

GENERATIONS

HAWAII'S RESOURCE FOR

MAGAZINE | VOLUME 4 • NUMBER 6

Mānoa Heritage Center

For Sam and
Mary Cooke,
Mālama 'Āina
is the "Right Thing
To Do."

The Gift Of Daniel Palmer's Hobby

page 24

Healthcare Costs In Retirement

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'Tis The Season: Think Charitable Gifts

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Distribution
Locations on
Page 3



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MOLOKAI & LANAI: Na Puu wai

■ For distribution location questions or requests, contact Sherry Goya: 808-722-8487 | SGoyaLLC@aol.com

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Giving flows through every page of this issue of *Generations Magazine*. We feature Sam and Mary Cooke, who preserved an ancient Hawaiian earthwork and created Mānoa Heritage Center for our community. This educational site and beautiful native Hawaiian gardens are close by, but a world away from modern Honolulu—a 'must see' for your family.

A companion story about retired dermatologist, Dr. Dan Palmer (pg. 22), shows how big a simple hobby can become. His collection of Hawai'i ferns is now the standard book botany students and conservationists use to identify ferns. He donated all his work to UH.

Volunteers are always givers, like 83 year-old Irene Oficial, who provides transportation for other seniors through Nā Hoaloha neighbor-to-neighbor services on Maui (pg. 32). Every Caregiver provides for the needs of others. Our professional contributing authors give us the benefit of their training and expertise so we can make better decisions on Medicare, Social Security, health care, financial planning, retirement and improving our homes. Giving is the foundation of our community.

Take a moment to recognize how much time and resources YOU give your own family, friends and community. Our Generations Team applauds you! Whatever you give—a tune to lift the spirit, a hot meal to fill an empty belly, or greeting your grandchildren home from school every day—you are an honored "giver," and this issue is for you.

Maintain a Normal Pace

The holiday bustle can be very stimulating, but it disrupts the healthy routines that keep us rested and strong all year. I have to remind myself that it's okay to say "no" to some invitations, and forego that second helping of a treat that only comes once a year. Let's all stay healthy and make sure we get sufficient rest and quiet time. Check out two cultural traditions in Hawaii (pg. 14) that are daytime events and don't involve alcohol—Japanese Mochitsuki and Hawaiian Makahiki.

The holidays are also great times to curl up with a good book. Our resource page lists all the libraries in Hawai'i and their hours.

May the joy of giving be yours!



Every Day is New!

Katherine Kama'ema'e Smith, Associate Editor



Mānoa Heritage Center red Ōhi'a lehua blossoms—another gift!

Corrections

Aug./Sep. issue, "Senior Discounts" Resource Guide: Longs Drug/ CVS does not offer daily senior discounts; their current CVS programs and offers are a benefit to all Hawai'i shoppers.

Oct./Nov. issue, "When Hiring Private Caregivers..." by Kathy Newkirk Leong, RN, CEO Kahu Malama Nurses Inc. The acronym RICO stands for Regulated Industries Complaints Office in Hawai'i. We apologize for the misquote.

PERCY IHARA

Publisher/Editor

808-234-3117

Percy@Generations808.com

KATHERINE K. SMITH

Associate Editor

808-268-0787

Katherine@Generations808.com

SHERRY GOYA

Sales & Distribution

808-722-8487

SGoyaLLC@aol.com

TILA WOMACK

Director of Marketing

b/f: 808-315-8089

c: 910-494-4307

Tila@Generations808.com

WILSON ANGEL

Art Director

Wilson@Generations808.com

BRIAN SUDA

Photographer

BSuda@aloha.net

PETERSON ROSARIO

Webmaster

Webmaster@Generations808.com

GENERATIONS MAGAZINE, 1414 Dillingham Blvd., Suite 201, Honolulu, Hawaii 96817

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Cover & Feature Story Photography by Brian Suda



Kūali'i, a Tudor-style home of Sam and Mary Cooke stands in front of Kaka'o'o heliau.

Our Contributors

Generations 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.



CANDICE CARTER is Executive Director for Nā Hoaloha on Maui. She has a BS in Gerontology and has spent 25 years working to help seniors maintain their independence. She served as the State Legislative Director, Associate State Director (Texas) and Director (DC & West Virginia) for AARP. She has worked on nursing home reform and developed the first AARP Livable Community in the nation. She was Volunteer Coordinator at Heartland Hospice, largest hospice network in the U. S. and served as a member of the Maui County Council on Aging.



DR. RITABELLE FERNANDES, MD, MPH, FACP is Clinical Associate Professor at the Geriatric Medicine Department of the John A. Burns School of Medicine, University of Hawai'i. She is board certified in Geriatric medicine, Hospice and Palliative Medicine, Internal Medicine and Home Care. She is a practicing physician at the Kokua Kalihi Valley and Kalihi-Palama Health Center.



MARTHA HANSON is Associate Vice President of Donor Relations for University of Hawai'i Foundation Central Offices, a nonprofit organization that raises private funds to support the University of Hawai'i System. Before joining the foundation as development director, she was Director of Development at Hawai'i Nature Conservancy. Martha writes about generosity and the impact of philanthropy on UH and the community.



CHRISTINA LANEY WYCHECK and YUMI LANEY are a mother-daughter Realtor* team with List Sotheby's International Realty. After walking their families through challenging senior transitions, they wanted to do more for their senior clients. With over 45 years of combined experience, they started Senior Concierge Program, which offers their real estate services along with additional benefits for seniors and their families, such as free educational seminars, and referrals to senior related vendors to make senior transition as stress-free as possible.



DR. DENNIS NAGATA has been in private practice over 30 years. A graduate of Iolani School, he later received his Doctor of Dental Surgery from the University of Southern California. Dr. Nagata's practice specializes in advanced aesthetic, functional dentistry and sleep breathing disorders. His professional affiliations include The American Academy of Cosmetic Dentistry, The International College of Craniomandibular Orthopedics, The American Academy of Dental Sleep Medicine (AADSMD), and The Hawaii Dental Association.

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

TERI BRUESEHOFF | SHERRY GOYA | HAWAII SHIP | MARTHA KHLOPIN | SCOTT A. MAKUAKANE
KIRK MATTHEWS | JULIE MOON | CLINTON MURAKAMI | JEFFREY SISSEMORE | SCOTT SPALLINA
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Home is the main page.

This Issue will take you to the current issue's table of contents with live links to individual articles.

Resources will take you to resource guide archives.

AIP Videos show a list of the Aging in Place Workshop speakers.

Advertising contains all of our advertising and marketing information.

About Us is just a little background.

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Subscribe provides a subscription form so you can enjoy *Generations Magazine* delivered to your door every other month.

The screenshot shows the homepage of Generations808.com. Annotations include:

- Navigational Menu:** Points to the top navigation bar.
- Play the video that's existing on the screen or click in the gray box to link to AIP Videos:** Points to a video player and a gray box labeled "2013 Aging in Place Workshop Videos".
- Links to not just "resources" but the entire issue:** Points to a link labeled "Full Story".
- Links to This Issue:** Points to a link labeled "This Issue".
- Links to Resources:** Points to a link labeled "Resources".
- Downloads a PDF version of the magazine:** Points to a link labeled "Download PDF".
- Click "full story" to read the remainder of that specific article:** Points to a link labeled "Full Story".
- Links to archive articles organized by topic:** Points to a link labeled "Archive".

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Life In Focus

by Sherry Goya, Generations Magazine Staff

This article will start with the ending results... "everything is so beautiful." I recently underwent cataract, astigmatism and lasik eye surgeries. I never realized that what I was seeing was not how things actually appear to others. My eye doctor has been monitoring me for a few years and told me when it was time for eye surgery. It was a given that my surgeon had to be experienced, reputable and highly recommended by people I know. I put my trust in a doctor who was a pioneer in lasik surgery, and I'm glad I did.

Preparing for the surgery was very easy, except I could not wear mascara from three days before surgery and four weeks after. The only no-no for the day of surgery for each eye was "no driving and no making any decisions." That was hard to do because my eyesight was so clear, crisp and 20/20 on the day of my second eye surgery. The



Dr. Jenkins, Sherry and Mimi

only treatment I had after the surgery was eye-drops. I received a chart that I taped to my bathroom wall to check-off which eye drop was put in which eye... and the color of the eye drop cap matched the color on the chart. That was helpful.

I appreciated the staff's attention and thoroughness. They walked me through the whole process, saying, "Sherry, you'll see a great light show." I was never in any pain, I was awake, it took only about 15 minutes and I saw "life in focus" as soon as I walked out the surgery room. ■



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You're The Love Of My Century

by Karen Sisler

"I always tease him that I am the oldest," says Adele Rickstrew, wife of Vernon. "And he laughs." They are Hawaii Kai Retirement Community's 100 years old couple.

She was born in Nevada on June 1913, and he in Colorado on February 1914. Both came from large families, did chores and helped with younger siblings. Recreation was dancing, ice hockey and horseback riding. "Crack shot" Vernon hunted deer and bear to feed the family.

Adele went to business college and became a secretary. When her first employer, a car dealer, asked her to do "showroom housework." She quit, saying, "I didn't go to business school to do dusting." Later, she worked for a financial firm and the federal government.

In the depression, Vernon worked on a ranch from 7 am to 6 pm for 10 cents hourly. After work, he sold firewood he cut and bundled.

During Vernon's 23 years in the Army. He trained recruits in pistol use. While in India, he was hired to hunt "man-eating tigers."

