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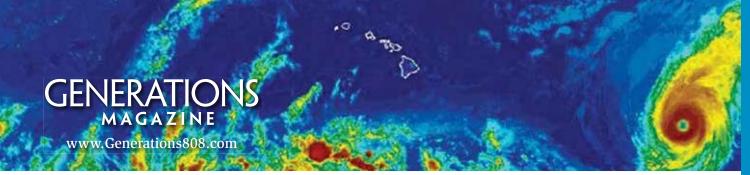
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"Volunteerism, the heart of community" weaves through our April/May issue. Family, neighbors, places of worship, civic and social clubs, public events and government programs all depend on the generosity of volunteers. Thank you for your service.

Highlights

Page XX features an editorial by Dr. Christy Nishita, at UH Center on Aging and the Hawaii Pacific Gerontological Society, discussing how the "the sandwich generation"—baby boomers with college-age children and dependent parents—impacts community health services. Next issue, a boomer you all know will tell his story from the heart.

Our cover story interview with Red Cross Hawaii CEO Coralie Chun Matayoshi will open your eyes to the largest volunteer operation in Hawaiii. Turn to page 14 and you won't have to endure a disaster to get to know this wonderful humanitarian organization.

On page 24, UH sorority Beta Beta Gamma alumnae and the BBG Foundation give tribute to the late Dennis Taira, a mortgage broker and Phi Kappa Pi fraternity alumnus, supported 15 BBG Annual Golf Tournament fundraisers. Our Publisher, Percy Ihara, is a frat brother of Dennis and a fellow mortgage professional.

If you want to help your community, see our "Senior Volunteer Opportunities" Resource Guide on page 20. Take the first step—call an organization and give a little of your time.

Pages 36–37 explore the healthy acivities of Hiking and Line Dancing. "Helpful Tips" on page 30 is a fun column. Call, mail, email or submit online—your tips that will save readers time or effort. You send 'em, we print 'em.

Condolences to the Miyahira Family

Centenarian Kameko Miyahira passed away on Feb. 1. Her family wrote: "We are still incredulous that fate would take her from us so suddenly despite her vitality, vigor, and apparent good health." Like all who came to love Kameko, author Sherry Goya was deeply saddened by this news. Our sympathy and sincere condolences go out to Kameko's many friends and family.





Every Day is Brand New!

Katherine Kama'ema'e Smith, Associate Editor

Correction (Feb/Mar issue, Chinatown): Beth Slavens is Administrator of Kina 'Ole Estate adult residential care home (ARCH) in Kane'ohe. info@kina-ole.com.

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Cover & Feature Story Photography by Brian Suda

Our Contributors

enerations Magazine calls upon Hawai'i's experts—from financial and legal advisors to healthcare professionals and noted chefs—to produce an informative and meaningful publication for our local seniors and their families. Mahalo for their contributions.



AL BAYLESS has been residing and hiking on Maui for 9 years. He hikes with both the Sierra Club and Mauna Ala Hiking Club, for which he leads hikes. His love for nature and desire to stay fit takes him on very enjoyable hikes into Maui's many valleys and paths along the rugged cliffs of Maui's north shore. Al's other interest is hiking safety.



BEV BRAUN loves line dancing and has been teaching for the past 15 years, starting at Windward Mall. She is the primary instructor of West Oʻahu Line Dancers and hosts a monthly social dance at the Palladium. She often invites national and international Choreographers to teach special workshops. Bev works for the City of Honolulu, and is volunteer state coordinator for Senior Line Dance Round Up.



RYAN MASA is the K-8 principal at Assets School. He previously served as Board President, Hawai'i Branch of the International Dyslexia Association, consultant for Hawaii Association of Independent Schools and adjunct professor at Chaminade University of Honolulu. Masa also taught and administrated at Lawrence School, an independent, coeducational school in Sagamore Hills, Ohio. independent, coeducational school in Sagamore Hills, Ohio



SUZANNE HULL, MSW, is Program Director for the Senior Companion Program (SCP) sponsored by the Department of Human Services, Adult Protective and Community Care Services Branch. SCP is a federally funded program under the Corporation for National and Community Service. Suzanne has 25 years of service with the Department of Human Services in permanency services for foster youth, supporting foster parents and facilitating childcare licensing.



STEPHEN B. YIM, JD, LLM is a sole practitioner tax attorney specializing in elder law and the areas of estate planning, and supplemental needs planning for families who have children with disabilities, charitable tax planning, estate and gift tax planning, estate administration, trusts and wills. Stephen was adjunct professor at the University of Hawaii William S. Richardson School of Law. He teaches M.B.A. and MAcc students at University of Hawaii and Hawaii Pacific University, and many workshops, including Generations Magazine Aging in Place Workshop.

And a continuing mahalo to our everpresent contributing partners (in alphabetical order):

TERI BRUESEHOFF | PAMELA CUNNINGHAM | Dr. RITABELLE FERNANDES | MARTHA KHLOPIN CHRISTINA LANEY | SCOTT MAKUAKANE | KIRK MATTHEWS | JULIE MOON | Dr. DENNIS NAGATA JEFFREY SISEMORE | SCOTT SPALLINA | JANE YAMAMOTO-BURIGSAY | MICHAEL W. YEE



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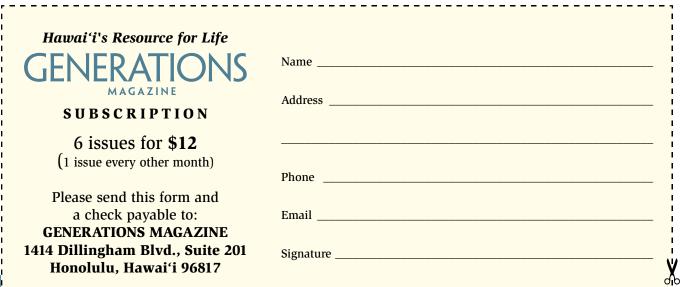
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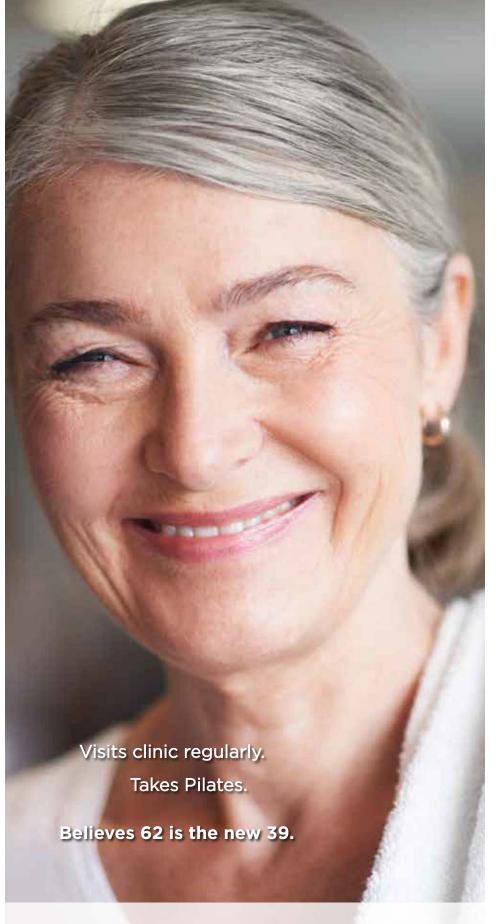
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Choose Healthy, Live Well is a pre-diabetes education program offered by the Straub Health Management Department. This 5-session program can help people at risk for Type 2 diabetes take the first step toward preventing diabetes and living a longer, healthier life.

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Mahalo Volunteers!

by Sherry Goya, Generations Magazine Staff

between the relation of the re act or practice of doing volunteer work in community service. Here in Hawai'i, many seniors volunteer their services to our community every day—in a multitude of capacities.

One such volunteer is Nancy Shimamoto, who spends every Tuesday from 8 am to noon on the "front-line" at Kuakini Medical Center information desk, answering the phone, greeting visitors, and offering directions. She is an "Ambassador" for Kuakini volunteer services.

At 64, Nancy retired as principal of Aina Haina Elementary, after 38 years in education. In her 12 years with Kuakini, Nancy was Auxilliary Council President from 2008 to 2013. Today, she is on the Board of the Kuakini Health System and serves as Chairperson of the Kuakini Foundation.

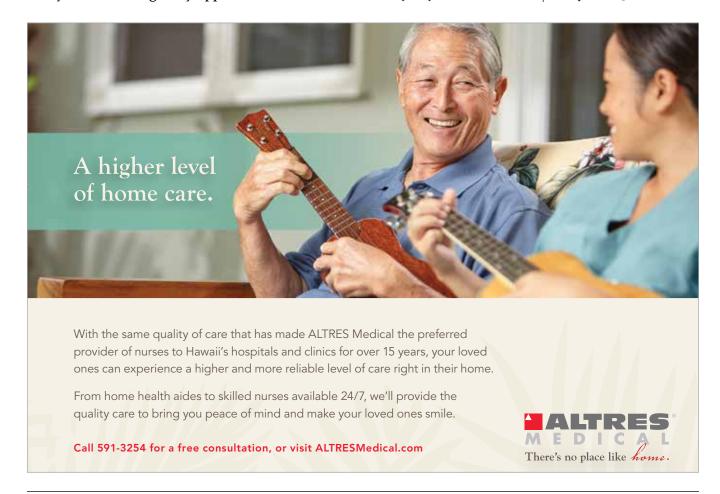
Volunteering is a long tradition at Kuakini. Every volunteer is greatly appreciated—from

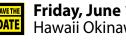


Nancy Shimamoto and Sherry Goya

assisting in admissions, adult day care, gift shop sales, mail delivery, medical records, imaging services, to working in the snack shop. Nancy also escorts tours, attends workshops, and participated in the First Hawaiian Bank's PrimeTime Wellness Fair on March 5th. It was a great event. Call **808-547-9184** if you want to volunteer at Kuakini. Mahalo to Nancy and all volunteers! ■

A touching story is always worth sharing. So, if you have a story, or a centenarian announcement, send it to me with a photo(s), we'd love to know about it. Sherry Goya: 808-722-8487 | SGoyaLLC@aol.com







Never Ever...

by Kirk Matthews

netired. No gold watch. No pension. Just retired. Now what? Since I have been retired, I realize there is really no such thing.

