

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 5/6 • DEC/JAN 2016

## New Beginnings... The Path Continues

Father Petrie  
shares his life  
perspective.

"...change will come, so  
embrace closure and take  
time to prepare for the  
next step on your path."

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Too Late to  
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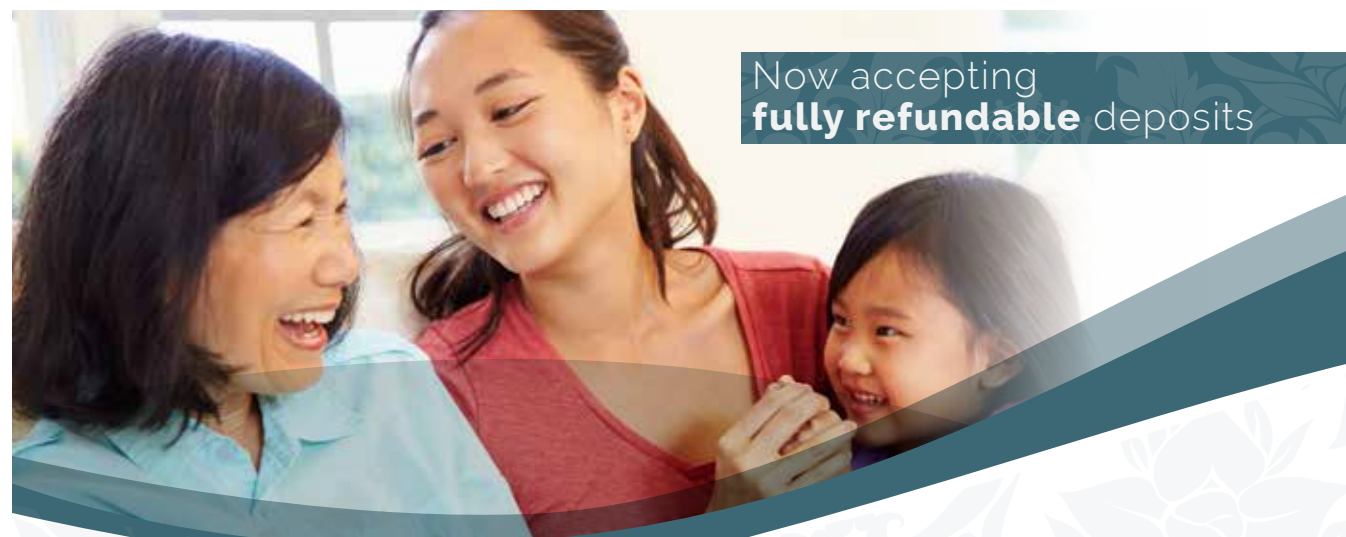
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The holiday season builds to a high crescendo, ending with fireworks and joyful revelry to usher in a new year. Transition is all around us—closing out accounts and starting new ventures; grieving the loss of loved ones and celebrating the birth of little ones. Whatever develops in our lives, we choose how we react to it—to respond negatively, shrug it off, or get energized. With so many things happening at once, transitions seem harder to manage. We see seniors returning to the God of their youth for comfort.

We asked Father Bill Petrie, pastor of St. Damien Church in Kaunakakai Moloka'i to address transitions and new beginnings. His story takes us to Kalaupapa, where Hansen's disease patients faced some of the most traumatic transitions in life. Saint Damien and his team were there to help them. Inspired by Damien, Father Bill spent his life helping Hansen's disease patients in India, with Mother Teresa. His simple plan for new beginnings involves something we don't often take time for: quiet reflection. It's a great message for the holidays and the New Year.

We are very grateful to Wilson Angel's cousin, Imelda Angel, a nurse who works at the medical clinic at Kalaupapa, and to Father Patrick Killilea, pastor of St. Francis Catholic Church in Kalaupapa, for inviting us to the settlement. Without their kind assistance and long hours ushering us around all the sacred sites, there would be no visual story to show. Father Patrick's "Paddy Wagon" and Imelda's truck carried equipment, luggage and the nosey GM crew to places most visitors never see.

In his photos, GM photographer, Brian Suda, captures the profound spiritual peace and sacredness that comforts your soul when you stand on Kalaupapa ground.

Our contributors carry the theme of new beginnings through the magazine, with resources and ideas for transitioning and taking the next step on the path of life—ways to enjoy your retirement and give back to your community. We are so grateful for all the talent and resources that come together in this issue. And to you, our readers for your wonderful support and feedback, we send our blessings for a happy, healthy 2016. ■



The GM photo crew, (L-R) Katherine, Fr. Pat, Fr. Bill, Imelda, Wilson and Brian at the Kauhakō crater.



Every Day is Brand New!

Katherine Kama'ema'e Smith, Associate Editor

#### Addendum to Oct/Nov issue, Table of Contents pg. 5:

The lovely bronze statue in Ala Moana Park that graced our October/November issue, was sculpted by Gary Alsum and dedicated by Honolulu Mayor Jeremy Harris in 2000, to the children of Hawai'i.

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"Another phase of my life was beginning. I was to realize that closure must be followed by a neutral time of reflection and preparation for a new beginning."

— Fr. Bill Petrie

Cover: Father Bill Petrie pauses on the road that passes by Papaloa Cemetery at Kalaupapa, Moloka'i.

Cover & Feature Story Photography by Brian Suda



## Our Contributors

**G**enerations Magazine calls upon Hawai'i's experts—from financial and legal advisors to health care professionals and noted chefs—to produce informative and meaningful resources for our local seniors and their families. We are grateful for their contributions.



LINDA MCCULLOUGH DECKER studied Renaissance history in college and earned a masters degree in divinity. At age 73 she was ordained an Episcopal priest in the Diocese of Hawai'i. She serves as a supply priest for the island of Maui and a mentor in the Waiolaihui'ia formation program. In 2010 she authored an award-winning biography of Edward Bailey, Maui missionary educator, engineer, artist and botanist, whose home survives as Bailey House Museum and the Maui Historical Society. Linda is a family trustee for the Steve Trigg Ranch in New Mexico.



ELAINE GALLANT holds a B.A. in Journalism from the University of Central Florida. She writes fiction, and belongs to "Maui Writer's, Ink," a local club just for writers. Elaine loves to travel, and play golf. She enjoys retirement on Maui with her husband, believing, "It's the perfect life!" In 2005 she founded the West Maui Book Club, a group of talented women who love to read and share their thoughts over dinner. The club now has 70 members.



KEVIN LOCKETTE, PT Kevin is president of Hawaii Parkinson Association, and author of Move It: A Movement and Exercise Guide for People with Parkinson's Disease, and developer of "PD" exercise classes offered at six branches of the O'ahu YMCA. With 24 years of clinical experience in neurological-based physical therapy, Kevin is presently the clinical specialist for Medtronic Neuromodulation Deep Brain Stimulation for Parkinson's disease, Essential Tremor and Dystonia. He lectures nationally on movement strategies and treatments for these disorders.



JUDITH AMANCIO-MATHIAS, Leeward YMCA Branch Director of Healthy Living with more than 25 years of experience teaching, educating, motivating and inspiring individuals to reach their healthy potential. Judy comes from Central YMCA of Honolulu, which is under renovation until 2017. The Honolulu YMCA branches help members of our community reach their fitness goals and work toward a happier and healthier life. She holds these certifications: A.S.; AFAA GI, Aqua Fitness; Silver & Fit, Parkinson's; Enhance Fitness/Arthritis.



TERRY SHINTANI, MD, JD, MPH, KCSJ (born 1951), is a physician, attorney, nutritionist, professor, author, lecturer, radio show host and tireless community advocate. Dr. Shintani is best known for his books, which include Eat More Weigh Less® Diet (1993), The Hawaii Diet (2000) and The Peace Diet™ (2015). He is a professor at University of Hawai'i John A. Burns School of Medicine and founding president of the Hawai'i Health Foundation. In 2006, he was awarded the "Living Treasure of Hawaii" title for his contributions to the community.

And a continuing mahalo to our ever-present contributing partners (in alphabetical order):

PAMELA CUNNINGHAM | MARTHA KHLOPIN | SCOTT MAKUAKANE | KIRK MATTHEWS & LINDA COBLE | JULIE MOON | BRITTANY NAKAMOTO, GM UH Intern | ANNETTE PANG | EILEEN PHILLIPS  
JEFFREY SISEMORE SCOTT SPALLINA | JANE YAMAMOTO-BURIGSA | MICHAEL W. YEE | STEPHEN YIM

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# The Past is Worth Looking Up

Haven't quite found the time to pick up the latest *Generations Magazine* issue? Still catching up, but wondering how to get the past issues? Fear not! Past issues are easy to find on the GM website. First, go to the homepage. On the homepage, look at the right column for a tab that reads "Past Issues." Underneath this tab, find a small blue box and gray arrows to move the year forward and back—all the way to 2010. Each year displays the issues (Dec/Jan, Feb/Mar, etc.). Click on the month, and the issue of that month will open. It's that simple.