Vernon said they stay healthy because "We eat good food, enjoy champagne and are not smokers." She added, "We enjoy reading, television, napping and eating breakfast in our pajamas."

The Rickstrews are getting into the holiday spirit: he with a Santa hat and she in Christmas colors. Together they will savor holiday festivities and their longtime love. ■

If you know a centenarian, send us a photo and something about him/her. We'll help you write their story! Contact Sherry Goya: 808-722-8487 | SGoyaLLC@aol.com



KHON2 & Moon Physical Therapy Presents

by Generations Magazine Staff

They taught us, cared for us, sacrificed and continued to share so much with us throughout our lives.

As a way to say thank you to all our Kūpuna who have given of themselves so freely over the years, KHON2 and Moon Physical Therapy have partnered to bring you "Celebrating Our Kūpuna." It's our way to honor and share their wonderful story with the whole community.

The program is open to all who have celebrated their 80th birthday, and above. If you'd like to honor your Kūpuna, all you need to do is send a photo, and their information to kupuna@khon2.com. If chosen, your Kūpuna will be featured on Wake Up 2day, weekday mornings.



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We are all fortunate to have had their influence in our lives. By living well, and making good choices, they have come this far and can continue to be an important part of our lives. We strive to follow in their footsteps, to teach those who come after us, care for them, and to be a guiding light. That, above all else, is how we can truly celebrate our Kūpuna. ■

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Two Traditional New Year Celebrations

by Generations Magazine Staff

Treat yourself and the grandchildren to a cultural New Year celebration this year — one of the big benefits of living in Hawai'i.

Japanese Mochitsuki

Mochitsuki is a Japanese New Year tradition of getting together to make ceremonial mochi. Ancient Japanese warlords with the most laborers and rice won wars, so rice came to signify power. Pounding turns sticky Mochi rice into a tough, elastic paste, teaches us that when we stick together, we are strong. Rice also nurtures and fills the belly.

Mochitsuki begins with soaking rice overnight, cooking slowly and pounding by hand to a paste. Pounding hot mochi rice takes at least two persons: One slings a huge wood mallet; another reaches in with a wet hand to turn the hot sticky rice wad before the mallet strikes. Ouch!

Everyone joins in the fun of rolling pieces of dough into large and small patties. A few are eaten — most are placed joyfully in the home for a blessing of strength and prosperity for the coming year New Year.

Rev. Shinkai Murakami at Wailuku Hongwanji Mission, Maui, invites the public to **Mochitsuki on Dec. 27**. Pre-ordered mochi patties may be picked up on December 28. For further information call 808-244-0406.

Hawaiian Makahiki Games

Makahiki celebrates the new annual cycle with ceremonies over a period of four months. Breaking of a coconut shell in October starts the kahuna vigil for the appearance of Nā Hiku o Makali'i, or Pleiades constellation on the eastern horizon at sunset. On the following new moon, Kū retires from the heiau and Lono reigns — a god of peace, fertility and winter rains. War is prohibited, certain kapu are lifted and routine work ceases. While Lono softens the soil for

spring planting, fishing kapu allow winter varieties and big projects are undertaken: repairing heiau, building canoes or digging new 'auwai (irrigation ditches).

Harvest and handiwork were received by the King's entourage, who traveled clockwise around each island. Every ahupua'a celebrated with a merry feast and competitive games, like 'ulu maika (lawn bowling), 'ō'ō (spear throwing), hukihuki (tug of war) and ke'apua (dart throwing).

The public is invited to Turtle Bay Resort's **Makahiki Kullima on Jan. 17, 2015**. For details, call 808-293-6000. ■



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5 Spice Pork Tenderloin With Baby Bok Choy

by Chef Michi

This Asian-inspired dish is perfect served by itself or with fragrant, nutty brown Jasmine rice. It's hard to believe something so satisfying could be healthy, but the lean pork tenderloin and abundance of veggies and heart healthy edamame make this dish a healthful superstar!

Ingredients:

- 1 lb. pork tenderloin
- 2 Tbsp. canola or vegetable oil
- 6 Asian shallots, sliced thin
- 1 Tbsp. low-sodium soy sauce
- 1 garlic clove, minced
- 1 Tbsp. agave (substitute honey)
- 1/2 tsp. 5 spice powder
- 1 inch piece of fresh ginger (peeled and minced)
- 1 cup low sodium chicken stock
- 3-1/2 cups sliced button mushrooms
- 1 bunch baby bok choy
- 1 cup shelled edamame
- salt & fresh ground black pepper to taste

Directions:

Heat a large skillet on medium high, brush pork with oil, season with salt and pepper and sear all sides to a golden brown. Add shallots and sauté until just soft.

Mix together soy sauce, garlic, agave, 5 spice, and minced ginger and pour over pork, turning to coat with sauce. Add the chicken stock and bring to a boil; reduce heat, cover and simmer pork gently for 20 minutes, turning every five minutes. Remove meat and set aside. Check for doneness — cooked through with only a hint of pink in the center. Bring the liquid back to a boil and add mushrooms, baby bok choy and edamame. Simmer 3-4 minutes until vegetables are tender.

Slice pork on the diagonal. Serve over a bed of the vegetables and drizzle sauce on top. Serve with healthy brown rice.

Serves: 4 | Time: 35 minutes

Wine pairing: Chardonnay ■



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Mānoa Heritage Center

For Sam and Mary Cooke,
Mālama 'Āina is the "Right Thing To Do."

by Katherine Kama'ema'e Smith

"I can only say that we restored
this place out of our love for the
Hawaiian culture."

—Mary Cooke

Sam and Mary Cooke
stand at the entrance
of Kaka'o'o heiau.
And just above, in the
background ridge, is
the silhouette of Kauhi,
the sleeping giant.

Cover & Feature Story Photography by Brian Suda

Mānoa Heritage Center in Mānoa Valley is a non-profit organization founded by Sam and Mary Cooke to preserve and share with our community an ancient Hawaiian worshipping site that is located on their property. We were invited to visit the center and meet these gracious people who have devoted much of their lives to saving a Hawaiian historical landmark.

The Hawaiian Dictionary defines heiau as “pre-Christian place of worship, shrine.” Nothing spooky about it — Hawaiian families had personal shrines, and high chiefs built communal shrines to meet guests, say farewell to the departed, heal disputes and observe special monthly and seasonal rites connected to farming and fishing. All life was connected to sky, land and sea. Of fourteen heiau in the Ahupua‘a of Waikiki, only one agricultural temple remains intact — Kūka‘ō‘ō Heiau in Mānoa Valley.

The Ahupua‘a of Waikiki is a triangular land division that starts at the Ko‘olau Mountain Range and extends to the sea. Its boundaries embrace Makiki, Mānoa and Palolo Valleys and the fishing grounds beyond Waikiki beach. This land sustained ancient O‘ahu kings and chiefs of the past.

We drove a short distance up Mānoa Road from Punahou School, to Mānoa Heritage Center (MHC) to visit Kūka‘ō‘ō Heiau and meet MHC founders, Sam and Mary Cooke. They are the third generation of Cookes to steward this site, and are busy raising funds to construct a modest new Visitor Education Center. The center will allow for a wider variety of educational activities, meeting rooms, and more visitor amenities for students and the community.

A Place-Based Learning Journey in Mānoa

Connecting story to place is what teachers call “place-based education.” It turns a visit to MHC into not only a historical, cultural experience, but also a spiritual encounter with the skies, winds, rains and landmarks of Mānoa Valley.

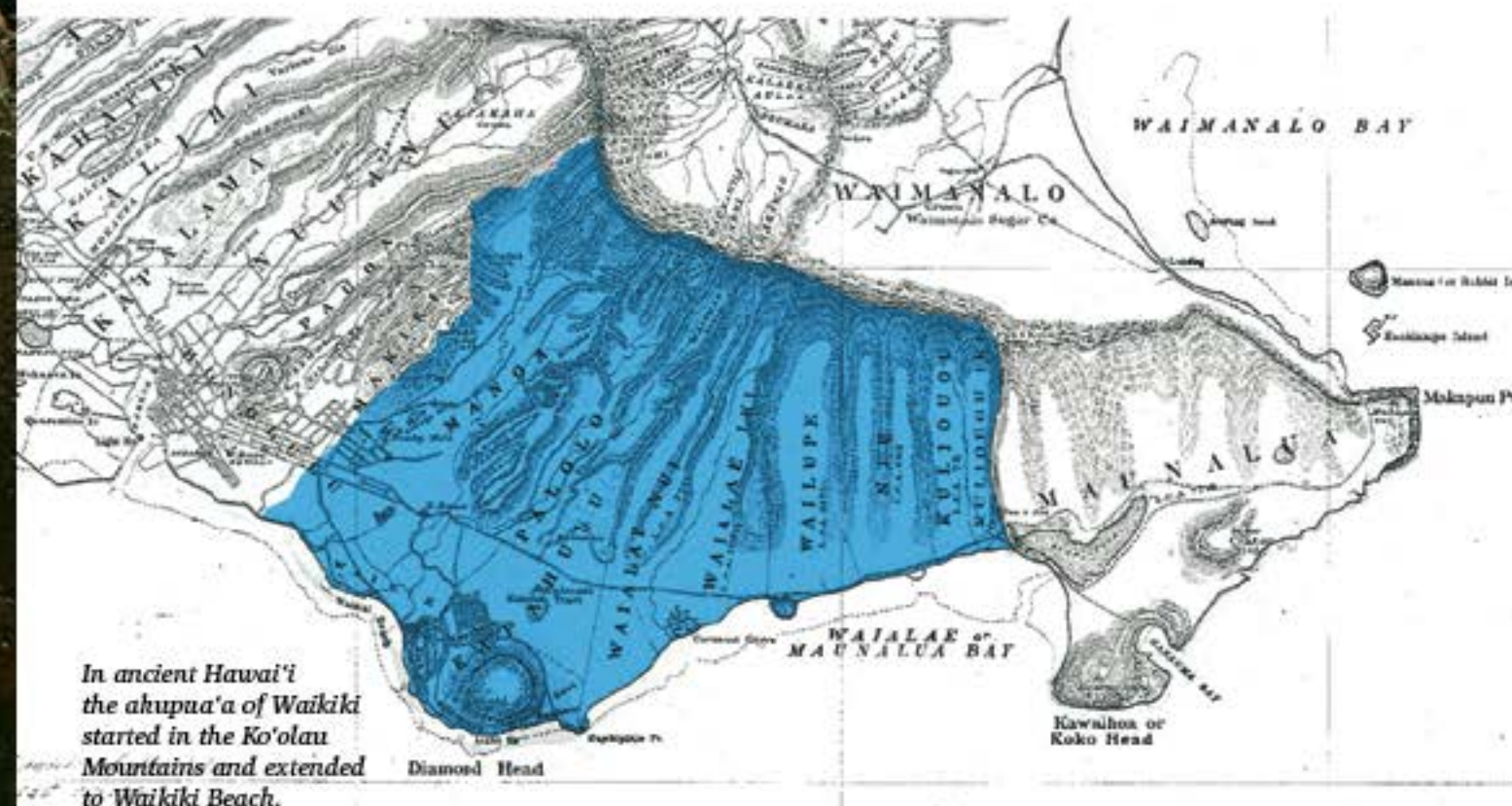
Mānoa Heritage Center sits on the western slopes of Mānoa where the old ali‘i resided. We looked out across the eastern half of the valley, where taro farmers once maintained an expanse of taro patches. We located legendary landmarks, such as Kauhi the sleeping giant (*shown on the opening spread*) and watched dazzling Mānoa rainbows dance on the famous Tuahine mist.