Life goes on. You may spend a little time watching "Family Feud." You may spend more time working on your golf swing or with friends and relatives you haven't seen for a while.

But sooner or later, you realize ... retired or not...you still have something to share. You have spent 40 plus years working at your craft or skill. You had a passion for it then. That passion doesn't disappear overnight. I am determined to use those talents as long as I am able to make my community a better place.

You will have more time to spend with your significant other. Stay close. Take advantage of this added dimension. The relationship may change, but that can be a good thing if you have the right attitude.

You may find yourself looking at price tags a bit closer. I'm told this is normal. Still, it could be difficult to get used to since you have more time to go to the store.

Jim Valvano, the late great coach of North Carolina State's basketball team said, "Never give up. Never, ever give up."

I am using that as my mantra:

Never give up...Never give up.

There will be more challenges and opportunities in the future, and I welcome them with open arms and an open mind.

Imua, retirees, imua.

KHON2 TV personality and journalist Kirk Matthews, a boomer, who speaks from the heart on issues concerning seniors and soon-to-be seniors. Post your questions or comments to Kirk at his column on Generations808.com.



The "Sandwich Generation" in Hawai'i

by Christy Nishita, Ph.D., UH Center on Aging, and Hawaii Pacific Gerontological Society

he term "sandwich generation" has come to describe boomers—who find themselves supporting adult children and elderly parents at the same time. Possibly more visible in Hawai'i, as costs of living rise, millennials are challenged to emerge into adulthood with financial independence. At the same time, our parents are living longer, and as they age we're taking on caregiving tasks, with rising costs of long-term care looming in the background. How these

physical, emotional and financial challenges are met calls for creative solutions. Our homes, families and communities are changing, with conventional homes now consisting of multiple and interdependent generations. Millennials are involved in caring for their grandparents, who in return, are more intimately involved in helping raise our families.

These family relationships have a direct impact on how the community and our systems of care evolve. Opportunities for

families to be involved in strengthening their community and care systems are increasingly visible. Mayor Kirk Caldwell's ongoing Honolulu as an Age Friendly City Initiative, for example, envisions inter-connected communities that will embrace older adults who want to remain socially involved and physically active, a city infrastructure that will remain responsive to the capabilities and safety of our people, equitable services, robust opportunities for intergenerational exchanges, and thriving quality of life among all residents. Active community and family participation will be vital to the success of the Honolulu as an Age Friendly City Initiative. Information on the initiative will be continually updated on the following website: www.kupunatokeiki.com/.

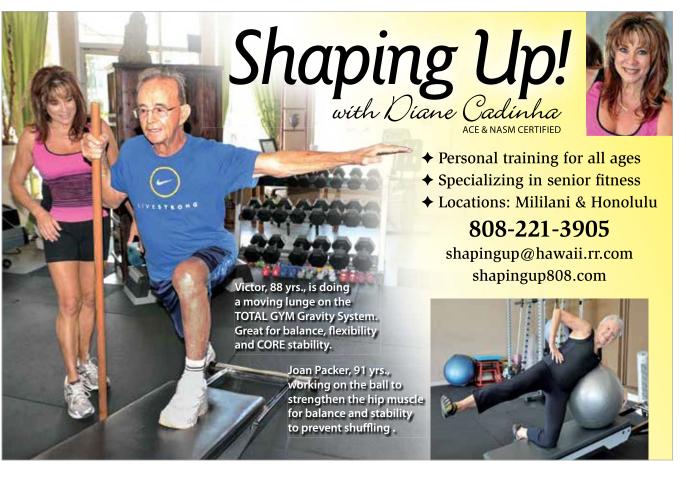
Family involvement in developing health services and community supports is also crucial. Historically, care provided in the community was designed to provide services solely to the person with functional or cognitive limitations. In addition, Community services were limited, directed by the organization, and often times did not meet the individual needs of the person seeking help. More recently, recognition of individuals and families as essential partners in the care planning process has

transformed the way we deliver care. We now see programs designed specifically for caregivers, such as the new T-CARE pilot project, available through the Maui County Aging and Disability Resource Center. Working together, care manager and caregiver create a personalized plan for the caregiver to better manage their responsibilities, while ensuring their own health and wellness. Caregiver feedback throughout the pilot project will be important, helping to determine

whether or not T-CARE can be adopted and made available to all caregivers throughout Hawai'i. For more information on this project, call the University of Hawai'i Center on Aging at 808-956-5001 or at uhcoa@hawaii.edu.

Reinventing the role of family in healthcare, social services, and community initiatives will not only better support caregivers as they care for their parents and children, but will have a profound impact on the efficiency of care in our community. From hospital discharge planning to the development of new programs and community planning, as the two examples above highlight, there are a variety of vital roles for individuals and families that will ensure Hawai'i's communities are livable for all.









DISASTER. REDCROSS. YOU. by Katherine Kama'ema'e Smith

Coralie Matayoshi wants to insure PREPAREDNESS... with the help of volunteers.

he face of the Hawaii Red Cross is its CEO, Coralie Chun Matayoshi. Like Red Cross founder, Clara Barton, Coralie can't do everything by herself. She must inspire and lead thousands of volunteers to deliver humanitarian aid to all of us—whenever disaster strikes.

At the same time that police and fire first responders are called to the scene of a disaster, Red Cross disaster relief volunteers are deployed to assess damage, counsel victims, administer immediate aid and start planning longer-term assistance. Volunteers on Red Cross Disaster Action Teams are on duty 24/7 and average one response every four days. This is humanitarianism at its best: orderly aid, comfort and logistics delivered to disaster victims, behind the scenes. Volunteers are ordinary citizens, just like you and me—with a will to help and skills learned at Red Cross.

Most people have no idea how many services Hawaii Red Cross provides to our communities. Veterans and families of active military know Red Cross volunteers who aid service members at Tripler, Schofield, Pearl Harbor and Kaneohe. Some deployed soldiers have even had the Red Cross track them down in the field to deliver news of a family emergency at home — or arrange to get them home for a funeral. Lifeguards and moms may not know about how Red Cross helps our military personnel, but they do know about Red Cross swim instruction classes and certification programs. Business owners send their employees to Red Cross first aid and CPR training. Puna residents affected by Hurricane Iselle received aid. Recently, Red Cross volunteers had a shelter on standby for residents needing to evacuate their homes due to the threat of the Puna lava flow. In fact, at every flash flood, tsunami, earthquake, or house fire across our state, Red Cross volunteers are providing disaster relief to people in need. Every day, they are prepared to scale up and to deliver the amount and kind of aid required exactly when it is needed. Volunteers from Hawai'i deploy to other states—Hurricane Sandy in New Jersey, Hurricane Katrina in New Orleans.



It's how they train for large disasters at home. When Hawai'i gets hit, American Red Cross volunteers from the mainland will deploy here to help us.

At the head of this volunteer humanitarian organization is a woman with a heart for people. Nearly twelve years ago, Coralie Matayoshi and her husband moved back to Hawai'i from Washington, DC, where Coralie was engaged in antitrust litigation at the U.S. Department of Justice. "I wanted to raise my children in Hawai'i, but I never thought I would end up at Red Cross." She went into a law practice in Honolulu, and served as the Executive Director of the Hawaii State Bar Association for 13 years. Later, in 2004, when the Red Cross CEO position came up, she put all that aside to follow a deep concern for people in need. "... It was their mission that got my attention," she says, with a smile.



The American Red Cross Mission Statement:

To prevent and alleviate human suffering in the face of emergencies, by mobilizing the power of volunteers and the generosity of donors.

A WAY OF BEING

What drew this highly skilled attorney away from the law? Was it something inside Coralie—a deep yearning that desired a bigger reward than stature and big money?

At the core of all humanitarian organizations is something called altruism, defined as: "unselfish regard for or devotion to the welfare of others." Even if you never heard this word before, you may recognize the feeling—a desire to help others that goes beyond family ties and friendships an inborn will to help anyone in need." It is the stuff that drives career firefighters, police, EMTs, lifeguards, nurses and ER physicians. It causes strangers to jump into the sea to help a drowning person. Although the law helps people, Coralie saw in Red Cross a direct way to help thousands of people in need and to lead an organization of like-minded humanitarians. At Red Cross, nobody actually talks about this—they all get it. That's because they are a band of altruistic people.

When Coralie talks about her volunteers, she smiles. She shares their unique motivation and understands how volunteers "designate themselves to the job," as she says. People who call to inquire or walk in to sign up at Red Cross really want to help people. They are responding to their altruistic feelings, and Coralie says her job is to find them the right job for their skills or to teach them new skills so they can effectively provide humanitarian aid. Some will become case workers. Others will become instructors who teach the public to save themselves in future disasters.





We decided to let Coralie tell you first hand what Red Cross does, and to take a look at the many volunteer training opportunities at Red Cross.

GM: What do you want our readers to know about Red Cross?

