19 Testing & Virus Symptoms

by Steven Ito, CEO of Ohana Pacific Medical LLC

When should you get tested for COVID-19? Which of the three main types of tests for COVID-19 will you be given?

Three main types of tests for the coronavirus

1) Molecular Testing: This FDA-approved method tests for the virus' DNA or genetic material. This type of testing is typically processed in a certified lab where it could take 24 to 48 hours or longer to get results. Although, none of the tests are 100 percent accurate, this one is preferred for the best accuracy.

2) Antigen Testing: This FDA-approved method is a rapid test that can produce results within 15 minutes. This test is very useful for screening due to its quick turnaround time. However, it is less accurate than molecular testing. A negative test result may need to be confirmed by a molecular test.

3) Antibody Testing: This blood test result will reveal whether or not you have been infected by the coronavirus in the past. It may take weeks for antibodies to be detected in your blood after contracting the virus. This test is not used to diagnose coronavirus.

When should you get a test?

According to the Centers for Disease Control & Prevention (CDC), people with COVID-19 have exhibited a wide range of symptoms — ranging

BE AWARE OF SYMPTOMS



from mild to severe. Symptoms may appear two to 14 days after exposure to the virus. The following list includes some, but not all possible symptoms.

- Fever or chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue
- Muscle or body aches
- Headache
- New loss of taste or smell
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhea

The CDC will continue to update this list of symptoms as it learns more about COVID-19.*

Please be responsible; wear your mask and practice social distancing. ■

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Call to make an appointment or for more information about COVID-19 testing and receiving a test.

*Source: Centers for Disease Control & Prevention (CDC) www.cdc.gov/coronavirus

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In-Home Physical Therapy Made Easy

by Jason Dacumos PT, MPT

Nowadays, in-home physical therapy is more important than ever. Seniors must find creative ways in their own home area to continue exercising for mobility and strength.

Walking is still a popular and convenient way to exercise. To add intensity, you can walk briskly for one minute followed by one minute at a regular pace, then repeat for 10 minutes or more.

Using a kitchen counter or back of a chair, you can do a number of standing leg exercises for 10 minutes each, repeated twice:

- **Squats.** With your head forward, butt back and back straight, lower yourself until your thighs are horizontal to the floor; rise to a standing position.
- **Marching in place.** Alternating legs, raise your knees to your waist, keeping your stomach tight.
- **Side kicks.** Stomach tight and toes pointed, alternately lift one leg at a time to the side.



• **Heel-Toe Raises.** With both feet together, raise them upward on your heel, then rock forward on the balls of your feet, raising your heels upward.

For those who can't walk or stand safely, chair exercises can be done by lifting your knees towards your chest; side kick with one leg extended horizontally and swung side to front; heel-toe raises by rocking your feet back and forth heel to toe.

Don't stop moving! Consult your physical therapist for specific exercises that fill your needs.

Arm exercises will be the next topic. ■

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Fresh Produce Delivery Service for Seniors

by Lori Lau, Director of Lanakila Meals on Wheels

The onset of COVID-19 in early March sparked a drastic need for meals across our islands. Seniors, in particular, continue to be the highest risk group and many are afraid to leave their homes, even for food items. Lanakila Pacific's Meals on Wheels program was able to respond quickly due to its strong network of partnerships and community support. Since the beginning of the pandemic, Lanakila Meals on Wheels has provided more than 370,000 meals for O'ahu seniors, including an additional 1,000 for kūpuna. The number continues to grow.

Yet amidst feeding our kūpuna during this critical time, Lanakila Meals on Wheels strives to be innovative in its quest to not only be there for our community in times of need, but to also remain resilient by expanding its services.

This summer, the nonprofit launched a new service that provides seniors with direct access to fresh produce from local farmers.

Here is what you need to know:

What is The Green Bag? The Green Bag is a monthly, paid subscription service. Each bag contains a selection of seasonal fresh fruits and vegetables, all locally sourced from farms in Hawai'i.