MHC Education Director Margo Vitarelli guided us through the gardens and explained how Hawaiians ingeniously used the endemic, indigenous and Polynesian canoe plants growing all around us. Some, like the endangered *Monrodidendron* tree from Kaua‘i, are rare species not often seen on the island of O‘ahu. Other native varieties are elegantly landscaped in large beds to reveal their beautiful textures and foliage colors: ‘akia, shrubs with bright orange berries and tough, gray-green round leaves stacked like pennies; rubbery, light green naupaka hedges; and proud koki‘o ke‘oke‘o bushes covered with fragrant white hibiscus. These plants and many others were used to catch fish and make rope, tools and weapons and compound medicines — to sustain life in the ahupua‘a. “Learning plants by their use is meaningful to kids,” said Vitarelli.

The Only Intact Heiau in Waikiki Ahupua‘a.

Margo explained that the Hawaiian name, Kūka‘ō‘ō, actually means “standing digging stick” or “god of the digging stick.” The ‘ō‘ō is an indispensable digging and planting tool still used by farmers today. Archaeologists estimate that Kūka‘ō‘ō is 800 years old, based on carbon dating and oral history. It is interpreted as a māpele agricultural temple, to celebrate and benefit growth, harvest and a harmonious life.

Flanking the stone path leading to Kūka‘ō‘ō is a section of the dry-stack wall said to be built by the ancient people and expert stone masons — the Menehune. Walls like this once meandered across Mānoa Valley. At the lower heiau path we looked up to see the neatly constructed stones sloping upward, rising over our heads about 15 feet. Different layers of masonry styles observed during restoration and legends associated with Kūka‘ō‘ō suggest that perhaps this ancient heiau was rebuilt several times in antiquity, most likely when power shifted from one chief to another. After walking up to the top of the site, we beheld the entrance to a beautifully restored heiau. The backdrop of the Ko‘olau Mountains and majestic aura of the huge sky was breathtaking.



Caring People Doing the Right Thing

After touring this fabulous site, we were eager to meet the people who generously opened their gardens to the community. Back at the center, Sam and Mary Cooke greeted us warmly. As we sat on the porch and enjoyed glasses of red hibiscus tea, I asked them how they came to restore Kūka'ō'ō. As a fine cooling mist blew in from the valley, Mary reminisced, "I can only say that we restored this place out of our love for the Hawaiian culture. I have always been involved in protecting heritage places." Mary grew up on Kaua'i with a deep reverence for Hawaiian ways and their history. Sam descends from Wilcox missionaries who serviced Waioli Mission and later built Grove Farm in Līhue. For nine years Mary served on the board of the National Trust for Historic Preservation, advocating the registry of many important Hawai'i sites.

Sam's ancestors were collectors and preservationists. Sam's great-grandmother, Anna Rice Cooke, provided land, capital and art to begin what is now known as the Honolulu Museum of Art. His great grandfather Charles Montague Cooke Sr., provided land for the University of Hawai'i, started Bank of Hawai'i and funded The Honolulu Aquarium. Sam's grandfather, Dr. Charles Montague Cooke Jr., was a distinguished scientist (malacologist) at the Bishop Museum for over 40 years, and at one time bred dairy cattle at his Ka 'Imi Dairy in Mānoa Valley.

Despite this rich legacy, Sam described his own motivation to restore Kūka'ō'ō very simply: "It was the right thing to do." Sam grew up on Moloka'i and O'ahu, where accepting kuleana (responsibilities) with gratitude, and doing what's pono (righteous) goes without saying. He admits that restoring a cultural site without public funding turned out to be a very complicated and expensive proposition. "It cost so much that we had to take it in steps. First we did archaeological studies. Then we hired an expert Hawaiian stone mason, Billy Fields, from Hawai'i Island—he's the best—to restore the walls of the heiau that had deteriorated over the years. Cultural expert Nathan Napoka, then with Hawaii State Department of Land and Natural Resources (DLNR)

Historic Preservation Division, coordinated the process with the proper Hawaiian protocol."

The heiau stands directly behind Kualī'i, the home Charles Montague "Monty" Cooke Jr., built in 1911, on land given him by his father, Charles Montague Cooke Sr.. Sam and Mary purchased it 1970, restored it to its original English Tudor style splendor and listed it on the National Register of Historic Places. It is named after a famous O'ahu king credited in oral history with driving the Menehune from Mānoa Valley and Kūka'ō'ō. At one point, the heiau land was passed on to another Cooke relative. In 1993, when Sam and Mary heard that the heiau parcel was for sale, they interven-ed and bought it to save the heiau from destruction. The rest is redemption.

"Having a restored heiau in your backyard does draw some attention," said Sam, referring to the many historians, Hawaiians, students and visitors who came to inquire. "We saw a need to open it to the public, so we started the Mānoa Heritage Center 501(c)(3) in 1996," said Mary, who has considerable experience as a board member of National Trust for Historic Preservation, "I observed that heritage sites with no endowment do not make it, financially. So one of our goals is to raise funds for an endowment." Donations from the public have helped MHC commission Historian and Playwright, Victoria Kneubuhl, to conduct research and create an Interpretive Plan. This comprehensive document guides MHC as it presents the history and culture of this hisoric site and Mānoa Valley to students and visitor tours in an educational and entertaining way.

Education Director, Margo Vitarelli, Pacific Island specialist, museum educator and artist coordinates center activities. She designs tours and activities for visiting schools and adults, produces a bi-annual newsletter, and conducts training classes for docent guides. Aloha McGuffie donates her expert talents in event organizing, report writing, scheduling and data collection. The Center welcomes over 2,000 visitors a year. Thanks to one thoughtful donor, MHC is able to offer a generous bus subsidy to schools that need transportation to the site. This allows all students the opportunity to visit for free.

What Hawaiians Taught the Missionaries

Sam's ancestors, Amos and Juliet Montague Cooke educated the children of Hawaiian high chiefs at the Royal School. They and their children learned Hawaiian culture and values from their students. Hawai'i became their home.

A kahuna la'au lapa'au (*traditional healer*) called Ka'aha'aina Naihe from Hawai'i Island saved the life of Amos' grandson, Charles "Monty" Montague Cooke Jr., who was born prematurely. Ka'aha'aina brought her Hawaiian medicinal knowledge to Mānoa. Her lasting influence in Monty's life may have been the reason he protected and saved the heiau site.

Mānoa Heritage Center In The Future

As stewards, Sam and Mary make decisions for future generations. The "right thing to do" now is to continue preservation, expand the gardens and increase learning opportunities for youth. Architectural plans show a modest Visitor Education Center that will allow for expanded of educational activities, exhibits and basic facilities with visitor comforts in mind. Included are expanded gardens, places for hands-on cultural activities and restroom facilities. A new driveway and parking lot will include a turn-around for school buses.

Sam and Mary are donating their home, Kualī'i, so that it will eventually become a valued addition to MHC—open to the community, along with displays of historical Hawaiian art dating from western contact through the 20th century.

As we said good-bye to Sam and Mary, we understood the huge amount of time, energy and resources they personally have devoted to Mānoa Heritage Center. I asked Mary if the work seems burdensome. "A burden? No, we never feel that way. The challenges keep us busy and on the go—we love it." Her smile conveyed the joy with which the Cookes carry out their kuleana.

Anyone who visits Mānoa Heritage Center will feel this joy. It is a truly remarkable place and treasured gift to the community.