Looking at past issues is as easy as one click. Click on the Aug/Sept 2015 issue, which is our last issue. There, discover articles on topics such as how to keep your family together, the real facts about Alzheimer's, and a great cover story on all the services from the Office on Aging. There's even an option to go back to October 2010 to read about an interview with Kirk Matthews. If there's no time to pick up *Generations Magazine* at any of our locations, or you missed reading a specific article, [www.generations808.com](http://www.generations808.com) gives you a solution. And with modern technology, two issues can be opened simultaneously.

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The Past Issues tab is just on the right column of the homepage

The "Maui Mindset" article from Dec/Jan or 2014 is a must-read. Maui, also known as "The Valley Isle," is featured as the best place for seniors to settle down once they retire. Ruth Griffith, Kaunua Senior Services administrator, explains that Maui residents value caring for one another. This mindset makes Maui unique and special. The Kaunua Senior Center and The West Maui Senior Center are among various organizations that provide activities for seniors. Two of the programs offered by the centers are the Leisure/Wellness Programs and Adventures, Ambitions & Altruisms. The writer goes into depth about each of the five programs offered all over Maui county.

So have a look online, and don't stop reading until you get enough! ■

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## Hawaii Parkinson's Association

by Kevin Lockette, PT, President

The Hawaii Parkinson's Association (HPA) is a nonprofit volunteer group comprised of people with Parkinson's disease, caregivers, family members, health care professionals, educators and leaders in the business community. Our mission is to support ongoing research into the cause of and cure for Parkinson's disease, and to educate patients, caregivers, and the public about how to live well with Parkinson's, here and now.

Hawaii Parkinson Association was established in 1996, and in 2012 affiliated with the National Parkinson Foundation. Beginning January 1, 2016, the organization will again reorganize as HPA and all funds raised by HPA will stay in Hawai'i to support our local mission.

Parkinson's disease is a chronic, progressive neurological disease that causes brain cells controlling movement to die without being replaced. The most noticeable symptoms of Parkinson's disease include slowness of movement, tremor, rigidity and difficulty with posture and balance. Parkinson's disease is the second most common neurological disease in the nation.

In addition to having a strong support network at home and in the community, exercise and physical activity are keys to living well with Parkinson's disease. HPA acts as the hub of information for people living with Parkinson's disease in Hawaii as well as their caregivers.

We currently manage eight support groups for patients and caregivers. HPA also funded the development of exercise classes designed specifically for people living with Parkinson's, which YMCA of O'ahu offers at six of their locations. HPA offers educational seminars and workshops throughout the year on important topics: medication management, deep brain stimulation therapy, physical ac-



*In October, a large number of supporters join a walk for Parkinson's awareness at the HPA "Moving Day" event. To learn more email: [movingday@parkinson.org](mailto:movingday@parkinson.org).*

tivity and exercise, and how patients may gain access to local clinical trials.

People living with Parkinson's disease need not face the future alone or with uncertainty. Listen to what Sheldon Hershinow from O'ahu has to say:

"I am deeply grateful for the range of information that Hawaii Parkinson's Foundation

provides. I've gained valuable insights from symposia, workshops and support group meetings, allowing me to ask my own neurologist the right questions and to select the best machines for me at the gym. The organization has led me to enjoy twice-weekly movement classes that encourage me to do my best without worrying about any shortfall."

For more information contact HPA/NPF Hawaii ■



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# Our Las Vegas Trip Winner



Above: Winner Jeannette Shouk and Herb Nakagawa, president of Wahiawā Rainbow Senior Club

Wahiawā—Jeanette Shouk of Wahiawa Rainbow Seniors Club won a free Vacations Hawaii Las Vegas travel package for two. The round trip air fare and four night stay is provided by Vacations Hawai‘i, the popular travel company that specializes in mainland destinations for people in Hawai‘i. Presenting the prize were both our *Generations Magazine* representative Sherry Goya and Wahiawā Rainbow Seniors Club President Herb Nakagawa.



Right: Seniors Fair attendees and Kathy Newkirk Leong, RN of Kahu Malama Nurses, at the GM booth.

Seniors were able to participate in the drawing at the GM booth at the 2015 Seniors Fair. Thousands of seniors, many accompanied by loved ones and caregivers, reviewed the many exhibits. There was a new focus on health and fitness activities and products for active seniors.

A special thank you to everyone who came by to see us, and Congratulations Jeanette! ■

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The show is airing at a critical time. In a decade, one-third of Hawai‘i’s population will be 65 or better. The state is urging kūpuna and their families to prepare now for home and community-based care. Financial and legal advisors to caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

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## Where Aloha Begins

by Sherry Goya, *Generations Magazine Staff*

Senior health and wellness fairs are held on all islands to promote education, entertainment, food and fun. It was my honor to be a VIP at the Helemano Plantation's Moon Festival Country Fair in Wahiawā on Sept. 17. I met the founder, president and CEO, Susanna Cheung, learned about her background, and felt her passion to assist the community with a wellness center which sits on part of their 50-acre property.

Hawai'i's First Lady Dawn Amano-Ige and Honolulu City Council chairman Ernie Martin talked about being impressed with the Susanna's facilities, programs, staff, and volunteers. There was a variety of entertainment, with a private tour and special oxtail soup lunch in the well-known Country Inn Restaurant, plus the best pineapple pie I ever tasted.

The Ho-Ming and Susanna Cheung Foundation were the event sponsors. I know it was their gen-



Christina Chen, Dr. Ming Chen, Susanna F. Cheung, First Lady Dawn Amano-Ige, Ho-Ming Cheung and Councilman Ernie Martin.

erosity that paid for the bento lunch and transportation for the Koolau Seniors to attend (I'm a little partial to them because I'm from Kaneohe), along with senior groups from Pearl City, Waipahu, and other areas of O'ahu. All attendees enjoyed their day of celebration with Helemano Plantation.

To learn more about Helemano Plantation's senior educational classes and facilities, visit them at 64-1488 Kamehameha Hwy (next to Dole Plantation) or call **808-622-3929**. ■

Stories for and about seniors and their caregivers are always worth sharing, like a 100 birthday announcement, call Sherry at **808-722-8487**.



## I Love New Beginnings!

by Kirk Matthews & Linda Coble

I love New Year's Day. Without Jan. 1, how would we know when to buy a new calendar? Call me old-fashioned, but I tend to look at that fresh new calendar year on paper like a crab leg and prime rib buffet spread out before me.

I have been having my share of new beginnings during this past year. Mrs. Matthews and I gave up our car. We live in downtown Honolulu for those short trips around town, we can take The Bus. Don't you love the senior bus pass? Unless somebody is giving you free malasadas every morning, this is the best deal around. The only downside—when the driver looks at your face instead of your pass and says "Get on," (he already knows you're a senior).

Since retiring, I have a lot more time for reading. Right now, I'm reading *Medicare & You 2016*, that 162-page book sent to 50 million Americans. My book club is discussing "Section 11 — Defini-

tions." I feel compelled to read it since so many trees gave up their lives to make the paper.

I just learned to use my DVR. It's like a time machine! If you want to watch a TV show that comes on late at night (anytime after 9pm), just record it and watch it when you want to. Magic.

More new beginnings on the technology front. On my computer, I used to bookmark CNN, Entertainment Weekly, KHON (of course), Facebook and Yahoo! Now WebMD is at the top of the list.

Good luck with your new beginnings. I would write more, but the No. 1 to the Kalihi Transit Center just pulled up. ■

Retired Broadcast Personalities and Journalists Kirk Matthews and Linda Coble speak from the heart on issues concerning boomers and seniors. Post comments for them on **Generations808.com**.

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# New Beginnings... the Path Continues

by Father William F. Petrie, ssc



Cover & Feature Story Photography by Brian Suda

Bill Petrie is a priest with the Congregation of the Sacred Hearts of Jesus and Mary—the same order as St. Damien. With Mother Marianne Cope, the Sisters of St. Francis of Syracuse and volunteer Joseph Dutton, Damien brought the love of God and dignity to Hansen's disease patients exiled at Kalaupapa.

Inspired by the life of St. Damien, Father Bill worked 25 years in India with Mother Teresa of Calcutta, helping the poorest of the poor and many who were afflicted with Hansen's disease. Now he serves as Pastor of St. Damien Church on Moloka'i and supports Catholic ministry to the last Hansen's disease patients in Hawai'i.

Many seniors and baby boomers returning to the church and looking for the God of their youth, are inspired by the story of Damien's love for God and the patients of Kalaupapa. Faith, hope and love help us face uncertainties at the end of life. Father Bill's joy and enthusiasm are infectious and people want to be around him—like St. Damien won the hearts of patients in Kalaupapa.

So we asked Father Bill to share his wisdom on new beginnings—the transitions of life. His counsel is simple: change will come, so embrace closure and take time to prepare for the next step on your path. His kind, humble words offer a quiet oasis amid the chaos of our boisterous world.