Why is Lanakila Meals on Wheels offering this service? The health and wellness of kūpuna is our priority. While we deliver healthy and nutritious complete meals, the purpose of The Green Bag is to offer our kūpuna a convenient way to add more variety to their diets and to supplement their meals. As a meal provider and a part of Hawai'i's food chain, we also want to support local farming and agricultural industries. Moreover, The Green Bag creates jobs for individuals with disabilities who pack the produce bags.



Who is eligible to participate?

The Green Bag program is available to the participants of Lanakila Meals on Wheels. As the program grows, it will be made available to more kūpuna.

How much does it cost? Depending on the individual's situation, The Green Bag may cost between \$14 and \$28 for four weeks. We can also help kūpuna apply for federal Supplemental Nutrition Assistance Program (SNAP) benefits that may help pay for the cost. So far, kūpuna and their caregivers value the service because it reduces the need to go to the store for fresh food.

Are seniors able to choose the produce they receive each month? As we are only purchasing local produce, the variety will change with the seasons. Though we are unable to individually customize the assortment in each

bag, feedback is welcome in order to let us know which fruits and vegetables are preferred. ■

LANAKILA MEALS ON WHEELS (501(c)3 nonprofit)
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Ko'olauloa Senior Mentors Needed

by Christy Nishita, PhD, & Erin Ah Sue, BSN

To sustain a vibrant kūpuna community, younger generations must take action. Our state needs an adequately trained workforce to care for and support our older population. In response to the need to support kūpuna and family caregivers, and expand workforce opportunities for youth, an eldercare curriculum was developed and implemented at Kahuku High School's Health Academy on O'ahu. Eldercare lessons integrated within the larger class curriculum raise awareness about aging issues, foster empathy through immersive activities that mimic age-related conditions, and inspire students to create change through service projects and positive intergenerational experiences with kūpuna.

Kūpuna mentors are needed in the Ko'olauloa District to participate in intergenerational activities with high school students. If you are interested, please contact cnishita@hawaii.edu. ■



Kahuku High School students deliver meals to kūpuna during the COVID-19 pandemic.

KIND2KUPUNA

Kind2Kupuna is Age-Friendly Honolulu's umbrella initiative consisting of a Business Initiative, Youth Engagement Initiative and Dementia Friends.

kind2kupuna@gmail.com

www.agefriendlyhonolulu.com/kind2kupuna/

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"In the end, it's not the years in your life that count. It's the life in your years." ~ Abraham Lincoln

When Life Becomes Too Much to Handle

by Kumi Macdonald, Executive Director, NAMI Hawaii

COVID-19 has brought about many changes this year. These changes have affected everyone of all ages and has caused more stress than a person might normally be able to handle. Some older adults may feel extremely isolated since they cannot physically see family and friends. Others may have lost their job or their hours were cut and the mortgage is due. Working from home may include the added pressures of home schooling grandchildren, pets running in and out, and a multitude of other issues that makes them feel as if they are losing control. Stress can have such a horrendous impact on all of us no matter what the cause or what age we are. If you or someone you know just can't handle life anymore, the National Alliance on Mental Illness Hawaii (NAMI) asks you to consider the following when reaching out for help:

◆ If it's an emergency in which you or someone you know is suicidal, immediately call the National Suicide Prevention Lifeline at **1-800-273-8255, call 911** or go to a hospital emergency room. **DO NOT** leave a suicidal person alone.

◆ If you can wait a few days, make an appointment with your primary healthcare provider or pediatrician if you think you or your loved one's condition is mild to moderate.

◆ If the symptoms are more severe, make an appointment with a specialized doctor, such as a psychiatrist or therapist. You may need to contact



your primary healthcare provider for a referral.

◆ Seek out support groups in your community and educate yourself about symptoms and diagnoses. Social support and knowledge can be valuable tools for coping. Contact NAMI Hawaii or go online for information.

◆ If you or your loved one is in school or college, contact the school and ask about its support services.