Sam and Mary invite you to bring your family to see Kūka'ō'ō Heiau and the native Hawaiian gardens Monday through Friday from 8:30am to 3pm. By advance appointment, visitors and school children may arrange intimate small-group guided tours by calling the office, 808-988-1287. Trained volunteer docent guides lead the tours. To keep this wonderful enterprise thriving, it is important that the communities not only enjoy it but also support it—so that MHC and its mission continue to inspire generations to come.

Donations to Mānoa Heritage Center may be made at www.ManoaHeritageCenter.org or by contacting Mānoa Heritage Center: 808-988-1287 or Manoaheritagecenter@hawaii.let.net. ■



Left: Adult tours led by docent guide, Karen Borg.

Below: Margo Vitarelli, Education Director, leading students to view all 4 sides of Kūka'ō'ō heiau.



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Aiea	99-374 Pohai Pl.	483-7333	M T W S 10a-5p, Th 1p-8p, CLOSED F Su
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Hawaii Kai	249 Lunalilo Home Rd.	397-5833	M 12p-7p, T W Th S 9a-5p, CLOSED F Su
Hawaii State Library	478 S. King St.	586-3500	M W 10a-5p, T F S 9a-5p, Th 9a-8p, CLOSED Su
Kahuku	56-490 Kamehameha Hwy.	293-8935	M W Th 9a-5p, F 9a-3p, T 12p-8p, CLOSED S Su
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Kaimuki	1041 Koko Head Ave.	733-8422	M T 10a-8p, W Th 10a-6p, F 1p-5p, Su 10a-5p, CLOSED S
Kalihi-Palama	1325 Kalihi St.	832-3466	M W 1p-8p, T Th F S 10a-5p, CLOSED Su
Kaneohe	45-829 Kamehameha Hwy.	233-5676	M W 10a-8p, T Th Su 10a-5p, F 1p-5p, CLOSED S
Kapolei	1020 Manawai St.	693-7050	M Th F S 10a-5p, T W 10a-8p, CLOSED Su
Liliha	1515 Liliha St.	587-7577	M W S 10a-5p, T Th 1p-8p, CLOSED F Su
Manoa	2716 Woodlawn Dr.	988-0459	M T S 10a-5p, W Th 12p-8p, F 1p-5p, CLOSED Su
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Mililani	95-450 Makaimoimo St.	627-7470	M W 1p-8p, T Th F S 10a-5p, CLOSED Su
Pearl City	1138 Waimano Home Rd.	453-6566	M T 12p-8p, W Th 9a-5p, F 1p-5p, Su 10a-5p, CLOSED S
Salt Lake-Moanalua	3225 Salt Lake Blvd.	831-6831	M T 12p-7p, W Th F 10a-5p, S 10a-3p, CLOSED Su
Wahiawa	820 California Ave.	622-6345	T W Th 12p-8p, F S 9a-5p, CLOSED M Su
Waialua	67-068 Kealahou St.	637-8286	T W Th 9a-6p, F 9a-5p, S 9a-2p, CLOSED M Su
Waianae	85-625 Farrington Hwy.	697-7868	M T Th S 9a-5p, W 1p-8p, F 1p-5p, CLOSED Su
Waikiki-Kapahulu	400 Kapahulu Ave.	733-8488	T W F S 10a-5p, Th 12p-7p, CLOSED M Su
Waimanalo	41-1320 Kalanianaʻole Hwy.	259-2610	M T Th F 9a-5p, W 1p-8p, S 10a-2p, CLOSED Su
Waipahu	94-275 Mokuola St.	675-0358	T Th F 10a-5p, W 1p-8p, S 9a-4p, CLOSED M Su
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Hanapepe	4490 Kona Rd.	335-8418	T W F 9a-5p, Th 12p-8p, F 9a-5p, S 830a-4p, CLOSED M Su
Kapaa	4-1464 Kuhio Hwy.	821-4422	M W Th F 9a-5p, T 12p-8p, CLOSED S Su
Koloa	3451 Poipu Rd.	742-8455	M T F 830a-5p, W 12p-8p, Th 9a-5p, CLOSED S Su
Lihue	4344 Hardy St.	241-3222	M W 11a-7p, T Th F 9a-430p, CLOSED S Su
Princeville	4343 Emmalani Dr.	826-4310	T Th F S 10a-5p, W 1p-8p, CLOSED M Su
Waimea	9750 Kaunualii Hwy.	338-6848	M W 12p-8p, T Th S 9a-5p, F 10a-5p, CLOSED S Su

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Hana	4111 Hana Hwy.	248-4848	M F 8a-4p, T 9a-4p, W Th 11a-7p, CLOSED S Su
Kahului	90 School St.	873-3097	T 12p-8p, W Th F S 9a-5p, CLOSED M Su
Kihei	35 Waimahaihai St.	875-6833	T 12p-8p, W Th F S 10a-5p, CLOSED M Su
Lahaina	680 Wharf St.	662-3950	T 12p-8p, W Th 9a-5p, F S 1030a-430p, CLOSED M Su
Makawao	1159 Makawao Ave.	573-8785	M W 12p-8p, T Th S 930a-5p, CLOSED F Su
Wailuku	251 High St.	243-5766	M T W F 9a-5p, Th 1p-8p, CLOSED S Su
Molokai	15 Ala Malama St.	553-1765	M T Th F 930a-5p, W 1230p-8p, CLOSED S Su

HAWAII COUNTY

Hilo	300 Waiianuenue Ave.	933-8888	T W 11a-7p, Th S 9a-5p, F 10a-5p, CLOSED M Su
Honokaa	45-3380 Mamane St. Bldg. #3	775-8881	M Th 11a-7p, T W 9a-5p, F 9a-3p, CLOSED S Su
Kailua-Kona	75-138 Hualalai Rd.	327-4327	T 12p-7p, W Th S 9a-5p, F 11a-5p, CLOSED M Su
Keaau	16-571 Keaau-Pahoa Rd.	982-4281	M 9a-430p, T Th 1p-8p, W 10a-430p, F 830a-430p, CLOSED S Su
Kealahou	81-6619 Mamalahoa Hwy.	323-7585	M T F 12p-4p, W 2p-7p, S 10a-3p, CLOSED Th Su
Laupahoehoe	35-2065 Old Mamalahoa Hwy.	962-2229	M 12p-8p, T W Th 9a-5p, F 9a-4p, CLOSED S Su
Mountain View	18-1235 Volcano Hwy.	968-2322	M 12p-8p, T W Th 9a-5p, F 9a-1p, CLOSED S Su
Naalehu	95-5669 Mamalahoa Hwy.	939-2442	M W 9a-5p, T Th 10a-6p, F 12p-5p, CLOSED S Su
North Kohala	54-3645 Akoni Pule Hwy	889-6655	M 12p-8p, T W Th 9a-5p, F 9a-4p, CLOSED S Su
Pahala	96-3150 Pihake St.	928-2015	M W Th 10-1a / 2-5p, T 12-3p / 4-7p, F 12-5p, CLOSED S Su
Pahoa	15-3070 Pahoa-Kalapana Rd.	965-2171	M 1p-8p, T W Th F 9a-5p, CLOSED S Su
Thelma Parker	67-1209 Mamalahoa Hwy.	887-6067	T Th F S 930a-430p, W 1230p-730p, CLOSED M Su

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The wireless equipment is provided by Hawaii's Access for All Grant through the Broadband Technology Opportunities Program, funded by the American Recovery and Reinvestment Act of 2009, and leveraged with Bill & Melinda Gates Foundation Opportunity Online funds. Match funds were provided by the Friends of the Library of Hawai'i, the Omidiyar Okana Fund, through the Hawaii Community Foundation, and Alexander & Baldwin Foundation. Visiting source: www.hawaii.sdp.srst.net



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The Gift Of Daniel Palmer's Hobby

by Martha Hanson, Associate Vice President of Donor Relations, UH Foundation



Everyone should have a hobby when they retire—that's what the retired Honolulu dermatologist and part-time Michigan tree farmer Dr. Daniel Palmer says. "I didn't know anything about ferns, but I had some friends who were preeminent fern researchers and I needed a hobby, so I just took it on and developed some skills." And so it took root.

"Some skills" is an understatement. Over the past two to three decades, Dr. Palmer has become one of the foremost experts in Hawai'i's ferns. His highly respected book *Hawai'i's Ferns and Fern Allies*, published by the UH Press in 2003 describes 222 species. It was the first comprehensive survey of Hawai'i's ferns to be published since the 1880s.

"I started collecting ferns as an amateur. I was able to go almost everywhere—all these mountain tops on O'ahu as well as Maui, Kaua'i and

Moloka'i—picking up fern specimens along the way that I used for illustrations in my book."

Over the years Dr. Palmer's specimen collection of pressed dried ferns grew, as did his extensive collection of books that includes rare, 1830 portfolios from British expeditions to the islands. Illustrations in these portfolios are accepted as type specimens for particular species. In defining new species, type specimens are the original specimens from which a formal description is made. Identifying and naming type specimens was not common practice until later in the 20th century.

In addition to collecting ferns and books to "develop some skill," Dr. Palmer turned his vacations into sleuthing expeditions. He searched the backrooms of botanical archives and museums around the world, including then-Leningrad's Komarov Institute, London's Royal Botanic Garden at Kew, Tokyo University and Paris's Jardin de Platz. Slowly, he tracked down the botanical collections from early explorers to Hawai'i and examined the type specimens to correct or clarify the nomenclature of different Hawai'i fern species. "I found that based on the written description, we were calling several ferns by the wrong name; but when you looked at the type specimen, you realized it was something else." His detective work elevated the quality of his fern specimen collection and resulting book.