CM: "Most people only know a little of what Red Cross does. Besides having volunteers on call 24/7 to respond to disasters like home fires, we train the public for disaster preparedness. We manage evacuation shelters and provide services such as bulk distribution of first aid supplies, water and food. We provide meal service to those in need during the aftermath of major disasters. These are big operations, and our many volunteers must be trained in advance. We also train the public in first aid and cardiopulmonary resuscitation (CPR). We teach swimming, and certify swimming instructors. Although we are not part of the military, we provide humanitarian aid to military families and patients at military hospi-

tals, like Tripler Army Medical Center. Our volunteers deliver more disaster mental health counseling than any other organization. We are mental health counseling experts.

GM: So Red Cross needs a lot of volunteers?

CM: "Hawai'i is the most isolated population on the face of the Earth," says Matayoshi. "My goal is to increase our volunteer base, so we are prepared for epidemics, large storms and tsunami that can strike statewide. We have been fortunate in recent years that tsunami did not hit Hawai'i directly, but it is just a matter of time. We have many jobs, and volunteers can pick what they feel most motivated to assist in. If they want to learn new skills, we can train them. Many of our volunteers are retired, so their schedules easily accommodate training programs and round-the-clock duty shifts as caseworkers, drivers, damage assessors, team leaders or telephone dispatchers in big disasters. I think it's important for your readers to know that we do not receive any federal or state funding for disaster operations. We ask for donations from the community—like every other non-profit. We also leverage donor dollars wisely through the work of our dedicated volunteers.

GM: What is involved in managing a disaster shelter?

CM: During Iselle, 32 evacuation shelters housed 2,041 people in one night. In the aftermath, two hundred Red Cross workers (188 volunteers) provided meals, cots, shower facilities and cell phone charging stations to displaced Puna residents. They distributed comfort kits, cleanup kits, coolers of ice, flashlights, trash bags, tarps and batteries to those in need. Damage to homes was assessed and those who could not return home received help to find alternative housing after the storm. Volunteer nurses did health assessments and trained mental health workers provided crisis counseling for 950 persons during the nine days that shelters were open.



GM: You said "home fires." How do you aid victims of a home fire?

CM: Our disaster team recently followed the fire department into a home that had burned to the ground. Red Cross caseworkers are trained to assess damage to help victims communicate with their insurance carrier. They also help arrange temporary housing, food and clothing. Red Cross volunteers are trained to expertly assist victims of disasters to think through the next steps for them and their family, to provide comfort and to connect families to other agencies who can provide long-term aid. After the fire trucks left, the victims were not alone. Red Cross was there.



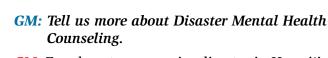
GM: We understand that Red Cross manages the volunteer program at Tripler Army Medical Center.

CM: Red Cross volunteers work in 46 different departments and wards at Tripler. Some are professional volunteer nurses, doctors, pharmacists and office workers. Some even bring their pet "therapy dogs" to visit patients and service members. Red Cross hospital volunteers are bringing comfort and aid to patients and their families every day. Together with volunteers at Schofield, Pearl Harbor, and Kaneohe, Red Cross volunteers donate 35,000 hours per year.

GM: Is community disaster preparedness a big part of your operation?

CM: Every year Red Cross teaches 20,000 people courses in first aid, nurse aid, family caregiving, babysitting, water safety, lifeguard and pet first aid training. Now many of these lifesaving tips are available as apps for your smart phone, so that your first aid or CPR facts are a touch away all times.

The Red Cross offers instructorled programs for children, adults, businesses and our community organizations. To schedule a class, you may reach them at the number listed at the end of this article.



CM: For almost every major disaster in Hawai'i, Red Cross volunteers have been counseling families who have lost loved ones, helping people deal with trauma, fear, anger and melancholy so they can then move on with their lives. At Pearl Harbor, Hilo tsunami, New Year's and Mānoa floods, Sacred Falls landslide, Ehime Maru, Hawai'i Island earthquake, Kaloko dam burst—Red Cross was there. Hawaii Red Cross volunteers were in American Samoa, traveling from village to village, helping survivors of the 2009 tsunami. I was deployed to New Orleans in 2005 for Hurricane Katrina. Deploying our volunteers brings back priceless experience and training that one day will help us right here in Hawai'i.

BECOMING A RED CROSS VOLUNTEER

Do you have what it takes? This interview gave us a very different view of the American Red Cross in Hawai'i. The message is pretty clear: we need to prepare for disasters. When trouble hits, trained volunteers have to swing into action to help the victims. If this story speaks to you you may have the heart of a Red Cross volunteer. Or maybe now you understand the benefits of investing in the future of Red Cross. When we help Red Cross Hawaii meet their mission, we help ourselves and our families.



At the core of all humanitarian organizations called altruism, defined as: "unfor or devotion to the welfare







To donate or for more information on volunteer opportunities, visit their website or visit their Headquarters in Diamond Head. Hawaii Red Cross

4155 Diamond Head Road, Honolulu 808-734-2101 | www.redcross.org/hawaii

Volunteer—It's a Good Thing

Alzheimer's Association Aloha Chapter Kauai Program Office

Humberto Blanco | 808-245-3200 | HBlanco@alz.org

Help as an administrative/program organizer at a dementia clinic; support grant procurement, help in health fair booths, general administration, office support and data entry.

Alzheimer's Association Oahu

Pamela Scott, Program Director | 808-591-2785 | pscott@alz.org

Enjoy a team purpose: assist with office work, community outreach services and local health fairs.

Arthritis Foundation-Hawaii Branch

Maile Kawamura, Executive Director | 808-596-2900 | mkawamura@arthritis.org Various clerical and administrative positions.

Catholic Charities Hawaii (Honolulu)

Maureen Caracciolo | 808-527-4780

Be a friend: visits, companionship and escort services to homebound and elders.

Common Grace (Honolulu)

808-342-8326 | commongraceofhawaii@gmail.com

Share your company and friendship with a child in public school for one hour a week.

Hawaii SHIP (formerly the Sage PLUS Program) (Honolulu)

1-888-875-9229 | help@hawaiiship.org

Everyone needs guidance. Available statewide are Medicare counseling and assistance, customer service specialists, community outreach specialists and special project assistants.

Honolulu Theatre for Youth

808-839-9885 ext. 711 | outreach@htyweb.org | www.htyweb.org

Let yourself shine by ushering, assisting with special events and general office work.

Kuakini Health System (Honolulu)

Brian Nagamine | 808-547-9184 | b.nagamine@kuakini.org

Assist with acute care, geriatric care services, clerical duties, information desk services, hospital tours, and gift shop/snack shop operations.

Lanakila Meals on Wheels

Ben Brown or Lenny Fabro | 808-356-8519 | bbrown@lanakilapacific.org

Provide a link to the outside world. Become a shuttle driver and deliver meals to hubs across the island or serve as an on-call deliverer.

Leahi Hospital Thrift Shop (Honolulu)

Dianne Krajci | 808-225-6165 or 808-733-8091

Multi-talented? Help needed: sorting, pricing, displays, cashiering, and researching donated items.

Lunalilo Home (Honolulu)

808-395-1000 | admin@lunalilo.org

Kupuna wisdom needed in all areas: Hawaiian culture, gardening, arts-and-crafts, hairstyling, administration. Learn to deliver "Namaste" and dementia care by "talking story" or just being a companion.

GENERATIONS RADIO SHOWS LISTEN LIVE on KHNR & iHEART

SATURDAYS at **5pm-6pm** on AM690 THE ANSWER **SUNDAYS** at **3pm-4pm** on www.iheart.com (search: KHNR) Mānoa Cottage (Kaimuki)

Calvin M. Hara | 808-426-7852

Share your gift of friendship: one-on-one visits, arts and crafts, entertainment: music and programs.

Nā Hoaloha (Maui)

808-249-2545 | www.nahoaloha.org

Looking for angels for homebound seniors to do transportation services, grocery and medical appointments; walks, talk story, light housekeeping and gardening. Be a visiting friend; give caregiver relief.

Palolo Chinese Home (Honolulu)

808-748-4911

Get involved in senior day care, nursing home and care home activities and planned events. Help with fundraising, in-home companionship and chore services or delivering meals to seniors at home.

RESOURCE GUIDE

Project Dana (Honolulu)

808-945-3736 | www.projectdana.org

Giving your heart can mean a lot, provide services to frail seniors in Honolulu.

Seagull Schools, Inc. (Honolulu)

808-261-8534 | www.seagullschools.com

Lend a friendly hand as a teaching or staff assistant in classrooms, adult day center, the food service kitchen; light groundskeeping and/or cleaning tasks.

Senior Companion Program (Honolulu)

808-832-0342 | shull@dhs.hawaii.gov

Dynamic? Have a big heart? Share it with like-minded seniors, age 55 years and older. We match you with homebound seniors to provide companionship and emotional support. We believe in "home."

St. Francis Healthcare System (Honolulu)

Maylynn Wong | 808-547-8138 | mwong@stfrancishawaii.org

Be the comfort of companionship: hold a hand, use a computer, address envelopes, teach a craft, deliver medical supplies, make phone calls, sing & play music, record their memoirs, lend an ear and touch a heart.

The American National Red Cross, Hawaii Chapter (Honolulu)

808-734-2101 | www.redcross.org/volunteer/

Ready to jump into the action? We can use your vitality. Log on for complete volunteer job descriptions and volunteer training opportunities.

Content received from organizations may change after publication



The Magic of "Stardust"

by Ryan Masa, Assets School K-8 Principal

p 22

lex Haley, author of "Roots: The Saga of an American Family" once wrote: "Nobody can do for little children what grandparents do. Grandparents sort of sprinkle stardust over the lives of little children."