◆ Remember that you are a partner in your own or your loved one's treatment. You can ask the healthcare provider questions and be a part of decisions about your treatment. If your family member or friend is an adult who doesn't want treatment, it can be difficult to get them help. But you will still benefit from learning as much as you can and finding support groups for yourself. Your NAMI Hawaii and healthcare providers can advise you on how to offer encouragement and keep yourself and your loved one safe. NAMI Hawaii offers free support and educational services online. ■

NAMI HAWAII (501(c)3 nonprofit)
5240, 770 Kapiolani Blvd. # 613, Honolulu, HI 96813
808-591-1297 | info@namihawaii.org
www.namihawaii.org

NAMI Hawaii provides free support, education, information and resources for people who are struggling with or impacted by mental illness.

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I Ola Lāhui Helps Underserved Live & Thrive

by Generations Magazine Staff



I Ola Lāhui (IOL) was developed over a decade ago in response to the urgent needs of Native Hawaiian and rural, underserved communities for behavioral health services. I ola lāhui means "So that the people will live and thrive." The IOL mission is to provide culturally-minded, evidence-based behavioral healthcare.

The nonprofit provides effective psychology services for chronic diseases, such as diabetes, and more traditional mental health needs such as anxiety, depression and trauma.

IOL has four branches of service

1. Training: IOL prepares pre- and post-doctoral psychologists for future service in communities.

2. Health Services: IOL offers behavioral health, chronic disease management, nutrition and weight management services.

3. Research and Evaluation focuses on needs assessment, treatment effectiveness and outcome evaluation with our communities.

4. Consulting and Advocacy: IOL seeks opportunities for partnership and collaboration that lead to policy and social change.

IOL has built and maintained a training pipeline for psychologists to address the behavioral health shortage in rural and underserved communities in Hawai'i. The effort has increased the number of trained psychologists working in areas such as Molokai, Hilo, Waimānalo, Leeward and North Shore districts on O'ahu. Graduates currently serve on six islands, many in places that lacked stable behavioral health services before their arrival.

IOL has partnered with organizations across

the islands, closing the gap between the needs of communities and access to mental health services. Since IOL was founded in 2007, it has demonstrated consistent success and growth by partnering with over 20 different community health clinics and eldercare service facilities, and by providing patient education, staff training, consultation and public outreach.

IOL's psychology trainees have served thousands of patients, meeting both the immediate need for services as well as the long-term need for more psychologists trained to work in rural and underserved areas. ■

I OLA LĀHUI (501(c)3 nonprofit)
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Program Provides Free Delivery to Kūpuna

by Generations Magazine Staff

Not all elderly in Hawai'i have 'ohana nearby to look out for them during the deadliest global pandemic of the century. In response to COVID-19, Gabe Amey established Our Kūpuna in March to connect Hawai'i's seniors with community members who volunteer to provide free food, supply and medication pickup and deliver services on O'ahu, Maui, Hawa'i Island, Kaua'i and Moloka'i.



How It Works: The sponsor checks in with the kūpuna once a week via phone and asks if they need any food, supplies or medication (no narcotics). The sponsor will then shop and deliver the items to the kūpuna. The sponsor will provide a receipt to the kūpuna for the items purchased, and the kūpuna will reimburse the sponsor for the cost of the items via cash or check (no credit cards allowed).

Screening Volunteers: The Our Kūpuna team screens volunteers to ensure they or any household member have had no COVID-19 symptoms within the last 30 days and have not traveled outside of Hawai'i in the last 14 days. Anyone convicted of any crime will not be allowed to serve as a volunteer. Our Kūpuna also requires that applicants send a picture of their driver's license and proof of auto insurance.

Screening Kūpuna: Our Kūpuna calls kūpuna applicants via phone and verifies date of birth, address, essential items they typically need, any medical conditions volunteer sponsors need to be aware of, and the best time to contact them.