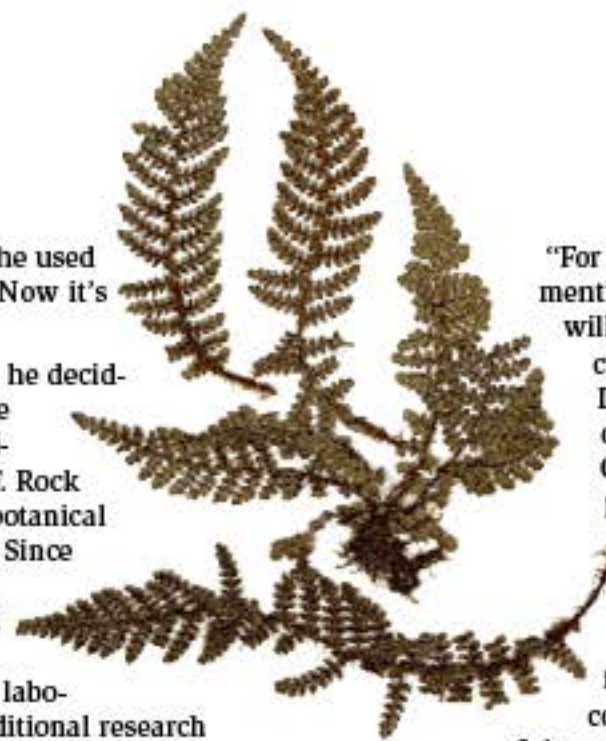
When asked how he benefitted from his hobby, he said, "If you don't exercise your body, it goes to pot, and the same is true of your mind. It was fun hiking around here and worthwhile. I enjoyed it. Since nobody had ever gone back to look at the type specimens, it was fun for me to get back into the back rooms of these special places. Ordinarily, I couldn't have done it. I didn't have any reputation then. The herbaria staffs were just nice to let this guy in."

In recent years, Dr. Palmer turned his attention to the ferns of Michigan, his other home. That focus has produced a book as well. University of Michigan Press will be publishing his book, "Michigan's Ferns and Lycophytes," hopefully this summer.

Unable to hike as he used to, Dr. Palmer said, "Now it's time to rest."

In the fall of 2013, he decided to donate his more than 2,700 fern specimens to the Joseph F. Rock Herbarium, the UH botanical specimen repository. Since he lives near the UH Mānoa campus, he'll still be able to visit his specimens in the laboratory to conduct additional research when he wants to. In addition, herbarium staff plan to digitally photograph the specimens and create a database that will make them available to everyone on the Internet.

Dr. Palmer could not have done this work without his wife's help. She tolerated his use of her stove and kitchen for drying the specimens, and helped mount them—disrupting household cleanliness and order. In addition, she had to see Paris, London, Berlin and Leningrad alone while he was doing herbarium work. But a previously unrecognized native hāpu'u tree fern carries her name—Helen's hāpu'u (*Cibotium xheleniae*).



"For the next year, the botany department's dozen herbarium staff members will be carefully counting, cataloging, curating and geo-referencing Dr. Palmer's specimens, and their data will be incorporated into the Consortium of Pacific Herbaria project," said Dr. Michael Thomas, manager of the university's Joseph F. Rock Herbarium. The regional network of 22 botanical repositories is currently funded through a \$1.4 million collaborative grant from the National Science Foundation.

"This generous donation will broaden our knowledge of Hawai'i's ferns," said Fern Specialist Dr. Tom Ranker.

"Dr. Palmer has also released the copyright of his out-of-print fern book to EVols online library, for noncommercial purposes. This unique, natural science collection will benefit students, researchers and the general public.

Hawai'i residents are fortunate that Dr. Daniel Palmer began a hobby in his retirement and chose to share his research with future generations. ■

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Common Types Of Roofing In Hawai'i

by Clinton Murakami, Murakami Roofing, LLC

As Hawai'i residents prepare to upgrade their homes before the holidays, many functional and attractive roofing applications are available. The two most common types of roofing in Hawai'i are asphalt shingles (sloped roofs) and rolled roofing (low-pitched roofs).

Asphalt shingles last anywhere from 30 to 50 years, depending on the desired application, and provide stellar value. Various models offer algae resistance (for wet, rain-prone areas); others boast solar reflectivity (for warm, dry climates).

Rolled roofing is flat and is applied with a torch to prevent holes and damage created by nails. Color varieties are similar to shingles. A protective coating, such as GacoRoof, will help cool the home and prolong the roof's lifespan.

Late summer was a relentless string of sweltering days. GacoRoof silicone roof coatings are an ideal solution to help beat the heat. Designed to

seal and protect homes from leaks, they also reflect damaging UV rays that can compromise the life of a roof over time. Sometimes coatings can help homeowners avoid costly roof tear-offs. For flat and sloped roofs, elastomeric coating features exceptional adhesion, reduces ponding and helps retain the reflective white finish—all while lowering a home's temperature by 10 degrees.


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Victor, 88 yrs., is doing a moving lunge on the TOTAL GYM Gravity System. Great for balance, flexibility and CORE stability.

Joan Packer, 91 yrs., working on the ball to strengthen the hip muscle for balance and stability to prevent shuffling.



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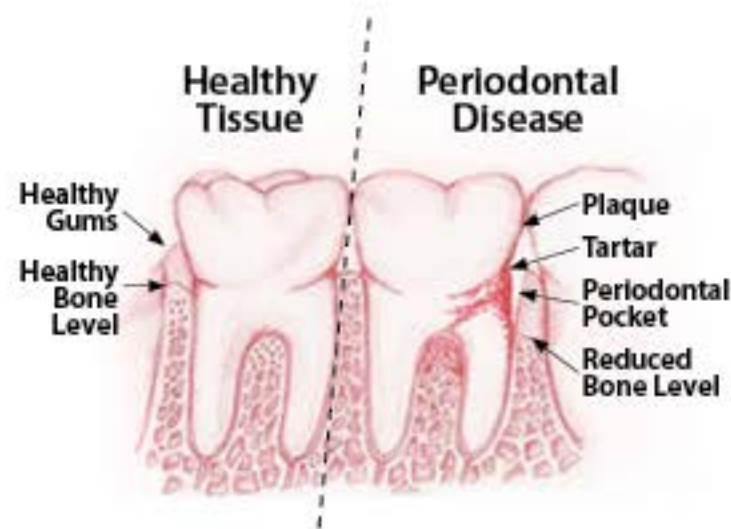
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Gum Disease In Seniors

by Dr. Ritabelle Fernandes, MD

Periodontitis is a serious gum disease that damages soft tissue and destroys the bone that supports the teeth. Periodontitis is the primary cause of tooth loss in seniors, often leading to a need for dentures. It also increases a person's risk for heart attack or stroke. Many seniors may have gingivitis, which is a common and mild form of gum disease that causes irritation, redness and swelling of the gums.



What causes periodontitis?

Poor dental care leads to plaque and tartar buildup at the base of the teeth. Inflammation from this buildup causes an empty pocket to form between the gums and the teeth that fills with plaque and tartar. Soft tissue swelling traps the plaque in the pocket. Continued inflammation damages the tissues and bone surrounding the tooth. The plaque contains bacteria; hence, infection is likely. Infection only increases the rate of bone destruction.

What are the symptoms?

- Bad breath
- Gums that bleed easily
- Loose teeth
- Swelling of the gums

What is the treatment?

Dental cleaning to remove plaque and tartar from teeth will remove pockets in the gums. This reduces inflammation. Sometimes surgery may be necessary to treat deep pockets in the gums and loose teeth may need to be supported. Severe periodontitis leads to tooth loss and extraction; often, seniors may need to use dentures.

What is the best way to care for removable dentures?

- Remove and rinse dentures after eating
- Clean the mouth after removing dentures
- Brush dentures daily
- Soak dentures overnight
- Rinse dentures before putting them back into the mouth

Is periodontitis preventable?

The good news is that periodontitis is preventable. Regular brushing, flossing and dental cleaning will reduce a person's chance of developing periodontitis, and increase the chance of keeping his or her teeth for an entire lifetime. ■



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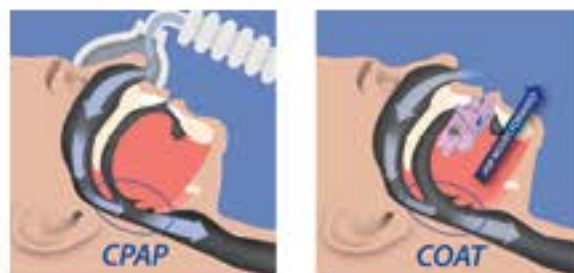
by Dennis T. Nagata, DDS

Nearly 50 percent of Americans today suffer from the effects of disruptive snoring or sleep apnea.

This very common condition causes you to stop breathing for 10 seconds or more, many times during the night. During these periods, your body compensates for lack of oxygen with a quickening pulse, by raising blood pressure and even waking you up. Untreated, it can lead to brain fog, irritability and serious health problems, including:

- Stroke
- Heart attack
- Diabetes
- Obesity
- Hypertension
- Fibromyalgia
- Acid reflux
- Loss of libido
- Impotence
- Short-term memory loss

Standard treatment is Continuous positive airway pressure (CPAP) machines, which keep the airway open with mild air pressure delivered through a face mask. Patients unable to tolerate



(CPAP) now have the option of dental devices using Continuously Open Airway Therapy (COAT), that reposition the tongue and jaw to open the airway during sleep. Mandibular advancement devices (MAD) stabilize the jaw and give many patients relief.