Take a few moments to hear what father Bill learned from the joy, peace and love of Mother Teresa and Saint Damien.

*Father William F. Petrie, ssc, looking over Kalaupapa Settlement from the cross atop the Kauhakō crater.*

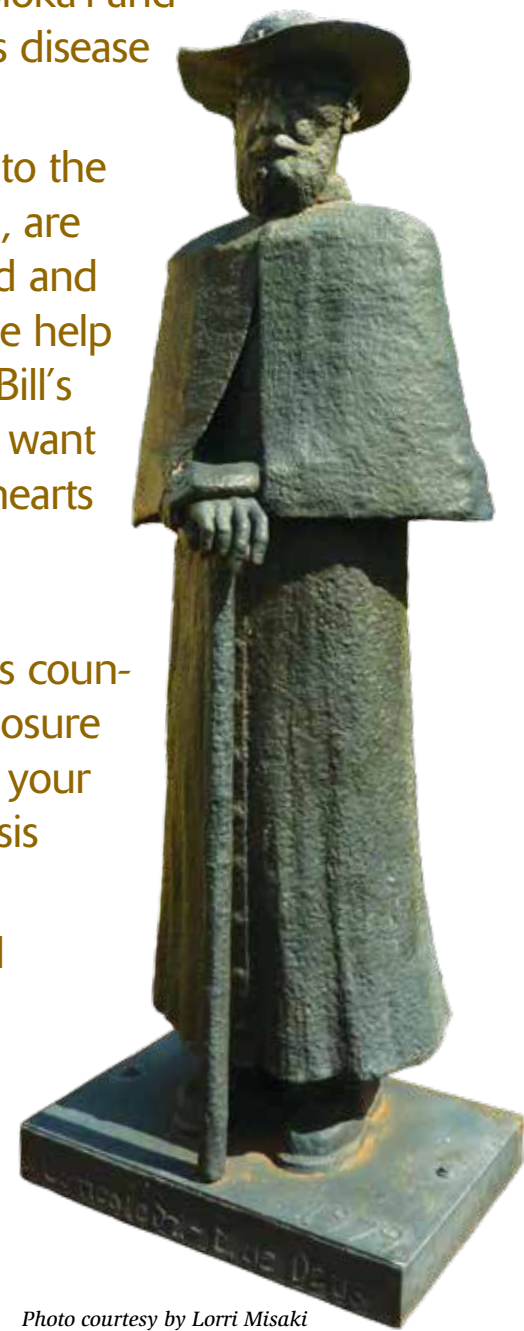


Photo courtesy by Lorri Misaki



## My Beginning as a Priest

Without realizing it, we face many new beginnings in our lives, some small and others life changing events. One such new beginning was my being inspired to become a Catholic priest after reading the life of Father Damien of Moloka'i, a vision so profound that it was to lead me to work with Mother Teresa of Calcutta helping Hansen's disease patients in India. I started by writing a letter. Mother Teresa didn't answer, so I sent a second note with a \$250 donation, for her work with the poorest of the poor. Again, no response. Then my superiors gave me permission to visit India, so I wrote her again, saying I wanted to help with the work and giving her the flight, time and day of my Calcutta arrival.



Wow, no one was at the airport to meet me! I thought, *am I just doing my own thing or is this truly an inspiration from God?* After spending the night in a city lodge, I found a telephone book and the number of the Missionaries of Charity, the religious society that Mother Teresa founded in 1950. Anxiously making the phone call, I heard a voice answer and then stated who I was — I wished to speak to Mother Teresa, and my purpose was to volunteer and help with her Hansen's disease work. The delicate but firm voice said: "This is Mother Teresa; come right over."

We became friends the first moment we met. The chemistry between us created a bond and new beginning that would last 25 years, from 1975 to 2000. Mother Teresa explained that she never received my letters or the donation, but it didn't make any difference. I made this journey to the unknown in faith, and there was a place for me in the Hansen's disease work.

Another phase of my life was beginning. I was to realize that closure must be followed by a neutral time of reflection and preparation for a new beginning. I had worked in a loved-filled parish setting for several years, and leaving it was difficult for both the people in my life and me. That was closure. The old expression, "love is being able to let go," won out. Then a neutral time followed when I spent almost a year preparing, obtaining more medical knowledge and learning rehabilitation skills. Then I remember it well — June 29, 1975, at 33 years old — my new beginning started. I can compare the experience to the date of a graduation or marriage.

*Father Bill Petrie's life path began with being inspired by St. Damien. It led to priesthood, and 25 years working with the poor and Hansen's disease patients in India with Mother Teresa.*

~†~

*Learning to cherish the dates of new beginnings starts with your remembering your birth-day. And remembering the first day of a new adventure develops a sense of gratitude. Being grateful is the very foundation of obtaining happiness. Seeing both the good and the bad learning opportunities, accepting what life brings, and letting go of negative aspects allows us to be ready to move on. Taking things as they come or as they are "given" brings ongoing satisfaction with yourself and all your daily activities.*

~ ~ ~

## Beginning to Grow in Wisdom

Reading books about St. Damien eventually allowed me to see Damien as a role model for my life. I learned about the people who supported his work, Franciscan sister Saint Marianne Cope, who spent over thirty years at Kalaupapa and Joseph Dutton, a layman who worked in Kalaupapa for forty-two years. That these people freely and willingly embraced serving people rejected by the world, gave me a sense of awe. What made them do it, in those days, when there was little understanding of Hansen's disease or its transmission.

My association with Blessed Mother Teresa gave me insights into their Moloka'i beginnings. I had experienced some of the hope and tender joy that sustained them, brought them happiness, complete fulfillment and daily work satisfaction. Mother Teresa told me that the most important part of helping the suffering is to "be there." Saint Damien, Saint Marianne, and Joseph Dutton were experts at "being there." This lesson could be applied by any faith-filled person and especially by caregivers who might be reading this article.

After three years working at one of Blessed Mother Teresa's Hansen's disease Rehabilitation Centers, I was assigned to assist her missionary sisters in another location to help construct another rehab facility. The Catholic Church in that area had an "Archdiocesan Leprosy Office." At my request, the Bishop changed the name to a "Human Life Center" for promoting personal, interpersonal and community growth, based on the prayer of Jesus, who asked God that we "would have life abundantly." The life that Blessed Mother Teresa was living and imparting was exactly

that — abundant life, full of productive faith, hope and dignity. I think abundant life is also what Damien, Marianne and Joseph Dutton were able to help the patients of Kalaupapa achieve. The Moloka'i trio was successful despite the isolation of Kalaupapa and Kalawao. With limited resources and support, they offered the patients many new beginnings. With modern communications and the jet age, Blessed Mother Teresa exercised her faith and shared the abundant spiritual life in over 120 counttires around the world.



## Everyone has Charisma

Do we have that which Blessed Mother Teresa had — that drive that made her love for God and neighbor so powerful? We may call it charisma, one of those divine gifts that we receive at birth. Each person has to discover what his or her gifts are. It is not a specific characteristic but a variety of different aspects of our personality. Our individual charisms have an impact when we create energy — when we do or say things. Becoming charismatic is going out and getting involved in life, putting your skills to use, experiencing excitement, creating joy and even accepting the pains and sorrows of life. Blessed Mother Teresa saw Saint Damien as one of her role models. His work inspired, strengthened and nourished her Hansen's disease medical and rehabilitation work. Saint Damien was a Catholic priest of the Congregation of the Sacred Hearts of Jesus and Mary, the same order to which I belong. Mother Teresa brought me to New Delhi to meet Prime Minister Rajiv Gandhi and said: "India needs Fr. Damien's Congregation." This encounter created another new beginning, a religious formation program





Saint Damien



Saint Marianne



Mother Teresa

in India for men and women who felt called to join the same religious family as Saint Damien. The charism of our religious congregation is “to contemplate, witness and proclaim the mystery of God’s love.”

### Significant Others in Our Lives

Spiritually charismatic individuals empower people around them. Through Blessed Mother Teresa’s sponsorship for 25 years in India, it was possible for me to experience many new beginnings, starting medical clinics, creating informal education programs, and acquisition of land for the construction of hundreds of houses for homeless Hansen’s disease patients. Especially important was helping the children of patients—to protect their health, encourage education and provide skill training for employment. The lives of Damien, Marianne and Dutton inspired me, but it was my association with Blessed Mother Teresa that empowered me to share Damien’s vision with others and continue his work. “Significant others,” has nothing to do with having a special partner. Rather it is recognition of what has happened in my life because of their inspiration. Blessed Mother Teresa and Saint Damien were significant others for me and countless people. Anyone who accepts them as role models, gets energized.