Safety Procedures: Our Kūpuna takes the health of its clients and volunteer sponsors very seriously. The program strives to have little to no physical interaction between volunteer and kūpuna. Volunteers are required to follow a set of safety procedures recommended by Dr. Rupal Gohil in Kailua. If physical interaction is required, it is highly recommended that both parties maintain at least six feet of separation from each other.

Safety procedures include but are not limited to: Pickup and delivery should be done solo. Sponsors are also not allowed to delegate this responsibility to another person. Volunteers must wash their hands or use alcohol-based hand sanitizer (at least 60 percent alcohol) before and after making a delivery. Face masks and gloves (provided) are required. Volunteers will transfer items to bags and/or boxes outside of the kupuna's door. A reimbursement plan must be arranged prior to delivery. Kūpuna should call their pharmacy to put their credit card in their system. Kūpuna must disinfect items upon receiving them.

If you are over 65, go to [www. OurKupuna.com](http://www.OurKupuna.com) to get connected with a sponsor who can help get these items for you.

Volunteer as a Kūpuna Sponsor

If you're interested in helping in your area, visit www.ourkupuna.com/volunteer. Our Kūpuna supports our kūpuna through grants and donations. To donate: www.ourkupuna.com/donate. Donate via check: Hawaii VA Foundation, 111 Hekili Street, #102, Kailua, HI 96734. ■

OUR KŪPUNA (501(c)3 nonprofit under the Hawaii VA Foundation)
808-400-4506 | aloha@ourkupuna.com
www.ourkupuna.com



New Benefit Verification Letters

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

Social Security (SS) has released a new, standardized Benefit Verification letter. People receiving SS or Supplemental Security Income (SSI) benefits can obtain their letter by using their personal *my* Social Security account. You can use the letter as proof of income for loans and housing assistance verification purposes.



Create your personal *my* Social Security account to access your new Benefit Verification letter online in a safe, quick and convenient way without needing to contact us. People not receiving benefits can use their account to get proof that they do not receive benefits, or proof that benefits are pending, in the same standardized letter. Individual representative payees can also use the new *my* Social Security Representative Payee

Portal to access the letter online for themselves or their beneficiaries.

Access Benefit Verification letters at www.ssa.gov/myaccount. If you don't want to use your personal *my* Social Security account, call SS's 800 number to speak with a representative, use the Interactive Voice Response system or contact your local office. Find the phone number for your local office by using our Field Office Locator and looking under Social Security Office Information. The toll-free office number is your local office. ■

Call SSA at 800-772-1213 (TTY 800-325-0778) Mon-Fri, 8:30am-3:30pm. Use the SSA Office Locator to find your local office at www.socialsecurity.gov

PROGRAMS & SERVICES

PROGRAMS & SERVICES



Is Now a Good Time to Refinance?

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

Interest rates recently hit all-time lows as the Federal Reserve made cuts to mitigate the financial impacts of COVID-19. If you're a homeowner with a monthly mortgage payment, you might be wondering if now is a good time to refinance. While a lower interest rate may yield a more affordable monthly payment, there are other factors to consider. Here are seven questions to ask yourself before making the decision to refinance:

1) Will you qualify for a better rate?

The best interest rates are reserved for borrowers with optimal credit. If you are one of the millions of Americans who has filed for unemployment benefits during the COVID-19 outbreak, your employment status is not included in your credit report. However, your credit score can be affected by many factors, such as if you suddenly carry more credit card debt, have missed or made late payments or have applied for new credit during this challenging time.

2) What will your new loan cost?

A lower interest rate and lower monthly payment do not always add up to savings in the long run. Your loan will have closing costs and fees. Factor in prepayment penalties, if applicable. Costs often vary by lender, so it may be a good idea to shop around for the best rate. Talk to your financial advisor or reference one of the many online refinance calculators to help you determine the break-even period, or how long it will take before you realize savings with a new loan.

3) Do you plan to move in the next five years?

The value of refinancing can be diminished when you exit a new loan before you've had the chance to recoup closing costs and fees.

4) Will your new loan eliminate lender insurance?