If you suffer from sleep apnea and are intolerant of CPAP, contact a qualified sleep apnea specialist. A dentist specializing in MAD can recommend and fit a dental device to help you sleep soundly, so you'll wake up feeling refreshed every day. ■

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What Is Ai Chi?

by Julie Moon, Physical Therapist

If starting a new exercise routine is part of your self-improvement plan this year, you may want to consider Ai Chi.

Ai (meaning "love") Chi ("breath/essence/being") is a graceful form of aquatic exercise that involves a series of movements performed in a slow, focused manner using deep breathing and accompanied by relaxing music and low lighting. It combines Tai Chi and Qi Gong concepts of positioning and controlled motion, carried out while standing in shoulder-deep warm water. Ai Chi is an efficient program that:

- Increases oxygen and caloric consumption through correct positioning in the water
- Relaxes tension
- Relieves stress
- Improves mobility, strength and balance
- Boosts mental alertness

Suzanne Whitehead, a certified Ai Chi instructor since 2011, teaches one day a week at Moon Physical Therapy. She says the body is often thrown into a fight-or-flight response, which, over time, may become toxic to the body, mind and spirit. Combining correct breathing with the slow, soft movements of Ai Chi can restore the being to its full potential. Her clients' comments include, "a soothing experience," "mind and body relaxation," and "a symphony for my body."

So try Ai Chi as part of your wellness program this New Year. Improve physical and mental health, and minimize the effects of stress. ■

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Nā Hoaloha Elder Volunteers

by Candice Carter, Executive Director

Na Hoaloha "Go Go" volunteers donate thousands of hours to serve Maui homebound seniors.

On any given day throughout the year, there are Nā Hoaloha volunteers driving a homebound senior, making a visit or helping family caregivers—with a mission to help Maui's kūpuna remain independent and stay in their homes for as long as possible.

Growing old in Hawai'i can be a positive experience. Life expectancy is greater than in any other state, and we stay healthier longer. For those embedded in the 'ohana way of life, volunteering is natural part of growing old. A Hawaii Community Foundation says that 57 percent of adults ages 50 to 75 volunteered in the past six months statewide. In the past year, Nā Hoaloha volunteers on Maui have contributed approximately 28,000 hours and have driven 61,000 miles—services valued at approximately \$620,000.

Nā Hoaloha's "Neighbors Helping Neighbors" brings volunteers and the homebound together. "Our volunteers are "Go Go" seniors," explains Candice Carter, executive director. "More seniors are healthier than ever before and continue to remain active, so we affectionately group people by activity level: 'Go Go' are healthy and active, 'Go Slow' are ones beginning to slow down and 'No Go' are homebound that need substantial assistance to remain in their homes."

The majority of Nā Hoaloha "Go Go" volunteers are 60 and older; some are in their 80s and helping others who are much younger. At 83, volunteer Irene Oficial is full of life, energy and kindness. She is helping younger seniors get to their doctor appointments, pick up medications and buy food.

Irene came to Nā Hoaloha when she was 80 and had never before volunteered. When asked why she reached out to Nā Hoaloha, Irene said she didn't want to stay home. She enjoys being around people and wants to help others. At first, she volunteered as a caregiver, giving respite for families who provide around-the clock-care for their loved ones. Irene is no stranger to caregiv-

ing; she took care of her own mother.

Because she loves to drive, today Irene is a Nā Hoaloha "Aloha Cruisers" driver (10 of whom are in their 80s) and on the road two or three days a week driving a homebound elder couple. When she talks about her volunteer work, she sparkles.

If you have a few hours a week to help keep our Maui kūpuna in their homes, please volunteer with Nā Hoaloha. Helping your neighbors can make a world of difference in someone's life—**ESPECIALLY YOURS.**

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Photo courtesy of Nā Hoaloha
Executive Director, Candice Carter (left) with 83 year-old Volunteer, Irene Oficial.

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Preserving Dignity And Happiness

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

Dignity is vital to self worth throughout our lifetime; in the later stages of life, preserving a sense of respect and honoring the individual is especially important. Rarely will anyone argue this point. However, unless careful planning and clear communication is established early on, issues with regard to health, living situation and end of life decisions can often result in family arguments—that could have been avoided.

It is crucial that we take the time to think about what is truly important to us concerning our health, where we want to live and how we want to die—some simple, straight-forward tips:

• **Family:** it's our greatest asset but their love for us can be the biggest roadblock when it comes to discussing our wishes with them. When facing chronic illness or cancer, it is important that your family thoroughly understand your illness and how it is affecting your well-being. Always al-

low your family to express their fears, but be firm with your decisions and take the time to explain your decisions and why they're important to you.

• **Advance Directive:** having it is strongly recommended and should be discussed with your doctor. The Advance Directive is a simple form that must be signed by you and your physician. Once established, it provides clear instruction for your doctor should you be unable to speak for yourself during a health crisis. It also removes the pressure for your family on making critical decisions.

So remember, don't worry about the things you cannot change, make changes that are needed, then live life to its fullest! ■

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Getting Ready For 2015 And My Medicare

Information provided by Hawaii SHIP (State Health Insurance Assistance Program)

The holidays are quickly coming. We hope that you have all looked at your Medicare options for 2015. If your plan won't be available, we urge you take action and make the changes that are best for you. If you have not yet made your decision and need help comparing the many plans available, please contact the Hawaii SHIP (State Health Insurance Assistance Program) as soon as possible for assistance.

After any change, study your plan material and answer some questions:

Are my medications covered and at what tier?

If my name brand or generic drug is tier 2/4 (preferred) and medically necessary; and if I cannot tolerate the comparable drug at a lower level—I can ask for an exception.

Are my providers in the network?

If my current provider is not in my new HMO network, I will need to look for a new provider using my recently received provider directory.

Have I provided my new plan card to my doctor's office?


Please do this on your first visit so that your providers will request payment from the correct insurance company.

Every January, even if you are happy and healthy, it's good to schedule an "annual wellness visit" with your primary care doctor. Sit down and discuss your health goals for the year and schedule any needed preventive benefits. Your doctor will ask you to fill out a questionnaire called a "health risk assessment;" this will help them to develop a Personalized Prevention Plan just for you. If your doctor is in the network or accepts assignment, then you pay nothing for the wellness visit. If the healthcare provider performs additional tests or services during the same visit (tests that are not covered under this preventive benefit), you may have to pay a coinsurance or deductible. Besides the Personalized Prevention Plan, your annual wellness visit also includes: a review of your medical and family history; making a list of current providers and prescriptions;

routine measurements, including height, weight, blood pressure; testing for any cognitive impairment; personalized health advice; a list of health risk factors and treatment options for you; and a screening schedule for appropriate preventive services. Eleven months must have passed since your last visit for your annual wellness visit to be a covered service. To make sure it is covered, make it part of your regular annual January routine.

Have a safe and healthy holiday season — if you have extra time, consider volunteering with Hawaii SHIP. There is no better way to help your community. Give us a call or visit us online for more information. ■

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Your Spouse May Be Covered

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



If your spouse does not earn income or earns less than you do, he/she (including a same-sex spouse) may be entitled to Social Security spouse's benefits, based on your record. Perhaps one spouse earned significantly more or worked longer than the other. Maybe one spouse stayed home to raise children, care for elders or manage the household, while the other worked.

Social Security looks at these possibilities to make sure both spouses receive the maximum Social Security benefits possible, whether based on each spouse's earnings record or the higher wage earner's record.

At full retirement age, your spouse can receive as much as one half of your full benefit. Early retirement benefits may be as little as a third of your full benefit amount. Note that benefits paid to your spouse do not decrease your benefit amount. If married for at least 10 years, spouse benefits

may even be based on the earnings record of an ex-spouse or deceased spouse.

With so many options, a good place to start is our benefits planner at www.socialsecurity.gov/planners in the "Benefits As A Spouse" section. If you are ready to apply for benefits, the fastest, easiest and most convenient way is to apply online at www.socialsecurity.gov/applyonline.

Due to a Supreme Court decision, we now are able to pay benefits to some same-sex couples. We encourage people who think they may be eligible to apply now. Learn more at www.socialsecurity.gov/same-sex-couples. ■

Questions, online applications, or to make an appointment to visit a Social Security office, contact:
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65 and Still On The Job

by Martha Khlopin, Medicare Radio Host

What do Al Harrington, Tom Moffat and Melveen Leed have in common? All are over 65 and still actively working.

Al Harrington, entertainer, healer and educator, says he qualifies for employer health coverage through the Screen Actors Guild. In a recent community PSA, Al encourages people to be proactive and visit their doctor for preventive care and regular health screenings. A cancer survivor, Al credits regular visits to the doctor (many available to Medicare beneficiaries at no cost) and practicing a healthy life style, for maintaining optimal health to keep up with the demand for his performances. He also says he inherited "good genes". Al's Mom is 100 years old, and lives in Honolulu.

Tom Moffat continues to bring first class productions to Hawaii that entertain all ages. He can still attract the music legends I grew up with from the sixties, and score with my children with the more current music legends of today. How does he do it? He will never grow old.

Melvien Leed is an internationally acclaimed, award winning entertainer who still has the pipes to sing beautifully. Leed is a crowd pleaser and favorite in Hawaii and throughout the world. She can sing your favorite Hawaiian tunes and then belt out Jazz tunes. I caught up with her at a fundraiser for the Boys & Girls Club, and was part of the crowd that erupted in a standing ovation.