In Hawai'i, kūpuna play an active role in the family and raising our next generation. Schools are tapping into this senior resource with programs that bring grandparents to campus.



Above: 4th grader Zach Ihara enjoys his family at Kūpuna Day — grandparents retired U.S. Army Colonel Les Ihara, Grandma Shirley, and Dad Percy Ihara.

A 2011 study by BYU Department of Family Life showed that with grandparents involved in their daily lives, children are more social, more engaged in school and more likely to show care and compassion for people outside their immediate family and friends.

Assets School is dedicated to helping students with learning differences achieve their fullest potential in a student-centered, nurturing and accepting atmosphere, with an individualized, integrated learning environment that instills confidence and resilience in each student.

Assets places a strong emphasis on the importance of family. We host Kūpuna Day to honor the wisdom, respect and aloha that our kūpuna embody and share with us. Our students' eyes lit up with excitement and pride as they introduced their school, work, teachers and friends to their guests. The children's glee reminded me that the "stardust" comes from a special relationship that began at home, in their formative years.

This day, students, kūpuna, and school staff enjoyed breakfast together. Later they spent time creating art together. Students performed a hula to "E Ku'u Tūtū (My Grandmother)," a vintage song popularized by Genoa Keawe and her Hula Maids. Kūpuna then visited classes for activities with students. We had an incredible morning together.

Mahalo to all the kūpuna! We thank you for your guidance, unconditional love and brilliant, remarkable "stardust." ■



Escape the Ordinary This Summer

by the Office of the State Librarian

hhh, summer is almost here! We all look forward to sum-**L** mer for time to relax, recharge, explore, spend more time with family and friends, or perhaps carve out more quality time to ourselves to do what we enjoy the most.

Join the Hawaii State Public Library System (HSPLS) this summer to do all of those things by signing up for our 2015 Summer Reading Programs. It's not only for kids,

we have a reading program for everyone including Adults (18 years and older), Teens (middle

through high school) as well as Children (pre-Kindergarten through 6th Grade). Simply visit your local public library and register beginning May 31. By popular demand, this summer our reading programs will all run for seven weeks beginning May 3-July 18.



Adults and kids alike enjoy a COOL summer in Hawaii State Public Libraries.

Our reading programs will celebrate heroes of all kinds. Participants in the Adult Summer Reading Program will be challenged to "Escape the Ordinary" in stories about heroes, superheroes, and extraordinary people, places and activities. By finishing at least one book a week, readers will be eligible to receive reading incentives and a chance to win a free lucky drawing

for an eReader. Our libraries will also offer special programs featuring performance, musical artists and activities that will engage and delight the entire family. For more program information and all library schedules visit www.librarieshawaii.org. Our Summer Reading Program offers adults the

opportunity to have fun, explore new interests, and be encouraged to try new literary genres for their own reading and learning enjoyment. If participating as a family, parents and grandparents can provide good reading models for children to follow and all can share in dedicated quality family time to bond and enjoy reading together without the

This summer of library fun is provided free of charge, courtesy of the Friends of the Library of

distractions of electronic gadgets.

Hawaii and other generous community partners who support and encourage reading and learning at our Hawaii public libraries on O'ahu and all neighbor islands.

In addition, please visit www. librarieshawaii.org to see our latest electronic resources during our Summer Reading Program, including Wi-Fi (during public service hours), eBooks, audiobooks, eMagazines, learn foreign languages,

> website courses. hundreds of online courses ranging from health to computer basic training, and website access to create frequently used civil (family, consumer and housing law) legal forms. All you need is your valid **HSPLS** library card!



We'll see you at Summer Reading Program! ■

Hawaii State Public Library System 808-831-6878 | lds@librarieshawaii.org www.librarieshawaii.org

Brothers & Sisters in Community Service

by Katherine Kama'ema'e Smith



Donna (front row, marked) with her Beta Beta Gamma sisters.

eta Beta Gamma (BBG) is the only Greek sorority left at University of Hawai'i. In the '50s and '60s, students from small rural high schools could find fellowship, mentors and community at big universities by joining a sorority or fraternity. Today, BBG still brings like-minded women together for important service work.

In celebration of the sorority's 50th anniversary in 1998, over 300 alumnae sisters were inspired to create a lasting legacy through charitable giving. The BBG Foundation, incorporated in August 1999, allows BBG sisters and donors:

- to serve the community by charitable giving.
- an opportunity for establishing lasting legacy for BBG Sorority in perpetuity.
- an opportunity for fellowship, mentoring and networking among alumnae and actives, community service and experience working on charitable projects & fundraising.

Since 1999, BBG holds a golf tournament every fall at Mid Pacific Country Club in Kailua. Many golfers are alumni of Phi Kappa Pi Fraternity at UH. The fraternity closed in 1982, but bonds formed in college are still strong. The essence of sisterhood and brotherhood between BBG and Phi Kappa Pi resonated in a tribute to brother Dennis Taira, who passed away. Foundation Director and First Board President Donna Hoshide said:

"Dennis Carson Makoto Taira was indeed BBG's golf hero. Since 1999 BBG sister Susie Taira's husband Dennis brought in foursomes of his Phi Kappa Pi brothers—often over 10 teams—to support BBG. The success that we have enjoyed these 15 years would not have been possible without Dennis and those many golfers. What a tribute to Dennis this year—to have 180 golfers and so many BBG sisters attend our 16th annual golf tournament. We feel his spirit with us, we miss him dearly and still mourn his very premature passing on May 11. We will remain forever grateful to Dennis."

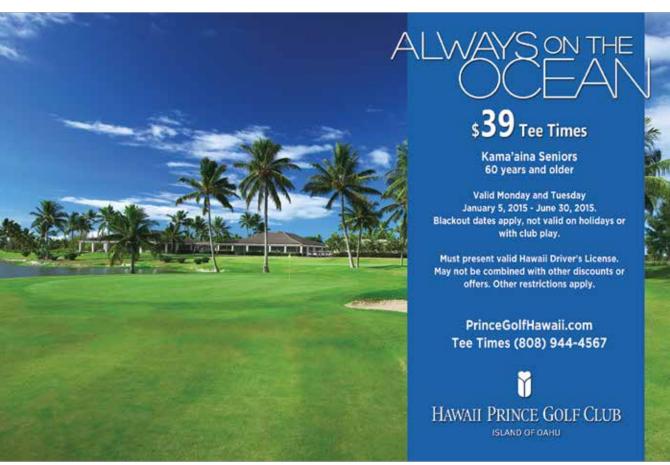


Dennis Taira, (front row, right) with his Phi Kappa Pi brothers after a round of golf and fun.

The BBG Foundation endowment fund grants scholarships to UH students. They also support over 25 charities, including American Cancer Society, Resolve of Hawaii, Hawaii Meals on Wheels, American Red Cross, and Hospice Hawai'i. Says Donna, "A grand mahalo to all!"









Chinatown Celebrates Year of the Sheep

by Generations Magazine staff



At the full moon in March, a two-week long Chinese New Year celebration officially ended with a festival of lanterns. Earlier, at the new moon on Feb. 19, Chinatown welcomed thousands of residents and visitors with a huge parade, fireworks and Night in Chinatown street festival. Behind the scenes, families gathered for traditional meals, and parents gave their children red envelopes of money—an ancient tradition.



One of Chinatown's many proud community groups

Many Chinese clubs and societies throughout the Hawaiian Islands gathered to practice cultural and spiritual traditions. Members of Chinatown's Lung Doo Benevolent Society all speak a dialect that originates from Lung Doo village in the province of Zhongshan, China. Besides camaraderie and mentoring youth in Honolulu, they also helped build a school for kids in China.



Wei Yu, Liang (梁偉怡), Miao Cai Ruan (阮妙財), Ame Lin (林威焯), Joseph Young (楊华洲), Yai Sum Ng (伍銳森)

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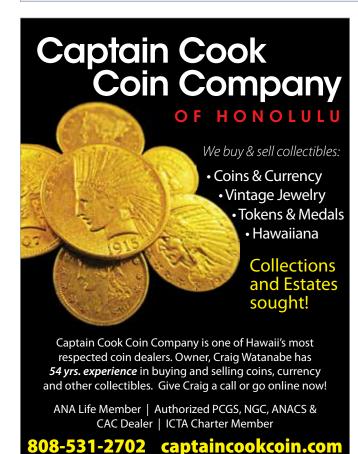
Dr. Nagata received post graduate training in aesthetic dental techniques and full mouth rehabilitation.

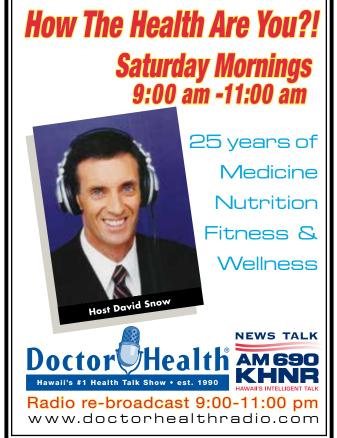
Currently a clinical instructor at LVI Global.

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G

Hawaiian Pie Company Honors Great-Grandfather's Baking Legacy













Tn the mid-1930s, Yoshio Hori opened a bakery in Kohala ▲ on Hawai'i Island, selling pastries, breads, cookies and pies. He meant to name the bakery after himself, but it became a westernized version of the Japanese name due to a packaging order miscommunication.

His son, Richard Sr., recalls, "My father told (the salesman) the name was Hori. He heard 'Holy.' So that's why the bakery is Holy's Bakery." Holy's Bakery became famous throughout the state as the place to get buttery, melt-in-your-mouth pies.