### Sacred Presence

There is a quality that all people have in varying degrees. I call it “sacred presence.” I experienced it when working in India. Blessed Mother’s mobile clinic distributed medicine once a week. One week there were no medical supplies, so the clinic didn’t take place. The following week when the medicines arrived, one of the patients asked Mother Teresa where she was last week. She responded that they didn’t come because there were no medicines. The patient replied that it didn’t make any difference if there were no

medicine—she should have come anyway. Wow! What a powerful lesson that was for me. Distribution of medicine, food or clothing was not as important as the presence of Mother Teresa herself. That’s when the concept of sacred presence became a reality for me. In some ways, we are all practicing it when we attend a wake of a deceased person. We don’t need to be concerned about what we will say to the bereaved family because just being present affirms and uplifts those in mourning. Sacred presence is the best gift we can bring to a wedding, a graduation, or a reunion. When individuals are filled with God’s love, they have a spiritual empowerment, which radiates to others. My understanding of Saint Damien is conveyed to me by some insights Mother Teresa taught her volunteers. She would tell them that it’s not how much you give, but the love you put into the giving. When gathering with other people, make sure everyone leaves a happier and better person. Smiling at someone is an action of love, a gift to that person. Small gestures exercise and strengthen the sacred presence that surrounds us when we love God and our neighbor.

Despite all that Damien had to endure, we marvel at his sacred presence when he wrote that he was the happiest missionary in the world! His spiritual joy enriched everyone who was around him. He confessed that he received his strength kneeling at the altar, in prayer. Don’t we all need a daily silent and prayerful time? A rich celebrity once admitted to Mother Teresa that he felt guilty in her presence because of the great work she did for the poor. He was comparing his life to hers and felt that he fell a little short. Her simple answer was stunning—she didn’t tell him to change his ways. She encouraged him to be holy in his life, just as she was called to be holy in her life. Her response consoled and energized him. Mother Teresa was inspiring him with her presence and encouraging him to live abundantly.

### Discovering Sacred Places at Kalaupapa

The word “sacred” is derived from the Latin word *sacre*, which means restricted or set apart. An extraordinary person, place or object can be designated as sacred, and may seem to have a different reality from natural or normal things. The sacred is always connected with divinity and religion. One of the oldest sacred places on earth is the Holy Land, visited for millennia by pilgrims and tourists. In Asia, people visit the sacred Taoist and Buddhist mountains. The tourist travels on a vacation; the pilgrim journeys as a purposeful spiritual act. There are many sacred places in the world connected to the sacred presence of an individual. A pilgrimage to Kalaupapa/Kalawao on the island of Moloka’i can be a very memorable vacation, a peaceful retreat for making life decisions, or even a new beginning. Over eight thousand Hansen’s disease patients lived and died on this sacred land. Hundreds of dedicated work-

ers and medical personnel lived at Kalaupapa/Kalawao, often at great sacrifice. For Catholics, the lives of Saint Damien and Saint Marianne are a source of inspiration. The Latter Day Saints, Protestant churches and Buddhists all have a history of committed individuals in ministry here. By making a pilgrimage to Kalaupapa, you learn the historical context for the canonized saints and countless other holy people who died here.



Photo courtesy of Father Pat

Right: A view to Kalaupapa pier from the courtyard of St. Francis Catholic Church. Below, Papaloa Cemetary, resting place of some of the 8000+ Kalaupapa residents.



### HANSEN’S DISEASE

An ancient disease described in Bible was called “leprosy” in English, after the Latin, *lepra*, meaning “scaly.” Today we call it Hansen’s disease, named for Dr. Gerhard Henrik Armauer Hansen, a Norwegian physician who identified the bacterium that causes the disease, *Mycobacterium leprae*. Hansen’s disease is transmitted among humans the same way we pass on colds. In the past 20 years, modern antibiotics have cured over 200 million cases of Hansen’s disease worldwide.





### Beginning to Learn About Kalaupapa

Unless a patient or worker personally invites you to visit Kalaupapa, the only way to tour the settlement is on an approved four-hour Damien Tours and arranged access via Makani Kai airlines or Kalaupapa Mule Tour. The mule train descends a path down a majestic 1800-foot cliff that separates Kalaupapa from the rest of Moloka'i Island.

The success of a spiritual journey to a sacred destination always depends on the individual. When you visit Kalaupapa, I recommend taking time for silent reflections at each special site Damien Tours visits. Breathtaking views of huge cliffs we call the "Pali" and the rock-bound coast that isolate Kalaupapa from the rest of the world end with the arrival of your nine-passenger plane at Kalaupapa landing strip, one of the few USA airports without TSA equipment and security personnel. The open-air pavilion, a picnic area for residents, echoes bygone days of trust and goodness. Your tour guide, the driver of an old school bus, awaits at the Kalaupapa welcome sign.

On the road to the settlement, Papaloa Cemetery is the first reminder of the eight thousand plus patients who died here. So many graves on a little spit of land make us reflect upon our own death and funeral. Saint Damien and Mother Marianne saw funerals as celebrations and liberation from the burdens of life to a new heavenly life—another new beginning.

*A view of St. Philomena Catholic Church from the south, across open fields of unmarked and marked gravesites.*



Next, the bus passes the Mormon Church, a reminder that Hansen's disease was without boundaries. The driver points out the Kalau-papa pier, and we try to imagine steamers mooring offshore and small rowboats bringing patients ashore. Damien always came to welcome the saddened newcomers. Many were overcome with grief, knowing they could never return home to their loved ones. Exile was permanent.

The bus stops briefly at St. Francis Catholic Church, where a Congregation of the Sacred Hearts priest celebrates Mass every morning. Nearby stands the Congregational church. These three churches are a reminder that faith in God gave generations of patients strength, hope and meaning to their lives. Only the convent and St. Elizabeth Chapel remain on the spacious land that once housed and ministered to hundreds of girls and women, giving them love, care, protection and dignity. The Bishop family supported a home for girls where St. Marianne and the Franciscan Sisters ministered to single females and young girls, some of whom were orphans. On ruins of a former hospital destroyed by fire is a new clinic where a medical staff attends to several patients and workers still living in the settlement.



*Provided by Wikipedia*



Another vacant parcel of land marks the site of the Baldwin Home for boys and men. Volunteer Joseph Dutton and the Sacred Hearts Brothers were the caretakers for the men.

The tour stops at the memorial grave of Saint Marianne, who also started Kapiolani Home for Girls on O'ahu and

Mauilani Hospital on Maui. This joyful nun used to say she worked "not for reward, but for God."

Next, the bus drives by former patient homes and the visitors' reception center. The patients' cafeteria is still used every day, and a former movie hall is used for holiday celebrations during the year. The bus turns left on Damien Road, which leads to Kalawao where the original settlement was established. The first structure seen is the Siloama Church, constructed by the patients one year after arriving in 1866. A boundary wall separates the compound where St. Damien lived and constructed the Saint Philomena Catholic Church. Beside the church are the original graves of St. Damien and Joseph Dutton. The sacred land surrounding the church holds over one thousand unmarked graves. A memorial will be constructed to remember the names of all the 8,000 or more patients who died in Kalaupapa and Kalawao. This is very sacred ground; peace and quiet envelop you. Take time to quietly sit, meditate or pray.

Across the road are the remains of the original home for boys and girls, before the settlement moved to Kalaupapa. Old photographs are helping

the National Park Service renovate the landscape as Kalawao looked over a century ago.

Deep silence, broken only by wind and surf, draws every tourist or pilgrim inward. They have personal thoughts about the sorrow and pain endured by the Hansen's disease patients who lived here. Kalaupapa calls us to reflect—it is a memorial to closure, extended quiet, neutral time of preparation, and accepting new beginnings.

The road continues. Today, National Park Service workers are preparing Kalaupapa and Kalawao for the time when there are no more Hansen's patients living here. The settlement will be preserved and managed as a national historic park. I am privileged to be the Pastor of St. Damien in Kaunakakai, and to be able to assist residents and workers in Kalaupapa as they transition. I minister to my congregation in the tradition of St. Damien and St. Marianne, with the training of Mother Teresa. I, too, am a happy missionary. Like my special "others," I look forward, with joy and gratitude, to more new beginnings. ■



*For the adventurous, a Damien Tour begins with a mule ride on a switchback trail descending 1800 feet.*

### FATHER DAMIEN TOURS

The only way to visit Kalaupapa is through Father Damien Tours. They operate a four-hour tour of Kalaupapa Settlement and Kalawao daily (except Sunday). There are three ways of getting to Kalaupapa:

- 1) Makani Kai Air:  
808-349-3006, [www.fatherdamientours.com](http://www.fatherdamientours.com)
- 2) Kalaupapa Mule Tour:  
800-567-7550, [www.muleride.com](http://www.muleride.com)
- 3) Hike by Kalaupapa Mule Tour:  
approx. 1.5 hrs. down (x2 back up), 3.2 miles



# It's Never Too Late to Take the High Road

by The Reverend Linda McCullough Decker, Supply Priest for the Island of Maui

Four mature Native Hawaiians, including two retirees, recently were ordained as deacons of the Episcopal Diocese of Hawai'i. In the spring, "God willing and the people consenting," they will become Episcopal priests.