If you are still working beyond 65 and wonder how Medicare plans work, or if you plan to retire this year, ask your employer to contact a Medicare specialist who can conduct a Medicare pre-retiree workshop. Sessions held over a lunch period can provide sufficient information to avoid challenges later. Medicare-eligible employees usually postpone enrolling at 65 because they are covered under the employer's plan. Learning about Medicare enrollment is critical to avoid any gaps in coverage, possible penalties and missed Medicare deadlines, when an individual retires.

Live Well Hawaii Medicare specialists have conducted hundreds of Medicare workshops for local companies and their staff. Here is a common question from recent workshops:

I just turned 65 and still work; I have health insurance coverage through my Employer. Do do I need to contact Medicare?

Working at 65 or older, you need to understand how employer's insurance coverage works with Medicare, now, as an active employee and later, as a retiree. There are specific rules for companies employing less than 20 employees, that may require enrollment in Medicare Part B (coverage for doctor visits, labs) even if you are working. Before you retire, talk to your Human Resources benefits manager about social security and Medicare. ■

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Will I Outlast My Money?

by Team Laney at List Sotheby's International Realty

With Hawai'i's aging population and the majority living longer, we all start to worry about our financial security.

How will I pay for my future expenses on a fixed income after retirement? Who will support me when I run out of money? What can I do to prepare myself? Educating yourself is the key to being prepared. Here are a few financial tips to point you in the right direction:

- Deciding *when* to sign-up for Social Security can play a big role in how much you receive for the rest of your life.
- Keeping up to date on new laws and changes in government programs for seniors.
- Consult your Realtor, accountant and attorney to evaluate your real estate and investments.
- Educate yourself on 1031 exchanges, reverse mortgages, medicare, medicaid, taxes and estate planning.

- Come up with a financial plan that will help your money outlast you!

These are all important things to consider, and List Sotheby's Senior Concierge hosts free seminars on senior related topics year-round. Here are two upcoming events:

January 31, 2015—Financial Considerations
Workshop covers financial tips listed here.

March 14, 2015—Legal Considerations
Attorney Scott C. Suzuki, AAL, will cover trusts, estates and taxes.

For more information, registration (*seating is limited*) and a 2015 schedule of free seminars, please call 808-282-1399. ■

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Recognizing Warning Signs Of Abuse

by Scott Spallina, Senior Deputy Prosecuting Attorney

Recently, I appeared on the *Generations Radio Show* (Saturdays from 5 to 6pm on AM 690) aired November 22 and can be heard at www.Generations808.com with Lt. John McCarthy of the Financial Crimes Unit of the Honolulu Police Department. With 39 years of police department experience, he is nationally recognized as an expert in financial crimes and elder abuse.

On the show, we discussed how scams go undetected because people don't recognize the warning signs of trouble and abuse. Listed here are danger signals, that if seen, should prompt further investigation.

Isolating the victim: Abusers don't want the victim to have a support system and will either try to physically remove the person from loved ones (like a caregiver not letting family members visit the elder) or deceive the victim into thinking that a concerned person is really trying to harm them (like one sibling telling the parent that the other sibling is interfering because he wants everything himself).

Secrecy: A lot of scams involve instructing the victim not to reveal that the transaction/event is occurring. For example, a letter indicating that a senior has won the lottery will instruct the "winner" not to tell anyone of the prize because "there are a lot of scams going on right now."

Urgency: People who are rushed or under pressure make poor decisions. Scammers will make an offer, like "I'm in the neighborhood today with some extra building materials—I can do some repairs really cheap if you hire me right now."

Emergency/tragedy: Emotional decisions are not the best ones and scammers want you to make choices when you are not thinking rationally. The "Distressed Relative Scam" (or "Grandma Scam"), when you get a frantic call in the middle of the night relating that a loved-one is in dire straits and only money can solve the problem, is a good example of this technique.

Green Dot/money pack cards: A Green Dot/Moneypac card is a gift card you purchase and place money into at the cash register. It is a com-

mon way criminals transfer money from their victims into accounts around the world. ANY transaction in which money is to be paid using a Green Dot card should be suspect, for instance, the IRS calling and demanding payment for delinquent taxes with a Green Dot card.

Loneliness: Companionship (or the hope thereof) in exchange for money is never a good idea. Whether it is "your soulmate" you found on an online dating site asking for a loan or a caregiver accepting generous gifts to stay longer, taking advantage of an elder's loneliness is abuse.

Too good to be true: Offers, promises, business deals and investments that sound too good to be true are just that and are merely bait to lure victims into making poor decisions.

If you suspect elder abuse, first call 911 and then report it to the authorities listed below. ■

To report suspected elder abuse, call police, 911, and/or:
Elder Abuse Unit: 808-768-7536
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Healthcare Costs In Retirement

by Michael W. K. Yee, Certified Financial Planner

With all the uncertainties of the future, it's difficult for people to know exactly how much to save for retirement. While it may be relatively easy to gauge just how much you'll need for everyday living expenses like food and housing, other expenses, such as the costs for healthcare can be a lot more difficult to estimate.

According to projections from the Employee Benefit Research Institute*, a baby boomer couple retiring in 2020 will need an average of \$227,000 to cover medical expenses. You can hope costs will be lower than that, but there's really no way to predict the amount of medical care you'll need as you age—or the price tag that will go with it.

To help people better understand how their future health status, healthcare costs and finances are all intertwined, Ameriprise Financial recently released the Health, Wealth and Retirement™ study. Here are five key findings from the study, and tips to help you manage future medical costs:

1) Most baby boomers have yet to take financial action to prepare for healthcare and potential long-term care costs in retirement. You can take some comfort in knowing you're not alone if you haven't put a plan in place to manage your future healthcare costs. But, because these costs can be so significant, the sooner you take action, the better off you'll likely be.

2) The majority of boomers see the connection between health and potentially reduced healthcare costs in retirement. While many health events are unpredictable, you can control some aspects of your future state of health. One way to offset your need for medicines or surgeries is to take care of yourself now—by eating right and getting sufficient exercise and rest.

3) One in four baby boomers experienced a serious health condition; 54 percent say it had a financial impact. This data reinforces the vital importance of an emergency healthcare fund and a comprehensive medical plan. Your task is to research retirement health coverage options, including supplemental plans to offset large, unexpected expenses in exchange for monthly premiums.

4) Those who have taken action to prepare for healthcare coverage in retirement experience positive emotions, while those who have not experience worry, anxiety and insecurity. Do your best to reduce the amount of worry and stress in your life by taking steps to plan and save for your healthcare expenses in retirement.

5) A majority (62 percent) of those preparing for retirement plan to consult their financial advisors about how to afford future healthcare costs. This fact reveals that this task requires a second opinion. With a qualified financial advisor, you can explore strategies for managing future healthcare costs in the context of a larger plan that considers all of your wants and needs in retirement. ■

Michael W. K. Yee, CFP

1585 Kapiolani Blvd., Suite 1100, Honolulu

808-952-1222 ext. 1240 | michael.w.yee@amprf.com

Michael W. K. Yee, CFP®, CFS®, CRPC®, is a Financial Advisor CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 26 years.

*Employee Benefit Research Institute, "Savings Needed for Health Expenses for People Eligible for Medicare: Some Rare Good News," October 2012.

The Health, Wealth and Retirement™ study was created by Ameriprise Financial utilizing survey responses from 1,075 Americans ages 50 to 64 employed full time with investable assets of at least \$100,000. The online survey was commissioned by Ameriprise Financial, Inc., and conducted by Artemis Strategy Group from June 26–July 11, 2014. For further information and detail about the Health, Wealth and Retirement™ study including verification of data that may not be published as part of this report, please contact Ameriprise Financial. Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

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Creative Giving And Tax Planning

by Jeffrey Sisemore, Director of Planned Giving for the National Kidney Foundation of Hawaii

The holidays remind us of two things: gift giving and year-end tax planning. A charitable gift can help you support your favorite cause, benefit your family and reduce your taxes. In addition to cash gifts, consider these other two charitable gift strategies:

Appreciated Asset Gifts

Gifts of appreciated assets such as securities or real estate can help your favorite charity, may not affect your cash flow and can provide the following tax benefits:

- A charitable deduction against income taxes
- Bypass of capital gains taxes
- Avoidance of the tax on net investment income

Charitable Life Income Plans

If you have low-yielding assets and desire higher income, a charitable life income gift may be worth exploring. In exchange for your gift

of cash or appreciated securities, you may reap multiple benefits:

- Receive a lifetime income
- Generate current income tax deduction
- Bypass of capital gains on appreciated assets
- Make it part of your legacy, a future gift upon your passing

Many charities have gift offices that can help you plan. You should also consult your financial or tax advisor for information specific to your situation and federal rules that might apply. ■

Please note: this information is not intended as tax, legal, or financial advice. Gift results may vary.

National Kidney Foundation of Hawaii

808-589-5976 | jeff@kidneyhi.org

For Planned Giving: www.kidneyhawaii.org

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'Tis The Season: Think Charitable Gifts

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

The giving season is upon us as 2014 comes to a close. Charitable donations are an important way of giving back to our community. If you are eager to give back or help out, just how do you decide how much to give and through whom? For those wishing to exercise wise stewardship, these issues are significant.

An increasingly popular metric is "effectiveness," or the ability of a charity to make a difference. To some, this is a technical question and involves hard data, number-crunching and non-biased analysis. Resolving the technical questions is an easier matter in the digital age. For example, you can log on to www.charitynavigator.org, among other websites, to research how "effective" your gift to a certain charity will be.