Today, the baking tradition still runs strong in the Hori family. Every generation has produced bakers with the legacy continuing at The Hawaiian Pie Company.

In December of 2014, Yoshio's grandson Joel Hori and his children, Matthew, Lindsey, and Andrew Chun-Hori, opened their doors in Kalihi. The new bakery is not affiliated with Holy's Bakery, but it does honor Grandpa Yoshio by offering a line of traditional flavors that include the famous Butter Apple and Peach pies. Along with these delicious

of age and

older with

valid ID



(back row) Matthew Chun-Hori, Andrew Chun-Hori, Joel Hori (front row) Jan Hori, Grandpa Richard "Yasu" Hori Sr., Lindsey Chun-Hori







508 Waiakamilo Rd., Honolulu 808-988-7828 | www.hawaiianpieco.com

Receive coupon per 5% off on oerson Weds. Baked Grandpa April-May Yoshio's Pies

Peach, Pear Coconut Pies

advance orders with credit card. No rain

traditional pies, they have introduced new flavors that were created in their kitchen at home in Mānoa Valley.

"The next generation of flavors features the same buttery crust with tropical flavors like Passion Fruit, Pear and Strawberry Guava," said Matthew. "We also have a cool specialty Hawaiian topping that accompanies some of our flavors, which is a great addition to our pies."

Joel's children were a major part in the revival of the family business. "We grew up with the stories Dad and Grandpa

used to tell of growing up in the bakery and the magic that was Grandpa Holy's Bakery (Yoshio)," said Lindsey. "Family is why we do what we do."

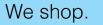
Youngest brother Andrew adds, "I'm bringing this part of the family into me and looking up to my Grandpa, Dad and Uncle; it's cool to be able to follow in their footsteps."

Richard Sr.'s face radiates with contentment as he hears the respect and love his grandchildren have for the family. "If my father is looking down from heaven, he's surely smiling."











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Do I Have a Tip For You!

by Generations Magazine Staff

It takes creativity to stretch our dollars, save steps and get our chores done efficiently so we ▲ have time for family and community FUN!

Let's share what we've learned. Our world is changing, but not everything. The younger generation teach us technology; we teach them wisdom. In our time, "fast" and "inexpensive" was the name of the game — how to cook fast meals that don't cost \$25 plus a leg...or an arm. By the end of the week, one can save plenty of cash! Other things that we can share are new tricks that make our lives easier. To get the ball rolling, here's something from our staff:

Bathroom tips:

p 30

• Always leave a light on at night, make sure the bath mat has a non-slip bottom, and be sure cold and hot faucets are clearly marked.

LIFE LESSONS

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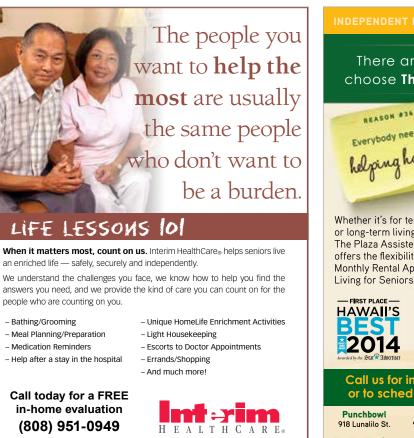
- Errands/Shopping

How about Kitchen tips:

- To see if an egg is fresh, immerse it in a container of cool, salted water. If it sinks, it's fresh—if it floats, throw it away.
- Mash and freeze ripe bananas, in one-cup portions, for use in later baking, or peel and freeze whole in a baggie—no wasted bananas!
- Coffee filters can be used more than just for making coffee. Use them to cover dishes when cooking in the microwave or to soak grease after frying bacon, French fries, chicken fingers, etc.

Help us share your wisdom by giving us your Helpful Tips. Call or email Sherry Goya.

808-722-8487 | sgoyallc@aol.com







Living in Paradise: Oceanic Time Warner Cable channel 27 (Big Island) Seniors Living in Paradise

Mon. - Fri.: 6:00 am - 7:00 am | Daily: 6:30 pm - 7:30 pm

"No Sweat Cooking"

Tumm!! George Yoshida and Derek Kurisu released their new

• on their wildly popular Hawai'i Island daily cable TV show,

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since 1999 with their zany and lovable antics—and cooking fabu-

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their own meals—even lazy husbands—just kidding. Good cooks

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Cookbooks cost only \$15.00 each, including tax and shipping!

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email: ciyosh@hawaiiantel.net; telephone: 808-959-8677.

lous dishes with the freshest ingredients from KTA Superstores.

"Seniors Living in Paradise." The recipes are easy. On air and in

the cookbook, that translates to "any man can cook," "one-minute

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or complex preparation steps will love this book.

Buy one for a friend and treat yourself too. ■

No Sweat Cooking offers

old-fashioned, easy but delicious recipes fea-

tured on **Seniors Living**

in Paradise. The fun-

loving culinary authors,

Kurisu, display some of

their "slam-'em-together

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George Yoshida and Derek

cookbook--full of tasty, local-style recipes they demonstrate

by Generations Magazine Staff

Primetime Living in Paradise

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www.ktasuperstores.com/living-in-paradise-show

REASONS TO VISIT ONLINE, WWW.GENERATIONS808.COM

Constipation in Seniors

by Dr. Ritabelle Fernandes, MD

onstipation affects approximately 2 percent of the population in the US; the elderly are more commonly affected. Constipation refers to bowel movements that are infrequent or hard to pass. According to the National Institutes of Health (NIH), constipation is defined as having a bowel movement less than 3 times a week.



Laxatives can help relieve constipation. Overuse of certain laxatives can lead to dependency and decreased bowel function. In general bulkforming laxatives, also referred to as fiber supplements, are the gentlest on the body and safest to use long term. However, seniors must remember to drink adequate amounts of water when taking fiber supplements like Metamucil.

Seniors need to call their physicians immediately if they have sudden constipation with abdominal cramps and are unable to pass gas. It is important to seek help if seniors have blood in the stools, constipation lasting more than 2 weeks, require use of laxatives for several weeks, experience rectal pain, unexplained weight loss, or severe abdominal pain--these may be signs of a serious underlying medical condition.

What causes constipation?

- Not drinking enough liquids
- Low-fiber diet
- Lack of physical activity
- Ignoring the urge to have a bowel movement
- Stress
- Travel
- Medical conditions affecting the gastrointestinal, endocrine, or nervous system
- Medications—iron or calcium supplements, narcotics, antidepressants, anticonvulsants, and certain medications to lower blood pressure

Which tests may help diagnose the cause of constipation?

Based on history and physical examination, a physician may order some of the following tests:

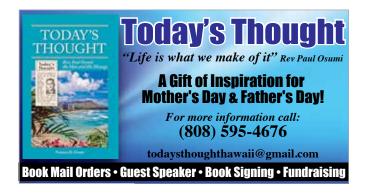
- Blood tests including a complete blood count and basic metabolic profile
- Colonoscopy
- Proctosigmoidoscopy
- Barium enema
- Stool studies
- X-rays of the abdomen
- Anorectal manometry (pressure measurements of the anus and rectum)

What are the complications of chronic constipation?

- Hemorrhoids
- Anal fissures
- Fecal impaction
- Bowel obstruction
- Rectal prolapse

How can seniors prevent constipation?

- Drink at least 8 glasses of water each day
- Eat lots of **fiber**
- Exercise regularly
- Do not ignore the urge to use the restroom
- Eat foods that promote bowel movement: prunes, apples, papaya, banana and cabbage





Smile! Rejuvenate Your Life!

othing can start your day off better than seeing a beautiful, genuine smile in your mirror. Have you ever thought, "I don't like my smile?" With today's dental advancements you can significantly improve your smile.

You may consider smile rejuvenation if you have any of the following:

- crooked teeth
- missing teeth
- misaligned teeth
- stained teeth
- gapped teeth
- uneven length teeth
- gums that are too noticeable

There are many ways to make your teeth straight, fill in gaps and improve their overall appearance. Orthodontics such as clear aligner therapy align teeth for health, function and beauty. Porcelain veneers can help to enhance your smile. You may have a tooth missing—a dental implant topped with a crown, may resolve that problem.







treatment

A person with a malocclusion or "bad bite," prematurely wears down the teeth. Severe wear collapses the space between the chin and nose, creating a very aged facial appearance. Correcting the bite gives the patient an "instant face-lift".

Whether you want to change the shape, color or alignment of your teeth, consult a dentist who specializes in smile rejuvenation to discuss the best option for you.

Hawaii Center for Cosmetic & Laser Dentistry 808-526-0670 | www.smilepower.net



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Some things in life don't change no matter what your age. We all want a sense of purpose and belonging and a chance to keep the life and friends we have made along the way. We can help, with services from home care to senior living to skilled nursing care.

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1

High Intensity Training for Arthritic Relief

by Julie Moon, Physical Therapist

Control and Prevention, approximately 33 percent of adults 65 and older suffer from osteoarthritis (OA). Mayo Clinic reports that OA is the most common form of arthritis, when protective cartilage wears down, creating "wear-and-tear" pain, discomfort and fatigue.

Aquatic therapy is an effective treatment for OA, giving patients improved mobility, reduced pain and greater flexibility. You might think exercise at a high intensity level would exacerbate the pain. Not so. A recent groundbreaking study published in *The Journal of Strength and Conditioning Research*, demonstrated the benefits of high-intensity interval training (HIIT) on an underwater treadmill. For six weeks, subjects with OA walked in water, against alternating high and low resistance. Training resulted in significantly less joint pain, improved balance, better mobility. Walking speed was nearly as fast as control



subjects without arthritis. Aquatic exercise gave benefits and relief that individuals with OA would not be able to achieve on land.