Phyllis Mahilani "Mahi" Beimes is the first Native Hawaiian woman to be ordained in the worldwide Anglican communion. After she retired as a Pearl Harbor submarine electrician, her congregation called her to enter the priesthood. She and her husband live in Kane'ohe; their children live nearby. She is a member of St. Johns-by-the-Sea in Kane'ohe, as is Paul Nahoa Lucas, who answers his call for the priesthood from his position as a compliance lawyer for Kamehameha Schools. He and his family live in Ka'a'awa, and his youngest son is a college freshman on the mainland.

Malcolm Keleawe Hee comes from a Buddhist upbringing. He excels as a special education teacher, and instructs teaching majors at Chaminade University. Malcolm, his wife and their two daughters' families reside in Pālolo. He is a member of Good Samaritan Church.

John Hau'oli Tomoso is executive director of Tri-Isles Conservation and Development Council Inc. His life has been deeply connected to social work in the Hawaiian community and he serves as kahuna pule for the Royal Order of Kamehameha. A member of Good Shepherd Church, he lives in Wailuku with his wife and mother; grandchildren are nearby.

In Hawai'i, seniors who are called to serve the church as clergy undertake rigorous study and



(L-R) Phyllis Mahilani "Mahi" Beimes (in front, among the lei), L-R: Malcolm Keleawe, Paul Nahoa Lucas, John Hau'oli Tomoso, Episcopal Deacons

spiritual formation without either moving to a mainland seminary or disrupting families and careers.

These four deacons are completing a three-year formation program on O'ahu, meeting for 10 weekends a year. Meetings include academic courses, monthly exams, practical workshops, spiritual development and worship. Each candidate has completed two years of church fieldwork.

When ordained as priests, they will join a regional clerical team or a congregation; later, they may be called to serve any Episcopal church in Hawai'i; some may even get a salary. Nine more students are preparing for ordination in 2018.

Mature deacons and priests bring to their ministries valuable lifelong experience with Hawai'i's varied cultures and their deep roots in the community. Native Hawaiian priests honor the tradition of Queen Emma and Kamehameha IV, who in 1862 invited the Church of England to be established in Hawai'i.

For further information, call Reverend Linda Decker on Maui at 808-244-4656 or email her at [office@goodshepherdmaui.org](mailto:office@goodshepherdmaui.org) ■

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# A Happy Day in the Park

by Brittany Nakamoto, Generations Magazine UH Intern



*Judy Wu coordinates and teaches a healthy, happy dance class that meets every week at the Hawaii Chinese Culture & Education Center. When the center is closed, they dance in the park.*

As my friend and I searched for interesting activities near the blue jungle gym in Ala Moana Beach Park, we spotted a group of women making dance formations and speaking Chinese. Upon closer investigation, we discovered a happy, healthy dance group.

Judy Wu, dance class coordinator, along with thirty women and her husband, were gathered in the park for a three-hour-long senior dance class on the grass. The group meets every week at the Hawaii Chinese Culture & Education Center, but the senior center was closed for a state holiday. The focus of this free dance group is exercising and celebrating good health and happiness.

Judy Wu is the teacher and choreographer for the group. She writes the articles, takes pictures, and says that the class is like a full-time job that she enjoys. Her husband, Steve Wu, is her biggest supporter. He quietly stood on the side, watching his wife teach the other dancers.

Judy says, "When we come to the park and dance together, it is as if we are bringing ourselves back to our childhood. The beach park is our stage; there is no pressure because we are doing this for our happiness and health. It is not for

show." Judy gives her students her patience and her heart. The dancers kindly shuffled between being interviewed and dancing.

Her dancers smile and get in their formations as she runs back to the table to play the next song. They use their hands to make movements, and later in the performance they use Chinese fans. The colorful fans move together gracefully and the group dances as one.

A regular participant, Kil Dong Koh, joined the dance group because it benefits her physical health. She said, "I have diabetes, so I have to exercise. Dance brings my sugar level down and keeps me slimmer. Ever since I began exercising, my leg cramps have gone away. I also love that this class is free."

Judy explained that exercise releases the endorphins that make people happy. She doesn't advertise, but membership has grown from two to thirty-two a year and a half. "This dance class has become a healthy cycle. I believe that whatever you give is what you will get. I have given these students happiness," Judy smiled and immediately was off to plan the next dance routine. What a wonderful, happy day in the park! ■

# Leeward Y Offers Something for Every Senior

by Judy Amancio-Mathias, Leeward YMCA Branch Director of Healthy Living



*Are you a social butterfly, chess master, water aerobics nut or work-out queen? Health and fun await everyone at the Leeward Y!*

painful symptoms. Seniors see improved strength, mobility and agility—all while having fun and making new friends. One senior's physical therapist asked what she was doing. He was amazed at how much flexibility she gained in her spine!


Laughter, potluck snacks, and fresh coffee are the mid-morning, sounds, sights and smells at the YMCA of Honolulu's Leeward Y Branch, in the heart of Waipahu. Comfortable chairs and tables in the brightly lit community lounge host yummy potlucks, spirited board games, craft activities and friendly socializing. This "reward" time follows senior health and fitness programs, carefully designed for every age and ability. What's popular? Aerobics in the heated pool are easy on the joints. Zumba Gold and tai chi maintain cardio health and balance. Ai-chi is the best of both worlds—tai chi class in our heated pool!

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# A Leeward Legacy

by Sherry Goya, Generations Staff

Rosemarie Dungca has been working for the City and County of Honolulu since 1978. In 1983, Whitmore Village asked her to teach hula classes. Her popularity grew and soon was teaching throughout the Leeward area.



Now seniors from the Mililani, Wahiawa, Pearl City and North Shore areas may learn how to dance hula and play the 'ukulele. These talented men and women provide community service, which includes entertaining the elderly at care homes, centers, hospitals, shopping centers, as well as public and private events.

Nā Leo Nahenahe o Nā Kūpuna is a nonprofit organization that promotes longevity and encourages members to function as long as they can through dance, music and exercise. Weekly classes



*Nā Leo Nahenahe o Nā Kūpuna performs a repertoire of multi-cultural hula renditions. The nonprofit promotes longevity through dance, music and exercise.*

are held for beginner, intermediate and advanced levels. Their performances are very entertaining, with costumes as versatile as their songs and repertoire of ethnic hula, with Filipino, Japanese and Chinese renditions. I was very impressed when I watched them dance at the Helemanu Plantation wellness fair. With the holidays in full swing, watch for their performances! ■

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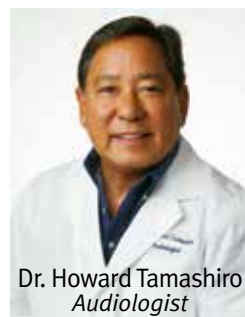


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# Each Other—A Book Club's Greatest Benefit

by Elaine Gallant, author and book club moderator

We age like a book and advance, hopefully, toward maturity through the rise and fall of the turning pages of our lives. Consequently, when members of the West Maui Book Club come together to discuss a novel, we'll often share relevant chapters of our personal stories. For us, this is the greatest benefit of all.

Kelli Lundgren, a member since 2013, says, "Since joining, I've listened to stories of personal travel to South America and Malaysia. Members shared accounts of being stranded in politically tense areas of the world and in compelling cultural and political experiences." It "stirs the soul."

Mihaela Stoops, a member since 2011, adds, "This book club satisfies my need to have an intelligent conversation. It stimulates and challenges me, makes me learn new things and gives me new perspectives." It's "awesome."

Victoria Caputo, a member since 2010, says that at any age, a book club provides brain wellness through conversation and critical thinking.

And according to Diane Pure, an original member in 2005, the West Maui Book Club creates a sense of community and support for one another. She enjoys sharing social time with talented women from different life and work experiences.



Photo courtesy of Honu Media, LLC

Yes, we love to read and discuss our book selections, but sharing relevant wisdom gained through the saga of our lives is the greatest benefit of any book club. So why not join one and experience how your gained insights can help others? In return, expect your life to be enhanced by other members in new and thought-provoking ways.

*"There are no faster or firmer friendships than those formed between people who love the same books." — Irving Stone ■*

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# Lifelong Learning, What's Stopping You?