If your home's market value has increased enough to grow your equity, refinancing with a conventional mortgage can potentially remove



private mortgage insurance (PMI) sooner. Federal Housing Administration (FHA) loans require mortgage insurance regardless of equity.

5) Are you trying to get out of an adjustable-rate mortgage (ARM)?

Switching from an ARM to a fixed-rate mortgage can mean more predictable monthly payments.

6) Are you seeking a new term length?

A shorter-term loan may offer better rates, but it can mean a higher monthly payment. This may not be a good time to increase your monthly obligations if your income is threatened by the current situation. On the flip side, you may want lower monthly payments that come with a longer-term loan. It's important to note you will have to make those payments for many more years, incurring greater expense and reducing your ability to save.

7) Can you afford your current home?

If you're having trouble making your loan payments, refinancing is not the only way to find relief. As an alternative to refinancing, you might explore downsizing to a property with a mortgage your budget can handle.

These uncertain times reinforce the importance of financial planning. Talk to your financial advisor for guidance on how to build equity in your financial future. ■

MICHAEL W. K. YEE, CFP®, CFS®, CLTC, CRPC®

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

Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC® is a Private Wealth Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services Inc. in Honolulu, Hawai'i. He specializes in fee-based financial planning and asset management strategies, and has been in practice for 36 years.

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What is a Trust?

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



Trusts are often the building blocks of effective estate plans. They provide simplicity, flexibility and predictability in dealing with your assets.

Trusts also give you the peace of mind of knowing that you have arranged your affairs to ensure that your wishes will be carried out just the way you planned, and that future transitions (such as your incapacity or death) will be much easier on your loved ones.

If a trust is not already part of your estate plan, talk with your trusted advisors about how a trust might benefit you and your 'ohana. ■

A trust is created when a person transfers "stuff" to a trustee who will manage the stuff for the benefit of one or more beneficiaries. "Stuff" includes real property—such as land and buildings—and personal property—such as bank accounts, stocks and bonds, and personal effects. The person who transfers the stuff to the trustee is called the trustmaker. Often, the trustmaker is also the trustee (or perhaps co-trustee) and the initial beneficiary of the trust. The trust agreement between the trustmaker and the trustee sets out the rules about how the trust will be run.

Revocable & Irrevocable Trusts

If the trust agreement says that the trustmaker can revoke it or change it, the trust is called a "revocable trust." If the trust agreement does not allow the trustmaker to change or revoke it, it is called an "irrevocable trust." Irrevocable trusts are used in many estate plans to enable trustmakers to make gifts but keep the recipients from having complete control over the gifted assets.

Living & Testamentary Trusts

A living trust is one that is created and funded (that is, stuff is transferred into it) during the trustmaker's lifetime. It can be revocable or irrevocable, depending on how much control the trustmaker wants to maintain over the trust and its assets. A revocable trust gives the trustmaker complete control, whereas an irrevocable trust gives the trustmaker limited or no control. A testamentary trust is one that goes into effect and is funded following the trustmaker's death because it is governed by the trustmaker's last will and testament.

SCOTT MAKUAKANE, Counselor at Law
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"The wiser mind mourns less for what age takes away than what it leaves behind." ~ William Wordsworth



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The Trouble With Family Secrets

by Scott Spallina, Senior Deputy Prosecuting Attorney



When there are secrets within a family, it has been my experience that no good has ever come from them. Now, I am not talking about secrets that a family might keep from non-family members, such as, grandma is a witch and Uncle Joe has 12 toes, but secrets family members keep from each other.

I have gotten *many* calls over the years that typically start out saying a sibling did this or that with a parent and did not tell anyone about it. Usually the “this or that” involves a large sum of money, ownership of the house, or a change in the trust or estate plan. When the family member discovers this secret, their first reaction is to accuse the sibling of financial exploitation and call my office.

Although secrecy is often a red flag when looking for elder abuse, it alone is not evidence of wrongdoing. Although it can be a sign that a vulnerable loved one is being taken advantage of, it can also just be a signal that open communication is lacking in the family and it is felt that secrecy is needed to spare hurt feelings.