A growing body of clinical research proves aquatic therapy for osteoarthritis may be more effective than alternative land-based exercise.

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~Beth Slavens

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Hiking For Health, or Just For Pure Joy

by Al Bayless, Outdoor Enthusiast



iking is a great activity for seniors! I'm 72 and really enjoy it. Several of my fellow hikers are in their upper 70's and are still going strong. One, at 83, still hikes five miles on the beach several times a week.

Some people hike mainly for exercise and walk vigorously hoping to work up a good sweat. Others prefer a more leisurely pace and stop often to take pictures, enjoying their commune with nature. While you can see much from your car as you drive along the highways, you can only see the finer details of nature while walking. And there are many sights not available from your car, such as hidden waterfalls, moss covered trees, and the colorful hills in the center of Haleakalā Crater.

You can choose from a wide variety of hikes ranging from easy to difficult. On the easy end of the scale are simple beach walks or strolls along scenic country roads. My favorite Maui hike, moderately strenuous, is the Pipiwai Trail within Haleakalā National Park. It has a wonderful stretch of bamboo forest with three-inch thick stalks, 50 feet high. The 11 mile Haleakalā Crater hike may be difficult, but well worth the effort. Scenery within the crater is wonderful and truly other-

Bob Chang, Bev Brill, Ginny Kiick and Diana Douglas of Mauna Ala Hiking Club take a welcome rest in Haleakalā Crater.

worldly. While 20-somethings may do this hike in four hours, I myself plan on at least eight hours.

There are several books that list hikes in Hawai'i, but it is even better to find local groups to hike with that can provide guidance and companionship. You can join *meetup.com* on the internet to find hiking groups in your area. Sierra Club, *www.sierraclubhawaii.com/groups.php*, leads hikes on all four main islands. Contact the hike leader to make sure the hike is right for you.

Never hike alone on isolated trails; if you slip and injure yourself, you could be in serious trouble. Wear proper shoes and clothing, hat and sunscreen. Bring a snack and lots of water. While cell phones won't work in some areas, they can help you out of trouble in others.

Round'em Up!

by Bev Braun, Round-Up Coordinator

ine Dancing—it's not just country, or confined to local Honky Tonk.
Heck! Seniors are line dancing to all their favorite tunes!

A number of studies extoll the benefits of line dancing for seniors: low impact exercise that can improve cardio-vascular health, muscle tone and strength is one. I just learned that it also lowers risk of osteoporosis!

Dancing also exercises our minds. Learning new dance steps, patterns and musical rhythms keep our brains and attention sharp—to ward off dementia. It also provides essential social benefits: meeting new people, sharing common interests. We see dancing seniors building new confidence and self-expression. Line dancing is a wonder drug for seniors! And FUN!

On Oʻahu, Pālama Settlement offers a variety of line dance programs for the first-timers and intermediate level dancers. Kick up your heels with us at Ward Warehouse on Tuesday nights. Many County Department of Parks and Recreation senior clubs have open classes. Our annual Senior Line Dance Round-up is Oʻahu June 4 and 5.



Top R: O'ahu Seniors rehearse for an exhibition dance. Lower L: West Maui Seniors have fun at Kaunoa Center.

For more information about the Senior Line Dance Round-up or line dance classes and programs on all islands, call **808-228-0390** on O'ahu, or email **AlohaLinedancer@outlook.com.**



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Are You Prepared?

by Teri Bruesehoff, CEO, HiHomeCare (subsidiary of The Hawaii Group)

he American Red Cross, featured in this issue of Generations Magazine, is a historic organization that has served our country for more than 134 years. Not only does Red Cross provide assistance during crises, but it also educates the public on disaster preparedness. The question is: are you, as an older individual or as a caregiver to an elderly relative, prepared for an extended emergency?

If you share your home with an elderly family member, disaster preparedness is paramount. Here are six ways you can prepare your home and your family for emergencies:

- Take a moment to look up your local shelter: where it is located, what services does it provide.
- Are home emergency kit batteries sufficient for a disaster? If electricity is critical to the care of your elderly family member, be prepared to transport your loved one to an acute care facility.

- Put together a "To-Go Bag" with basic care items for your family member. Include extra clothing, diapers, baby wipes, water and medications.
- Ensure your family member's medication will last several days. Have at least one refill available.
- Keep medications in a small cooler filled with reusable ice packs.
- Plan ahead for civil emergencies, because your home services may be temporarily unavailable.

Natural disasters and other emergencies are incredibly stressful; add caregiving and meeting the medical needs of loved ones on top, and you can be overwhelmed. But if you are prepared for crisis, you can keep your family protected! Aloha.

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*Advocates can provide you with psoriasis education and resources and offer support, but cannot provide medical advice or replace your conversations with your health care provider

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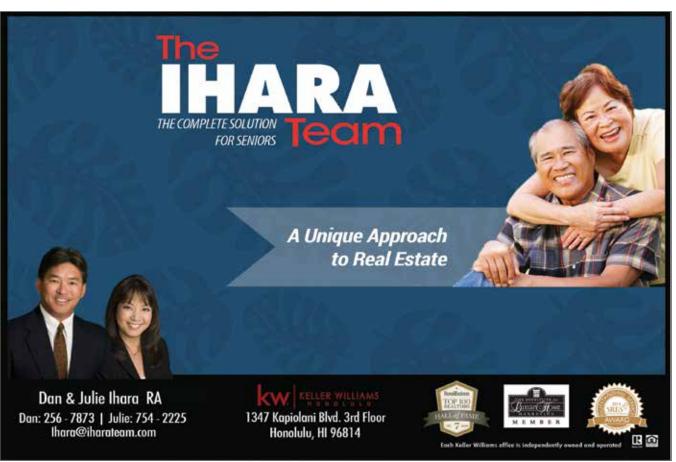
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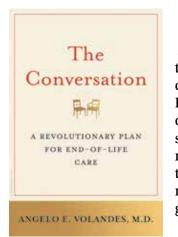






"I Want to Die Comfortably—at Home"

by Generations Magazine Staff



ational surveys say 80 percent of people want to "die in the comfort of their home," but in Hawai'i, only 22 percent of families use hospice services. Hawaii also ranks high (number 2 in the U.S.) in emergency room deaths. Are we getting what we want?

Dr. Angelo Volandes from Harvard Medical

School recently spoke to health care professionals in Hawai'i about ways to find out what terminal patients really want. "We don't live in a patient-centered health care system," says Volandes." As patients, we need to take control and become the center of our care team's attention."

Under-utilization of hospice services is a national problem, but worse in Hawai'i. According to a 2007 study of over four thousand terminal patients, those on hospice lived longer than patients in hospitals who opted for complex procedures to "fight for longer life."* Obviously, being kept alive in an intensive care unit is not the same as recovering enough to go home—but by the time families figure out their loved one is not coming home, it's too late. For ten years Dr. Volandes taught doctors how to find out their patients' end-of-life intentions. Now he is helping educate families to start the conversation early, and to tell their doctors—if they want to die comfortably at home.

Dr. Volandes' new book, "The Conversation," tracks seven patients at the end of life. He says that if patients knew that surgical procedures and resuscitation at end of life often do little good, they might turn them down. Such procedures may even increase their loved one's pain and decrease the comfort of their last days.

HMSA (Hawai'i Medical Service Association), Dr. Volandes, and Dr. Rae Seitz from John A. Burns Medical School collaborated to make a series of videos on advanced care planning. Videos are available to Hawai'i hospitals and health care providers in all local languages so they can open the "Conversation" about end of life care and clearly plan for the patient's true wishes and intentions.

Dr. Volandes urges elders to take the first step—have a conversation with your loved ones—to be sure everyone in the family knows what you want. If you want to die in familiar surroundings at home, pick the person who will honor your wishes when you are no longer able to make your own decisions. For further information contact your health care provider. "The Conversation" is available in bookstores and on *Amazon.com*.

Theconversationbook.org

*Journal of Pain and Symptom Management Vol. 33 No. 3 March 2007, pp.238-245





New Name—Still Great Volunteer Experience

by Pamela Cunningham, Hawaii SHIP Coordinator

pril is recognized as National Volunteer Appreciation Month. Then May is Older **A** Americans Month and the theme this vear is "Get into the Act." Our SHIP volunteers have been getting into the act through delivering community presentations, providing information at health fairs, counseling individuals on their options and benefits, and assisting beneficiaries with appeals for denied benefits.

SHIP: New name; still the same

At this point you're thinking to yourself, "there is another program in Hawaii called the Sage PLUS Program and they do the exact same thing?" We are one in the same—we have just transitioned and are using our national network name to hopefully make things a bit less confusing (in the 2015 Medicare & You hand book it mentions the SHIP program approximately 20 times).

Get Into the Act as a SHIP Volunteer

State Health Insurance Assistance Program volunteers are our most valuable assets. They are the friendly voices that return your calls to our hotline; they provide outreach services on a regular basis at many of our Social Security Offices statewide. To meet the needs of our beneficiaries, volunteers have even provided a health insurance presentation at 6 am in the morning! You may interact with our volunteers at health fairs or in our office, discussing options or counseling on benefits. But there are many others that you may never see, playing very important roles behind the scene to support our programs. These volunteers enter data, put together presentations and health fair packets. They tirelessly and joyfully provide clerical assistance. Customer service specialists look up and gather information for the volunteer who will be assigned to assist you. We also have volunteers who work on special assignments such as Secret/Mystery Shopping, or testing of new materials and other short-term projects. We are now looking for volunteers who are interested in social media and would like to help us keep the online conversation about health insurance going!