Beyond the charity's ability to make a difference, you may want to know how much of your gift will be used for administration and marketing expenses, as opposed to actually feeding the hungry or buying medicines for a remote clinic. Many potential donors balk at giving to charities that spend more than ten percent of donations on things that do not directly benefit clients.

Measuring how a charity makes a difference is also a question of how you define "making a difference." How do you determine the values most important to you and how do you prioritize among them? Do you give locally or give to the neediest? Many veterans of charitable giving spread out their gifts among a few charities that carry out good works both at home and abroad.

Another thing to consider with your charitable giving is providing for your own financial security while you provide for others. Your legal, accounting and financial advisors can help you with such gifting vehicles as charitable remainder trusts (CRTs), which enable you to avoid capital gains taxes, charitable gift annuities, which, like CRTs, provide you with an income stream and a current income tax deduction and in-kind gifts. In-kind gifts could be things like low-basis corporate stock or real estate which, if you sold, would result in capital gains tax liability. If you give the stock or real estate directly to your favorite charity,

you will get a deduction for the full value of your gift, without incurring a capital gain.

Be sure to get current income tax deductions for your year-end gifts; write and deliver or mail your checks, or complete your credit card transactions, by December 31. If you are making in-kind gifts, deliver them and obtain receipts dated no later than December 31.

Time is ticking for those year-end gifts. It is time to nail down your priorities and preferences, obtain appropriate advice and make some important decisions. Enjoy a giving holiday season. ■

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

Watch Scott's TV show, *Malama Kapuna*
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After The Pause

by Stephen B. Yim, Attorney at Law

I like to call our meeting room where we meet to discuss estate planning "the pause room." When we enter and close the door, and leave outside all the busy-ness in our lives — we put only the matters relating to estate planning on the table. We pause for about an hour, and concentrate solely on one very important matter.

When we come out and re-enter the busy-ness of life, it's easy to forget what we just discussed in "the pause room." After completing the estate plan, your attorney might provide a letter suggesting that certain assets be directed to, or placed into trust. This is called "funding" the trust — it is just as important as creating the trust in the first place, and making sure that the right beneficiary receives the right asset. Funding is either by beneficiary change or by change of title. Assets that usually require change by beneficiary include: life insurance, retirement accounts and annuities.

The assets that commonly require changes to title include: real estate and brokerage accounts.

Each asset is a little different, and while the instructions from your attorney might be clear, we often put them aside or plain forget to do the funding because there are so many other things pulling and tugging for our attention.

This is why it is essential for the attorney, financial advisor and the client to work together "after the pause" to ensure that each asset is properly directed to, or placed into trust, and that written confirmation is received from the financial company or other institution ensuring that the change was properly made. ■

Stephen B. Yim, Attorney at Law
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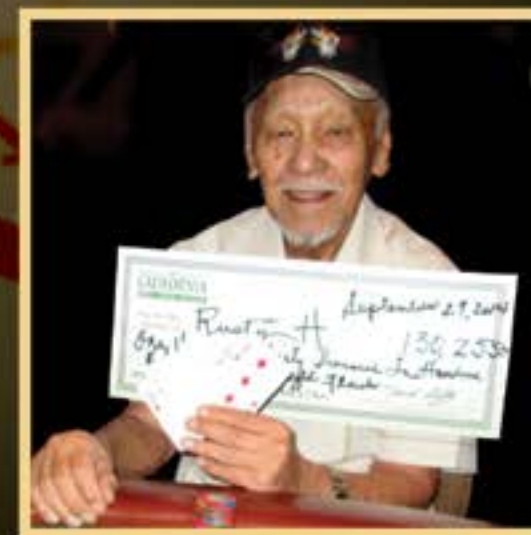


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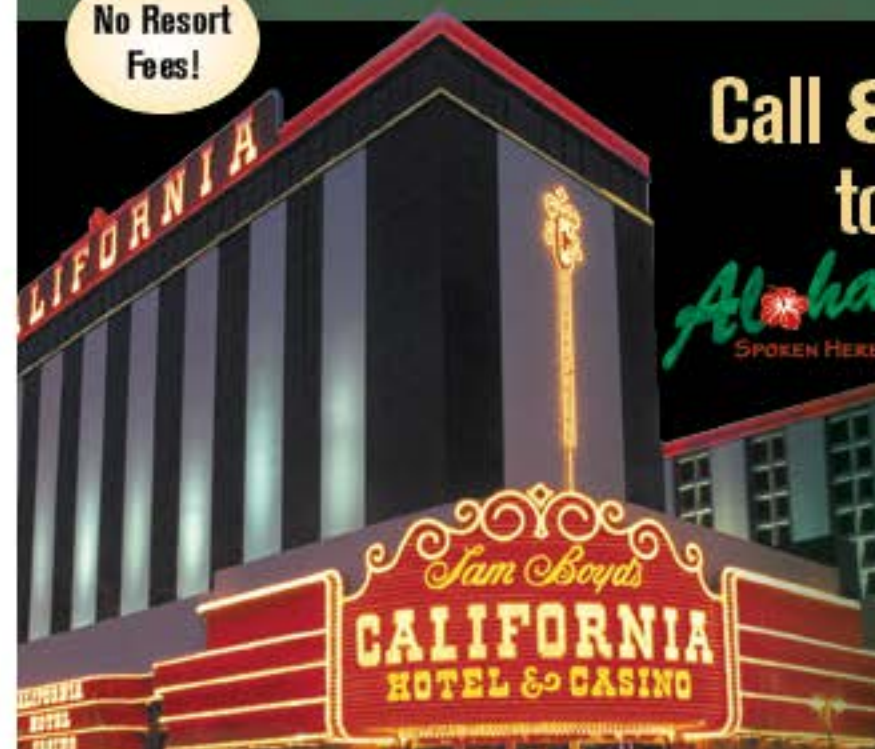
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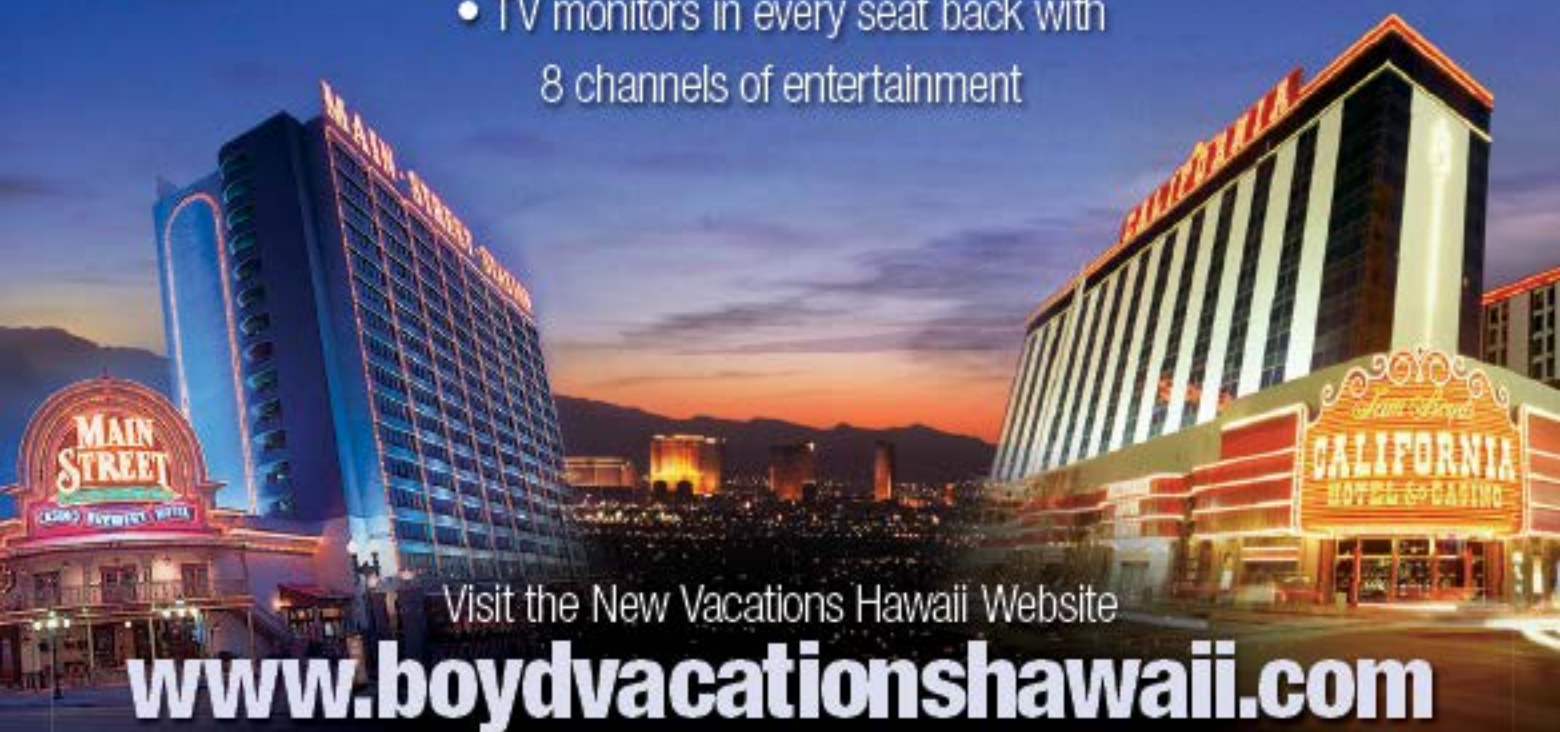
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