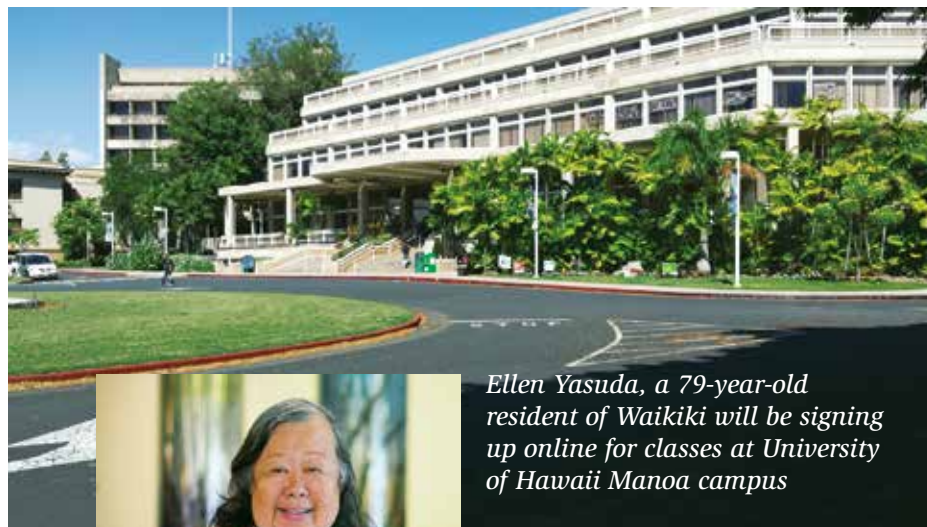
by Brittany Nakamoto, GM Intern

Senior citizens can attend classes on Univeristy of Hawaii Manoa campus through the Osher Lifelong Learning Institute. For 10 years OLLI has been offering non-credit, college-level courses and other activities to encourage older individuals to engage their minds, enrich their lives, and serve the community. While the institute primarily serves mature learners aged 50+, the only true requirements for participation are maturity, life experience, and a desire to learn.

OLLI currently serves nearly one thousand senior learners in their membership program. The fee is \$60 per year, which entitles the learner to participate in three college level courses or community projects. Professors and project leaders are all volunteers and subjects center around social sciences: art, science, history and community service.

OLLI is now enrolling for the spring semester online at: [www.osher.socialsciences.hawaii.edu/](http://www.osher.socialsciences.hawaii.edu/) or at their office on Manoa campus Krauss Hall, Room 113. The courses are very popular, and there is often a waiting list, so apply early. For further information, call Rebecca Goodman at 808-956-8224.

Ellen Yasuda, a 79-year-old resident of The Plaza at Waikiki, shares her UH experience. She retired at age 61 as a claims examiner for Hawaii Medical Service Association. A world traveler, Yasuda has toured most parts of Europe, South



Ellen Yasuda, a 79-year-old resident of Waikiki will be signing up online for classes at University of Hawaii Manoa campus

America, Japan and China. Ellen has enjoyed taking a variety of classes at UH, such as history of world civilizations, Japanese history, art history, and language courses.

UH also offers non-credit college courses for a small fee, at the UHM Outreach College website, [www.outreach.hawaii.edu/](http://www.outreach.hawaii.edu/) Seniors and learners of any age may enroll now for spring semester standard college-level courses. For outreach students, UH issues no college credits and keeps no transcripts. Is there something you always wanted to learn? What's stopping you? ■

Rebecca Goodman, Osher Lifelong Learning Institute (808) 956-8224 | [rgoodman@hawaii.edu](mailto:rgoodman@hawaii.edu)  
Dr. Patrica Masters, UHM Outreach College (808) 956-9317 | [pmasters@hawaii.edu](mailto:pmasters@hawaii.edu)



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# A Nutritional Approach to Alzheimer's Disease

Author: Dr. Steve Blake, ScD

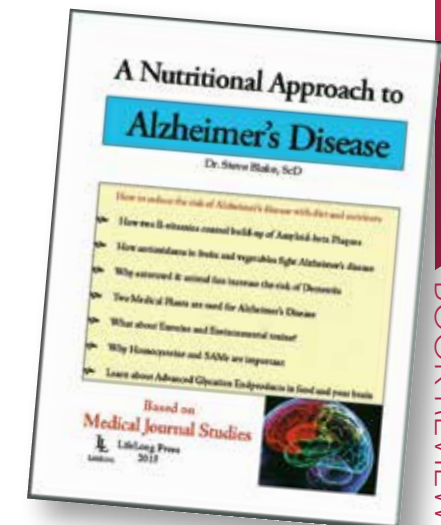
When it comes to Alzheimer's disease, anything that offers hope gets attention. Dr. Blake analyses the latest scientific information and results from his clinical trials with Alzheimer's patients at Hawaii Pacific Neuroscience Institute on O'ahu, and dishes us up a simple diet—berries, green vegetables, nuts and beans—to prevent and slow the progression of Alzheimer's and related dementia. The subject is rocket science, but his book is easy to understand. Learn how powerful flavonoids in plant foods preserve brains cells and keep them active. See how antioxidant vitamins protect our brain cells.

One indicator of Alzheimer's disease is the presence of amyloid plaques, little fuzz balls that get stuck in the brain and kill off brain cells. He

explains ways to reduce these brain plaques, including taking vitamin B12 (little tabs that melt under your tongue, not pills) and eating plenty of green vegetables.

Clogged brain arteries and tiny strokes cause trouble too. If we eat fewer animal fats, blood flow to our brains will increase. If you need a reason to improve your diet, this is it.

*A Nutritional Approach to Alzheimer's Disease* details 15 easy nutritional changes to help delay memory loss. Softcover book (\$25) or PDF download (\$9.95) are available at [www.drsteve.com](http://www.drsteve.com) Or by calling Lifelong Press, 808-280-6865. ■



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# Stay on Your Feet in 2016

by Generations Magazine Staff

**M**aui Nā Hoaloha has made their falls prevention program, Stay on Your Feet, part of their regular service to clients. Teams-4-Assessment are trained to implement complete falls risk assessments, engage clients in falls prevention training and help clients physically make their living quarters safer. The need is great. Nā Hoaloha is seeking more volunteers.

Nā Hoaloha currently services 440 home-bound clients with 200 trained volunteers. Their inter-generational approach allows young people to work with Stay on Your Feet assessment teams. Falls are the leading cause of fatal and non-fatal injuries in seniors, so this program can decrease hospitalizations and deaths due to falls.

Persons who have fallen once are at risk to fall again so the Team assesses fall history, medications, fitness, balance and vision. Teams also provide clients with nightlights, ensure pathways



*This Nā Hoaloha Team-4-Assessment includes high school students who want to "keep Tutu safe." Since September, they have provided workshops and falls assessments to residents of four senior housing facilities on Maui.*

are clear and safe, and help clients plan for grab bar installation.

"Nā Hoaloha serves the highest risk seniors who wish to stay in their own homes and live independently," says Candice Carter, executive director. "For a complete falls assessment, please call us." ■

NĀ HOALOHA

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# Cops, Killers and Corruption in the Aloha State Sunny Skies, Shady Characters

Author: James Dooley

**I**f truth is stranger than fiction, then this book is the strangest you will ever read. James Dooley, a former investigative reporter for *The Honolulu Advertiser*, KITV 4 News and *Hawaii Reporter*, details public corruption and criminality in Hawai'i during the 70's and 80's. A lot of Dooley's sleuthing formed the basis of the original essay called "Broken Trust," printed in the old Honolulu Star-Bulletin and later published as a book. Dooley's gripping memoirs of ties among celebrities, Teamsters, politicians and judges weaves a broad web of "how things were done in Hawai'i."

Advertiser readers will remember crime stories about Kukui Plaza, Bishop Estate Trustees and a gangland hit on the son of Honolulu Prosecuting Attorney Charles Marsland, Jr., but Dooley's edi-

tors scrubbed some of his stories, and information, connections and associations he reveals is this memoir might be surprising. As Dooley puts it, "The stories stood on their own, but like stands of bamboo, there was a dense a root system underneath that stretched over time and distance, producing new shoots in surprising places."

This very well written book will grab your attention. Don't pick it up until you clear your calendar—it's a page-turner! Available for \$18.99 from UH Press; paperback and Kindle from **Amazon.com.** ■