Volunteers must be at least 18 years of age (for some special projects we will at times accept persons below 18, with parental permission) and have an interest in helping their community. We do not accept volunteers who hold an active health insurance license. SHIP is statewide, so tell your friends we are currently looking for volunteers on all islands. Don't hesitate "Get into the Act" and become a SHIP volunteer!

To all our current and future SHIP volunteers — Mahalo Nui Loa. To contact us for more information visit our website or love us on Facebook!!!

Hawaii SHIP (State Health Insurance Assistance Program) 1-888-875-9229 | 808-586-7299 help@hawaiiship.org | www.hawaiiship.org facebook.com: Hawaii SHIP- Sage PLUS Program

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Social Security Brain Teasers

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



est your knowledge or learn a few things today — with this in mind, tease your brain with these bits of Social Security trivia:

When was the Social Security Act signed into law, and who signed it?

When did Social Security begin paying disability

Is there any significance to the digits in your Social Security number — or are they just random?

Answers: The Social Security Act was signed into law on Aug. 14, 1935, by President Franklin D. Roosevelt. Check out a picture of it at: www.socialsecurity.gov/history/fdrsign.html.

Although Congress and the White House discussed Social Security disability benefits as early as 1936, they did not enact a law until 1956. Learn more about disability benefits at: www.socialsecurity.gov/disability.

If your Social Security number was first issued to you before June 2011, the first three digits indicate the geographical region where you resided. Generally, numbers were assigned beginning in the northeast and moving westward—people on the east coast got the lowest numbers; west coast got the highest numbers. The remaining six digits just aided SSA's early manual bookkeeping operations. As of June 2011, all numbers are randomly assigned without regard to region.

There's more history to enjoy on Social Security's history page. Tease your brain at: www.socialsecurity.gov/history.

Questions, online applications, or to make an appointment to visit a Social Security office, contact:

1-800-772-1213 (toll free) | 1-800-325-0778 (TTY) www.socialsecurity.gov



& SERVICES

Companion Program Helps Aging in Place

by Suzanne Hull, Senior Companion Program Director

The importance of independence is ever apparent especially as we age. The Senior Companion Program is a vital community-based support service that enables frail kūpuna to remain independent and live in their homes. The Senior Companion Program is under the Department of Human Services and sponsored by the Corporation for National and Community Service. The Program recruits and trains senior volunteers to provide families and caregivers much needed time off. The companions also accompany kūpuna to medical appointments and grocery shopping, provide light meal preparation and assist with other needs.

The Senior Companion Program hopes to extend its reach on all islands by recruiting kūpuna 55 years and older on limited income, who are interested in providing supportive services to lonely, isolated and/or homebound seniors in

our communities.
Recruits who meet
the income eligibility
guidelines and other
requirements receive
a nontaxable stipend,
meal allowance and
reimbursement for
transportation costs.
The program is also
seeks to partner



Ellen helps Gerrine look over papers.

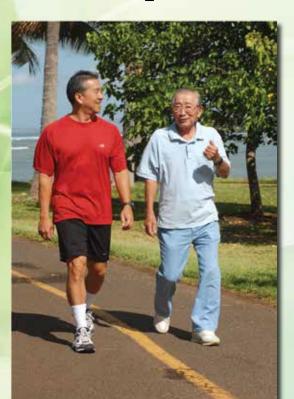
with nonprofit agencies that provide services to kūpuna living in our communities. Be a part of helping our kūpuna age in place.

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Do You Know IRMA?

by Martha Khlopin, Medicare Radio Host of "A Medicare Moment With Martha"

illions of Medicare beneficiaries with Original Medicare or other Medicare ▲ health plans understand the costs associated with their Medicare Part B coverage. The premium for Medicare Part B is usually deducted from the beneficiary's social security payment, or can be billed separately or paid by a third party. Medicare Part B coverage is provided to help with costs of physician visits, lab work, X-rays, etc. The Medicare Part B premium is released annually and can be increased, decreased or remain at the same level from a previous year. In 2015 the Medicare Part B premium remained at the same level as 2014. It is \$104.90 per month for most beneficiaries, however it can be higher based on income levels.

Recently, a reader contacted us for an explanation of a Social Security letter he received shortly after he joined a Medicare Advantage plan. His monthly premiums seemed high.

He believed that he would pay a Part B premium of \$104.90 and a \$0 premium for his Medicare Advantage Prescription Drug plan. However, a letter from Social Security alerted him that he would be subject to an Income Related Medicare Adjustment (IRMA) of \$42.00 additional monthly cost for his Medicare Part B premium and another \$12.30 adjustment to his Medicare Part D premium. Here is what we learned:

Most people don't qualify to pay higher premiums, and never receive an IRMA notice.

IRMA is calculated by Medicare based on your modified adjusted gross income, as reported on your IRS tax return from two years ago.

If your adjusted gross income is above a certain amount your Medicare Part B and Part D premiums may be higher.

IRMA affects less than 5 percent of people with Medicare, so most people don't pay a higher premium.

Part B Monthly Premium

Part B premiums are paid monthly. If your modified adjusted gross income as reported on

your IRS tax return from 2 years ago is above a certain amount, you may pay more.

If your yearly income in 2013 was filed as (in thousands = k):						
Individual	Joint	Married/Separate	2015 payment			
\$85k or less	\$170k or less	\$85k or less	\$104.90			
\$85k-\$107k	\$170k-\$214k	N/A	\$146.90			
\$107k-\$160k	\$214k-\$320k	N/A	\$209.80			
\$160k-\$214k	\$320k-\$428k	\$85k-\$129k	\$272.70			
above \$214k	above \$428k	above \$129k	\$335.70			

Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly adjustment based on your income. The adjustment is charged addition to your plan premium.

If your yearly income in 2013 was filed as (in thousands = k):					
Individual	Joint	Married/Separate	2015 payment		
\$85k or less	\$170k or less	\$85k or less	\$104.90 + plan prem.		
\$85k-\$107k	\$170k-\$214k	N/A	\$146.90 + plan prem.		
\$107k-\$160k	\$214k-\$320k	N/A	\$209.80 + plan prem.		
\$160k-\$214k	\$320k-\$428k	\$85k-\$129k	\$272.70 + plan prem.		
above \$214k	above \$428k	above \$129k	\$335.70 + plan prem.		

We discovered the Medicare beneficiary who contacted us was subject to IRMA for only one year when his income was high. In later years his cost came down \$500; he got to know IRMA. ■

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REASONS TO VISIT ONLINE, WWW.GENERATIONS808.COM

Afraid to Downsize? Get Organized First!

by Christina Laney at LIST Sotheby's International Realty

s Realtors, Certified Aging in Place Specialists and Senior Real Estate Specialists, we **L** help our clients connect with professionals who can help them downsize to a more manageable home. Often clients in large homes want to simplify their lifestyle. But one look at accumulated belongings in every closet, drawer and cubby hole makes it clear that they cannot make the move on their own. Left unattended, clutter continues to grow, and can become a fire hazard or home for pests.

You can learn do-it-yourself methods to systematically purge your clutter, at your own pace. Or, you can hire professionals to help you. Either way, decluttering your home gives you the freedom and ease to move to smaller, more manageable accommodations: a smaller house without stairs, a condominium where you don't have yard work or perhaps a full-service retirement community.

To learn more about decluttering and other topics related to seniors and real estate, consider attending a free seminar hosted by LIST Sotheby's Senior Concierge:

May 2, 2015—Decluttering, Downsizing And **Selling Your Current Home**

Presenter: Christina & Yumi Laney They will cover downsizing your home.

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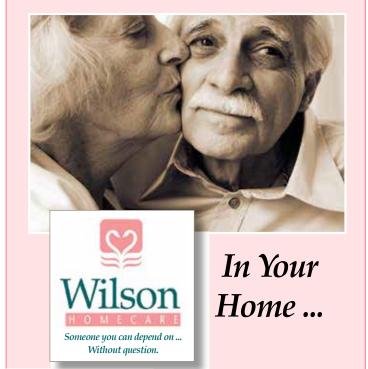


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For Love...of Money: Sham Marriages

by Scott Spallina, Senior Deputy Prosecuting Attorney

Then it comes to love and relationships, we are particularly protective of our elders. We scrutinize new companions who come into their lives; when our kūpuna decide to marry, we get concerned about the new partner's intentions.

Stephanie (not her real name) called my office, she was panicked. She just discovered a life her father had kept secret from her; he married a woman 30 years his junior recently; did not live with her; paid her rent and car payments; and that they met at a bar she worked. This upset Stephanie so much that she could only envision her father as being a helpless victim to a predatory vixen, she was calling to see if this new wife could be arrested for financial exploitation.

Stephanie did not initially see the fact that her father was a competent, lonely, older man who lost his wife a couple of years ago and liked the attention given him by this bar hostess. Although this May/December relationship greatly benefitted the wife financially, Stephanie's father consciously knew the true nature of the relationship, and was more than willing to continue this marriage. After speaking to Stephanie, she understood that because her father wanted the marriage as it was, a crime did not occur, and there were no grounds for prosecution.

Our office has been receiving more calls like this from family members or friends who are wor ried that a senior—seemingly competent in all other aspects of their life—are now an unwitting dupes for a gold digger.

Although these relationships have the telltale signs of financial abuse, if one were to ask the "victims" if they feel exploited — many would reply just the opposite.

Having said this, however, does not mean that all such unions should be viewed as a mutually benefitting relationship for both spouses. There are, in fact relationships where these sham marriages can turn into abuse, harming the older spouse not only financially, but physically if the senior suffers from disabilities that are not being addressed by the spouse.