More than once has brother or sister accused each other of misdeeds because the parent wanted to keep peace in the home, and wasn't honest with each child as to what they were actually getting. When they both have been told the house is going to them and this information is brought to light, finger-pointing and accusations ensue. These claims of wrongdoing eventually seem to come into my inbox and I get to peel away the layers of the truth onion to see why the situation smells bad to certain family members.

AARP has several aids that can help families have open and honest conversations with each

other about sensitive matters, such as exploring caregiving options or the distribution of wealth upon the parent's death. Another resource that is the Kupuna Pono Program with the Mediation Center of the Pacific. Trained mediators (like myself) have experience leading conversations among family members concerning aging issues.

It's been my experience that the only secrets that should be kept among family members are those that involve surprise parties and how your wife's new hairstyle really looks. ■

If you suspect elder abuse, call these numbers:

- Police: **911**
- Adult Protective Services: **808-832-5115**
- Elder Abuse Unit: **808-768-7536**

If you have questions about elder abuse, call or email: **808-768-7536** | ElderAbuse@honolulu.gov

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Trust, Talk & the Grieving Process

by Stephen B. Yim, Attorney at Law

It's natural to experience grief when we lose a loved one. While we often associate grief with the death of a loved one, we can also experience it when we get divorced or when ties with a friend become severed.

Everyone experiences grief differently. Some are able to move on, while others are unable to process their loss. This is referred to as “complicated grief” and occurs when an individual remains in a state of acute grief for a prolonged period. It can be so debilitating that professionals may refer to it as a disease.

During complicated grief, symptoms of loss, bitterness or detachment can cause confusion or disorganized thinking, and a whirlpool of emotions. Counseling is sometimes needed to help guide the individual back to calmer waters.



Confiding in someone you trust can be helpful in healing the pain of loss. Estate planning is all about trust and listening. Candid conversations between a grieving client and an estate attorney help the attorney understand what the client has been through.

Listening to clients speak openly provides the attorney with a solid foundation for an estate plan. A deeper understanding of the clients' grief also makes it possible for the attorney to serve as a resource if they need help with other life challenges. ■

STEPHEN B. YIM, ATTORNEY AT LAW

2054 S. Beretania St., Honolulu, HI 96826

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Source: www.mayoclinic.org/diseases-conditions/complicated-grief/symptoms-causes/syc-20360374

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Remembering the life inspirations of Reverend Paul S. Osumi

Courtesy of Norman Osumi

Today's Thought

By Rev. Paul S. Osumi

John O'Hara has written a short story titled “The Man Who Had to Talk to Somebody.” The world is full of people who are burdened by fears, or a loneliness, or boredom, by handicaps or physical suffering, by guilt feelings, resentment and hostility. Often all they need is the opportunity to talk the matter out with someone who will listen to them sympathetically. ✱

You may find a compilation of Rev. Osumi's life inspirations at **Logos Bookstore of Hawaii**, 760 Halekauwila St., Honolulu, 808-596-8890 or online at www.bookshawaii.net



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Answers on pg. 8

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| ASSISTIVE TECHNOLOGY | IBASHO CAFES | SATURATED FAT |
| BABY STEPS | LEWY BODY | SOCIAL ISOLATION |
| BENEFITS | MEDAL OF HONOR | SUICIDE PREVENTION |
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“When it comes to staying young, a mind-lift beats a face-lift any day.” ~ Marty Buccella

For Our Valued Caregivers

Generations Magazine is conducting a caregivers survey in order to better understand the needs of our most valued readers. In doing so, you'll be entered automatically into a drawing for a chance to win a FREE Vacations Hawaii Las Vegas trip package. An additional five winners will be drawn to receive a free, one-year GM subscription (\$18 value). You just need to complete and mail in this survey page by **midnight, Feb. 15.***

As an option, you may also complete the survey online at www.generations808.com/survey.