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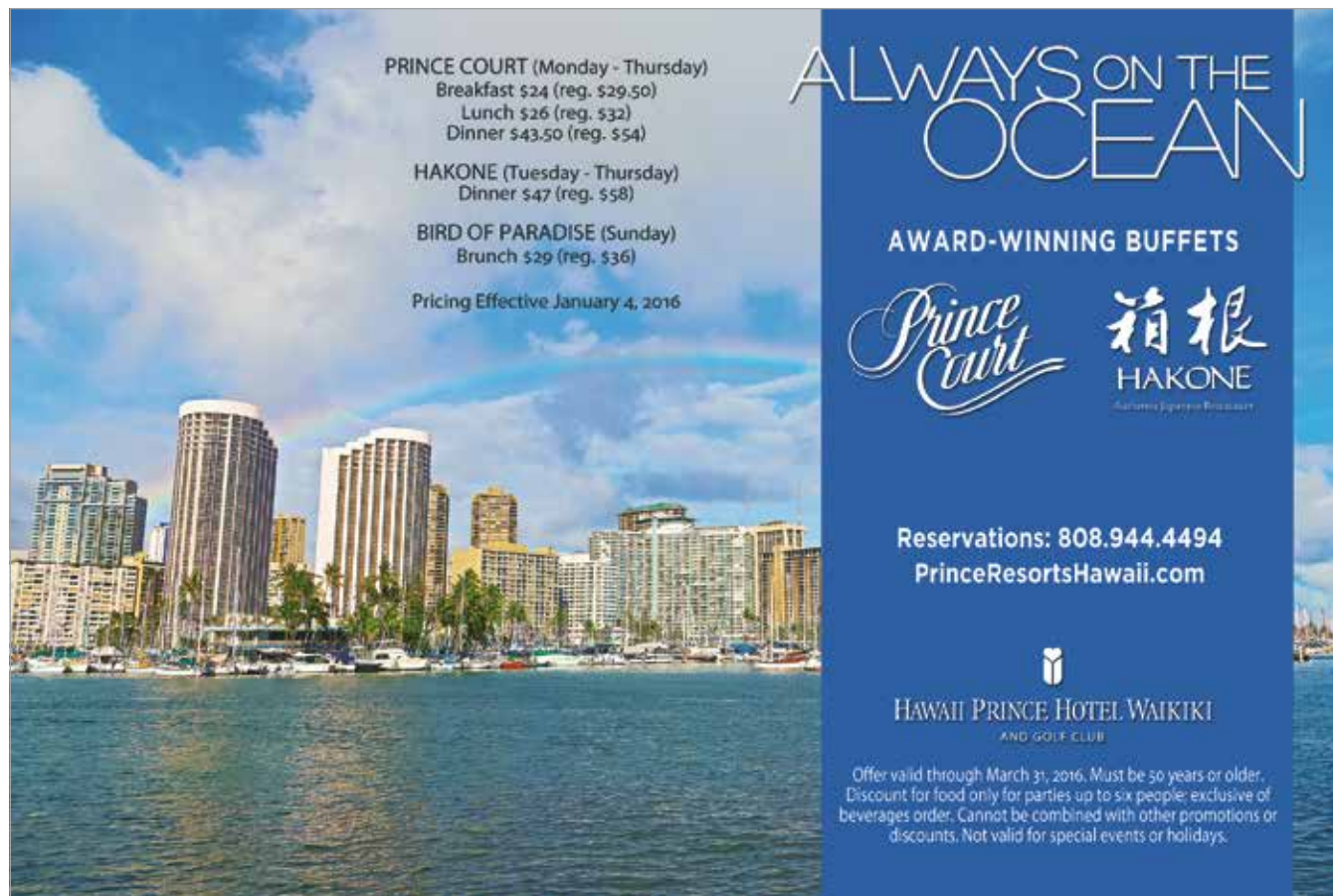
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Chief Justice Ronald T. Y. Moon (Retired), explained that three years ago he fell and sustained a "broken back" (compression Fracture to the L3 - L4). He stated, "The buoyancy and warm water utilized, minimizes the discomfort when exercising and has been great in improving my balance, strength and stability in walking. Additionally, I love the water jets...so soothing and relaxing!"

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## Older Adults Adapting to Limb Loss

by Julie Moon, Physical Therapist

Statistics show that a majority of U.S. patients who require an amputation are age 65 and older. Amputation will likely intensify feelings of dependency, depression and helplessness: *I'm too old now to learn to live without a limb. Who cares anyway? Who knows how many years I have to live?*

Limb loss is a serious challenge, and the more flexible and open-minded you are, the more quickly your body will heal and your lifestyle will adjust.

A positive outlook and hard work can improve one's recovery. Take 71-year-old Paula Harris, who was struck in a crosswalk by a truck and lost part of her right foot.

"I have always been self-sufficient and it definitely took the wind out of my sails at first," she said. "Anxiety and thinking I'd never walk again



started to go away as soon as I began physical therapy. I found a PT who listened to all I was dealing with. Her encouragement and coaching kept my eye on the prize of walking again."

Paula's sense of purpose motivated her to stay active and mobile. She looked beyond her age and pushed herself to higher levels of rehabilitation — driving, dancing and golf. If you are aging with limb loss, a new amputee or a caregiver, I hope Paula's story will inspire you. ■

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## How You Can Reverse Aging and Disease

by Terry Shintani, MD, JD, MPH

At the end of the year, we realize that another year is going by, and chronologically, we're a year older. Can we stop that clock and reverse our biological aging this coming new year? The answer is easily "yes" if we make a new year's resolution to do so and stick to it. This article will get you started with the latest anti-aging tips; we'll learn more in future issues. Here are three simple steps:

### 1. EAT MORE TO WEIGH LESS.



Years ago, I pioneered a concept of eating more to lose weight. The effectiveness of this approach has withstood the test of time. Some of my patients report losing over 50 to 100 pounds over the

years simply by using my food "Mass Index" table that shows which foods will help you to lose weight. This table can be found in most of my books, such as the *Eat More, Weigh Less® Diet* and my latest book, the "Peace Diet™." For a sample of this table, go to [www.askdrshintani.com](http://www.askdrshintani.com) and we'll email it to you.

### 2. EAT COLORFUL FOOD.

In Japan, they say we should first "eat with our eyes." In other words, food should be presented in a visually pleasing manner. This turns out to be great advice to help slow and reverse the



aging process. The more colorful your food, the more anti-aging nutrients it is likely to contain. For example, green foods tend to have lutein and zeaxanthin, powerful antioxidant nutrients that prevent aging. Yellow and orange vegetables and fruit tend to have lot of carotenoids that help with vision, skin, heart and the immune system. Red vegetables tend to have lycopene, which can protect against some cancers — notably prostate cancer — and may also help to protect the brain.

Blue and purple vegetables and fruit have anthocyanins, also known to help prevent memory loss. Purple-red vegetables and fruit such as grapes and blueberries have resveratrol in them that can protect the heart. In future articles, I'll cover these nutrients in detail and explain what foods are rich in these and other anti-aging nutrients.

### 3. ADOPT AN ANTI-CANCER LIFESTYLE.

Cancer is now close to becoming the No. 1 cause of death in the U.S. It seems like we see more cases of cancer than ever before. In addition to smoking and alcohol consumption, diet and lifestyle factors may play as great or greater roles in causing cancer. Recently, the World Health Organization (WHO) came out with a statement that processed meats increase the risk of cancer. So avoiding processed meats would be a good health habit, in addition to eating colorful food.



To start off the new year, make a resolution to get younger. You can start out by "losing weight by eating more" using my food "Mass Index" table. Then start reversing age and disease by eating more colorful foods and developing anti-cancer lifestyle habits. Call for more information. ■

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# Medicare Frequently Asked Questions

by Pamela Cunningham, Hawai'i SHIP Coordinator

Here are some very common questions that people ask our SHIP staff and volunteers. If you have a question, visit our website, call us or schedule an appointment. We have the answers. If you want to help your community, become a SHIP Volunteer—it's a very satisfying job.

## THREE COMMON QUESTIONS:

### Is Medicare only for people over 65 years old?

Most Medicare beneficiaries are over 65, but people with certain disabilities or those who have received Social Security Disability Income for 25 months are eligible too. In Hawai'i people with Medicare range from ages 18 to 100+ years old.

### Does Medicare pay for long-term care?

Medicare does not pay the largest part of long-term "skilled nursing" care in a facility or in the home. Custodial and Interim care are also not

covered. Some Medigap or advantage plans may cover very limited "skilled nursing" care after hospital stays. Private insurers offer long-term care policies.

### Does Medicare pay for dental?

Original/Traditional Medicare does not pay for dental care. Some Medicare health plans have some coverage or a dental rider (additional insurance) that may be purchased. ■

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# Your Sweet Recipe For Retirement

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

Steaming gravy, savory stuffing and sweet potatoes—four types of pie for dessert: pumpkin, apple, sweet potato, and pecan. Every family has its Thanksgiving dinner traditions and recipes to create a perfect holiday meal. If you fail to plan or measure your ingredients, your pie could be a real flop. Planning for your future is the same. Follow this perfect recipe, and you'll be rewarded with a delightful retirement:

Start your retirement pie by dropping in some simple information—on our online *Retirement Estimator* at [www.socialsecurity.gov/retire/estimator.html](http://www.socialsecurity.gov/retire/estimator.html). It uses your past earnings and estimated future earnings to project about how big your pie will be when you retire. Experiment with the recipe; drop in different future earnings and retirement dates until your financial security in retirement is just the way you want it. Next, top it with some savings. Social Security replaces

about 40 percent of the average worker's pre-retirement earnings. Most financial advisors say you will need 70 percent or more to live comfortably. To the Social Security pie, add your savings, investments, plus pensions or retirement accounts you will receive from your employer. Beautiful.

You like to taste while you bake? It's easy to set up a secure online my Social Security account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount) and check your reported earnings and projected benefit estimates any time you want. When your retirement pie is done, enjoy! You deserve a comfortable retirement. For more sweet retirement recipes, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) ■

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## Class of '69 Begins the 'Age of Medicare'

by Martha Khlopin, Radio Host of "Morning Drive With Martha"

If you graduated from high school in 1969, chances are you're turning 65 in 2016, or you are already there. Congratulations graduate and welcome to the world of Medicare! If you are 65 and eligible, you may choose to graduate from a commercial health insurance plan to Medicare. Just like moving from high school to college or entering the job market, you may need some wise counsel and common sense advice.