In trying to determine whether or not a marriage is a case of love or is harmful to the older partner, one should be aware of the following warning signs:

- **Isolation:** When someone is attempting to execute a scam, the less people involved the better. It is common for predators to isolate their victims from their families and loved ones. Be involved in the lives of your Kūpuna and check in often.
- **Loneliness:** Those who are potential victims of sham marriages are often lonely and seeking companionship. This makes them increasingly vulnerable. Stay involved and help your Kūpuna to find healthy companionship. Help them to get involved in community activities, take classes, or find a new hobby.
- Ulterior Motives: Be cautious when the individual you are seeing has a little too much to gain through this marriage. Are they non-residents? Are they in need of a green card? Are they financially unstable?

Marriage should be a sacred bond built upon love and friendship. Unfortunately to some, marriage transforms into a dollar sign, a green card, or even a benefits package. Stay involved in your parent's lives. The best way to protect your parents from sham marriages is to prevent them from loneliness and isolation—feeling the need to seek companionship from others that may not have their best interests at heart.

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

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To Buy or Not to Buy a Vacation Home?

by Michael W. K. Yee, Certified Financial Planner

Tou finally feel ready to make that dream purchase. Before you put an offer in for a getaway on a neighbor island or a city lights apartment, consider the realities of owning a second property.

Can you afford it?

Owning a second home entails additional expenses such as:

- Furniture or other household items
- Air fare or wear and tear on your vehicle
- Annual repairs or improvements
- Recreational equipment such as a boat
- Utilities: heat, air-con, water, internet and cable
- A security system for when you're away

If you plan to rent your vacation home, you may need to hire a property manager.

Is the location right?

Homes in areas where temperatures dip below freezing need to be winterized and monitored to avoid frozen pipes. Where there's snowfall, there's shoveling and plowing to manage. Distance is also a key consideration, and the relative ease of getting there. Have you chosen a location and property that will grow in value or will it be hard to sell when the time comes?

Would renting be a better option?

Short-term property rental can provide the comforts of a home without the obligations of ownership. Rather than be tied to one place, you can explore new locations when you take a vacation. Alternately, if you do purchase a vacation home, you may want to list your property as a rental when it's not in use. If your vacation home is in a high demand area, you might be able to generate an income stream—but don't forget the costs of managing the property from afar.

How will your taxes be affected?

Different tax rules apply to owning a second home, which can be somewhat complex. Rental income and expenses, property taxes and mortgage interest are a few items that could impact

vour tax return. You'll want to consult with a tax advisor to sort out the details and discuss how vour taxes will be affected.

There are a lot of factors to think about before purchasing a vacation home. Consider working with a financial professional to determine how buving a second home will affect your longerterm financial plan.

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Be Giving While You're Living

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

ingdom Advisors founder Ron Blue takes an interesting approach to estate planning. ►He advocates lifetime giving as a way to assure that the objects of your bounty are worthy recipients of your wealth. This could play out a couple of different ways.

As Blue points out, there are three places your "stuff" can go after you die: to charity, to your loved ones, or to the government, attorneys, and other professional advisors by way of taxes and administration expenses. A good estate plan will minimize the amount that is bled away in the last category. A really good estate plan will help to make sure that your intentions regarding your loved ones and your favorite charities are carried out just as you intend.

Giving assets outright to your loved ones is a way to give them full control over and responsibility for those assets. However, one of your intended beneficiaries could easily lose his or her inheritance as a result of a divorce, car accident, or bad business deal. Life is unpredictable, and your beneficiaries may have no experience manageing or protecting assets. For this reason, many estate plans include ongoing trusts that allow the beneficiaries to have as much control as they are able to handle, while at the same time insulating the trust assets from creditors and predators who might try to take advantage of your beneficiaries and take those assets away.

The thing about leaving assets to your loved ones after you are gone is that you will have no idea how each loved one will handle his or her inheritance. Your best guess during your lifetime could turn out to be wrong. So what about making gifts during your lifetime, so that you can see how your intended beneficiaries handle newfound wealth? Gifts allow beneficiaries to learn how to manage money. Gifting could also be a great way for you to "test drive" your estate plan and determine how well it works while you are still able to make adjustments to it. If one beneficiary turns out to be a poor steward of your wealth, you can always redirect assets in your final estate plan to other beneficiaries, or provide greater restrictions

on a spendthrift beneficiary's control over your hard-earned and carefully invested wealth.

The same principles apply to charitable gifts. Your favorite charity could turn out to be a poor manager of donated assets. It would be far better to find that out during your lifetime than to leave your loved ones regretting your philanthropic choices, especially if your family name will be memorialized and forever connected with your charitable gift. Knowing what happens now gives you assurance about how things will go later on. If your charity performs well now, you may add to your gift, upon your death. Not only that, but your gift may have far greater impact because you made it earlier. If, for example, you want to provide funding for scholarships so underprivileged children can go to college, the sooner you make your gift, the sooner a scholarship recipient will graduate from college, get launched in a career, and turn around and "pay it forward," as you have done. Giving now also allows you to join other donors, to create large charitable projects.

As Ron Blue would say, you should consider "giving while you're living so you're knowing where it's going." This is simple but sound advice for anyone who prefers to test the water before diving in headfirst.

Scott Makuakane, Counselor at Law Focusing exclusively on estate planning and trust law.

Watch Scott's TV show, Malama Kupuna Sundays at 8:30 p.m. on KWHE, Oceanic channel 11

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WISDOMS

Four Myths About Kidney Disease

by Jeffrey Sisemoore, Director of Planned Giving, National Kidney Foundation of Hawaii

That do you know about kidney disease? Are you sure that what you heard is correct? Here are 4 common errors:

Myth 1: Kidney disease is rare

One in seven adults in Hawai'i has kidney disease and one in two are at risk for the disease. High blood pressure, diabetes, a family history of kidney failure, and being over 60 are major risk factors. So is being Asian, Pacific Islander, African-American, Hispanic, or American Indian.

Myth 2: You'll know if you get kidney disease

Most people who have kidney disease don't know it, because the early stages of kidney disease do not usually produce any symptoms. To learn if you have kidney disease, get tested. Once you are diagnosed there are many steps you can take to reduce the progression of the disease.

Myth 3: People at risk can't do anything

Not everyone at risk will get kidney disease. You can help protect your kidneys. Eat healthy, get regular exercise, control blood pressure and blood sugar, keep a healthy weight, quit smoking, and don't overuse pain medications like ibuprofen.

Myth 4: Dialysis is the only treatment

Early stage kidney disease is usually managed with medication, exercise, and diet. Some People diagnosed early can slow progression and enjoy a normal lifestyle. Dialysis or kidney transplant is only needed if kidney disease progresses to kidney failure.

National Kidney Foundation of Hawaii 808-589-5976 | jeff@kidneyhi.org For Planned Giving: www.kidneyhawaii.org Main: www.kidneyhi.org | www.kidney.org

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Lost in Translation

by Stephen B. Yim, Attorney at Law

id you play the game "grape vine" as a child? You whisper something to someone who whispers it to another, until the last person gets the message. The last person says the message out loud. At best, it is a very garbled version of the original message.

Think about estate planning. People tell their attorney the underlying reasons for wanting an estate plan. They share concerns for their loved ones and hopes for their future.

The attorney then translates these heartfelt wishes and intentions into legal language and writes an estate plan. It's like speaking English to someone and asking them to write down the conversation in French. However, the translator only knows scientific French words. He gets the jist of the conversation, but fails to translate the full meaning and intent. Some of the meaning and intent is lost.

After the client dies, the trustee and beneficiaries try to understand the purpose, reasons, and meaning of the estate plan, only to find hard-tointerpret legal documents.

This grapevine way of making one's estate plan leads to misunderstanding, lack of clarity, and different interpretations can lead to fractured family relationships. The only people who can clear up any misunderstanding and define their values and meaning are gone — often estates become "lost in translation" experiences.

We need to get away from the grapevine method of estate planning and start having family meetings to relay our intentions clearly while everyone is here—to ensure a successful estate plan. ■

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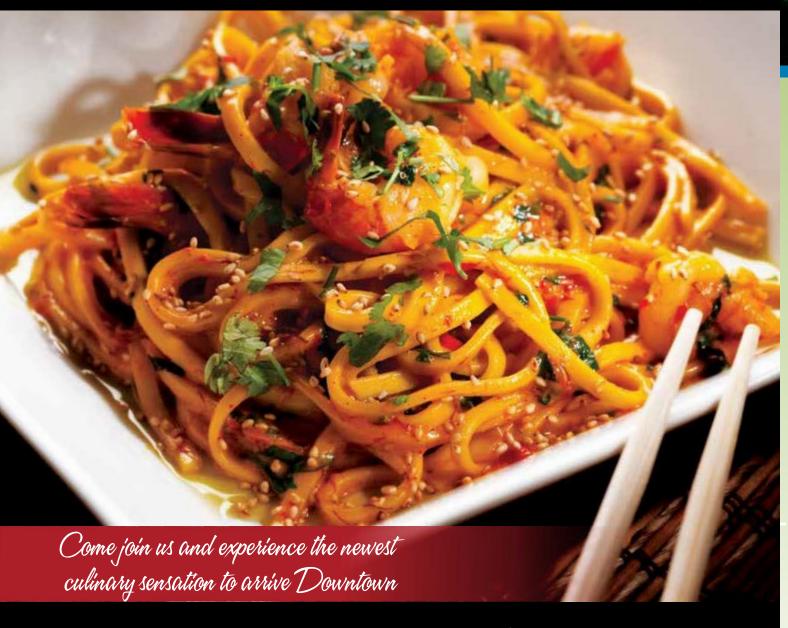
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