What is your age? 21-30 31-40 41-50 51-60 Gender: _____

Marital status: single married divorced life partner

Who are you caregiving? spouse/partner parent grandparent in-law
(check all that apply) other relative child grandchild friend

What is the age of the person/people you provide care for? _____

How long have you been a caregiver? <6 mo. 6 mo.-1 yr. 1-2 yrs. 2-5 yrs. >5 yrs.

Where are you caregiving? own home their home another location mainland/abroad

When do you provide caregiving? morning afternoon evening 24/7

Approximately how many hours do you spend caregiving or assisting in a typical week? _____

How many siblings/individuals in your family help you with caregiving? _____

Which of the following have you had difficulty with? *(check all that apply)*

- Finding trained & reliable in-home care providers or support & medical services
- Having enough money to pay for care
- Understanding government programs such as Medicare, Medicaid or SSI
- Receiving cooperation & assistance from family members & friends
- Ensuring the care recipient's safety
- Communicating with healthcare professionals
- Balancing other family responsibilities
- Lack of training
- Modifying home to meet care requirements
- Preparing meals
- Finding transportation
- Medication management
- Dealing with difficult behaviors of the care recipient
- Meeting my personal needs, such as exercise, work schedule, social activities, sleep
- Lack of respite
- Planning for end-of-life care
- List others:

What mental and/or physical conditions has caregiving caused you? *(check all that apply)*

- Physical strain or injury
- Health issues
- Emotional stress or depressions

Has your employment status changed because of caregiving responsibilities? Y N

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(continue on backside)

How many workdays did you miss during the past six months due to caregiving responsibilities? _____

How much help have you received from family & friends? < 50% > 50% none

Have you received assistance from the state, city or nonprofit services? Y N

What resources/services do you currently use or would find useful? (check all that apply)

- Workshops/seminars on older adult care issues
- Workshops/seminars on taking care of myself
- Internet references on caregiving
- Caregiver support group
- Legal consultation
- Assistance with Medicare, Medicaid, SSI
- Assistance in determining long-term care options
- Money management services
- Care management
- Home adaptation (grab bars, wheelchair ramp, handrails, etc.)
- Personal emergency response system
- Adult day care/respite services
- Chore/housekeeping services
- Errand services
- Home care provided by an agency
- Home delivered meals
- Transportation services

What would prohibit you from using any of these services? (check all that apply)

- Not available in my area
- Not convenient
- Cost is too high
- Other:

If you are paying for some care services, how much do you spend per month? \$ _____

Which sections of the magazine do you read regularly? (check all that apply)

- Cover Story
- Special Features
- Editor's Note
- Editorial
- Living Life
- Resource Guide
- Health
- Giving Care
- Programs & Services
- Wisdoms
- Wordsearch

How can *Generations Magazine* provide additional support to caregivers & their families?

Name _____

Phone _____

Email _____

Address _____

**Mail the completed survey by midnight,
Feb. 15, 2021 to:**

Generations Magazine Caregivers Survey 2021
PO Box 4213, Honolulu, HI 96812

**A random drawing will be held on
Feb. 20, 2021.**

**Rules and regulations do apply: This survey is conducted by Generations Magazine LLC for the purpose of readership data and is rights-protected by the magazine and will not be shared with any third-party for any purpose. To qualify, entrants must be at least 18 years of age. The survey is not gender-, religion- or ethnicity-biased. (Excluded: employees, contractors and or advertising associates with Generations Magazine.) Entrants' contact information is needed for contacting the winner only. No purchase is necessary.*



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- Prescription drug coverage*
- Maximum annual out-of-pocket protection
- Doctor's office visits and hospital coverage
- And many more not listed!**



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Humana.

*Plans are available without prescription drug coverage.

**Not all benefits listed may be available on all plans, in all areas, or in a single plan benefit package.

Applicable to Humana Choice (PPO) H5216-233-002. For accommodations of persons with special needs at meetings call 808-540-2570 (TTY: 711), Monday – Friday, 8 a.m. – 5 p.m. For a complete list of available plans please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult www.medicare.gov.

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