In the Medicare space, your friendly guidance counselor may be a licensed Medicare sales agent, 1-800-Medicare representatives, volunteers at the State Health Insurance Program (SHIP) helpline, or the same old valedictorian "know it all."

A big mahalo to Dani Emoto, Andy Nomura and Vincent Yim of the 1969 graduating classes of Kaimuki and Roosevelt High School Reunion Committee for inviting me to hold a Medicare workshop for your classmates. It was a very



Roosevelt High School

enjoyable evening. As you and your classmates navigate into the "brave new world" of Medicare, remember that, 10,000 people are turning 65 years old everyday. You are in good company! ■

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## Live and Die Without Regret

by Annette Pang, Relationship Life Coach

No matter where we stand, when people close to us die, a moment of personal truth emerges based on our perspective.

*When we lose someone dear to us, we undergo a time of deep connection to those who are still living and to ourselves. We grieve. We rejoice. We replay special moments—laughing and crying together. We feel sadness and often regret. There is no right or wrong way to endure this transition.*

### Thoughts from a Daughter of a Mom

"When my mom died, it hit me... we sat going through jewelry and clothes in her closet... each of us sisters shared bereavement, but each of us grieved differently. We expressed disappointment and sadness, summing up the personality of Mom in our own way, voicing incomplete messages like, "I wish I said," "I wish I did..."

To live and die without regret means to take this time to work backward—to reverse-engineer those memories step-by-step and fully express our thoughts; clear up any incomplete actions that we had hoped to carry out.

We can't put off tending to sadness or regret because each memory can become a constant replay: "I should have, could have, would have," cluttering our minds. Feelings often plague a grieving survivor for many years—or for life.

Take time today to reinvigorate your relationships and connect with your loved ones by being grateful and forgiving. Live rich and treasured lives together. You can do it with a little help. ■

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# Honey, Will You Sign Me Up For Smart911?

by Generations Magazine Staff

**R**egister now for Smart911!™ Already, 1700 O'ahu residents are signed up for this free program that saves lives, by filing important emergency information with Smart911.

911 dispatchers need callers to give them vital information so they may dispatch EMTs and Firemen to emergencies. Many victims cannot give proper information: little children, victims of heart attacks and strokes, people who are choking, people who don't speak English, or cannot hear what 911 is asking. Dispatchers lose precious minutes attempting to find out a callers' exact location and information. With Smart911, they already know where you are and what medications you take. For elderly persons living alone, Smart911 is a very important breakthrough.

However, sign-up for Smart911 is online and requires either a computer or a smartphone. So when your family asks you what you want for

Christmas, tell them the best gift they can give is to help you sign up for Smart911.

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You register critical information with 911: your disability, chronic disease or important medications. If your home is difficult to find or access, give 911 directions. Tell them if you have a dog. Tell them if you are not able to answer the door. In an emergency, 911 will be able to get to you without delay.

If you are caregiving a loved one, helping them register for Smart911 is the most important holiday gift you can give. ■

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## Shopping for Home Care

by Eileen Phillips, RN, Attention Plus Care

Remember when you first helped your parents with the holiday decorations? Bringing those boxes of tangled light sets and frosted ornaments down from the attic, you knew something exciting was happening. Those scenes were a preview of family traditions that would be passed on to the generations.

Today, as Hawai'i's aging population grows, many of us carry on these traditions and are the privileged caregivers for our parents.

Holiday festivities can be challenging, as many need to work and balance family life at the same time, in addition to their caregiver roles.

"When the decision is finally made to get help, we often see families in a panic, overwhelmed and confused about home care providers," said Janet Grace, sales and marketing director at Attention Plus Care.

Exercising due diligence, vetting home care agencies and understanding what resources are available can keep these challenges to a minimum, and improve the quality of life for families. Knowing how to discern what matters in home care agencies can also go a long way toward an effective decision-making process.

"Asking the right questions when shopping for a service provider is paramount to giving your parents high-quality and safer care," said Cindy Baker, RN at Attention Plus Care. "When the roles are reversed and the adult children of seniors are tasked to find care, we encourage those involved to ask questions. It's a good sign."

Don't let first meetings, minimal fees and quick promises of services mislead you. Real life doesn't operate that way. In a July 13, 2012, study published in the Journal of the American Geriatrics Society, researchers posed as consumers seeking a caregiver for an older adult relative. Surveyed were 180 agencies around the country regarding hiring methods, from screening measures, training and skill competencies assessments to supervision, with the following results:



- Only 55 percent of agencies did a federal background check
- Only one-third of agencies said they did drug testing
- One-third test for caregiver skill competency

- Supervision ranged from one to weekly, which included home visits, phone calls and caregiver office visits

Based on just a few results, consumers looking for a home care agency are taking a risk as to whether they will get a trained professional who provides quality care or one with little to no experience and training.

### FOUR KEY QUESTIONS TO ASK ARE:

1. How long has the provider served as a home healthcare agency in Hawai'i?
2. Is the provider currently accredited by The Joint Commission? Is there a history of maintaining accreditation?
3. Is the agency audited by the state Department of Health for proper bonding and insurance requirements under state law?
4. Are caregivers regularly supervised, monitored to a home healthcare standard audited by a state or federal agency?

Taking the proper steps will help keep your holiday traditions memorable and keep the spirit of giving special. No matter what the newness of the season brings, loving our kūpuna is the greatest gift of all.

For more information and details on home care and free community workshops on Aging in Hawai'i hosted by Attention Plus Care, call **808-440-9372**.

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## Secure the Next Chapter of Your Life

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

One challenge to living a good life is learning how to balance the realities of today with what lies ahead—to live in the present while you wisely plan for the future. Since change is always around the corner, you owe it to your future self to consider what you'd like the next chapter of your life to be. Here are four ways to think ahead constructively.

**1. BE INTENTIONAL.** Take time to visualize and articulate the next phase of your life. Whether your plan includes starting your own business, moving to a new job or new career, dedicating more time to volunteer work or entering into a secure retirement—it's all good. The more detailed you can be, the better. Empower and motivate yourself by naming your goals and claiming them for yourself. You only have one life, so reach for the experiences that will be most meaningful to you and bring you a sense of fulfillment that money can't buy.

**2. MAKE SAVING AN ON-GOING PRIORITY.** When change comes along, it's easier to take a leap of faith with a financial safety net in place. Regular contributions to savings—bank accounts, certificates of deposit, IRAs and employer-sponsored retirement plans, mutual funds, and stocks and bonds—can help you weather potential financial hiccups or storms that may arise on your way to retirement. Make saving a regular activity and build financial muscle that you can flex in the event of a windfall.

**3. STAY COVERED.** Insurance is a product we all should have, yet hope we never have to use. Your insurance needs will change over time, making it especially important to review your coverage levels periodically. Homeowner's, auto and even health insurance are required by law but don't stop there. Disability and life insurance policies, as well as annuities with a reliable income stream, may give you and your loved ones peace of mind. A will and health directives also help make life easier under difficult circumstances.

**4. ESTABLISH A SOLID PLAN.** Change can be scary, but it also makes life exciting. Give yourself a better chance of succeeding in the next phase

of life by establishing financial guardrails. With a well-defined path for saving and investing, you can meet your personal mission. Work with a qualified financial advisor to create a savings and retirement plan designed to help you reach your goals. Revisit it regularly as you turn the pages in the next important chapter of your life. ■

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Michael W. K. Yee, CFP®, CFS®, CRPC®, is a Financial Advisor and CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services Inc. in Honolulu, Hawai'i. He specializes in fee-based financial planning and asset management strategies and has been in practice for 30 years.

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## First Things First

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

You may have heard the old joke, “where there’s a will... I want to be in it.” That may be true, but effective estate planning covers much more than just “who gets my stuff.” When you sift through your own reasons for doing estate planning, you may find that naming who gets your stuff takes a distant back seat to far more important considerations.

The primary concern most of us have about our estates is figuring out how to stay in control. Does it really matter who gets your stuff if you don't get to enjoy it during your lifetime? So the foundation of your estate plan should be making sure that you are in control of your stuff for as long as you are alive and well.

The next step is identifying and naming your “substitute decision-makers,” who will step in and take care of your stuff if you become incapacitated or die. Naming the right individual will be one of the most important choices you make. These folks will make or break your estate plan.

Part of staying in control of your stuff involves protecting it from creditors, predators and plain old bad luck. Think of your estate plan as a castle. Imagine a large enclosure surrounded by a moat. In the old days, the moat would be stocked with alligators. With your present-day estate plan, you can stock the moat with a different kind of gators. Litigators are attorneys paid by your insurance company to protect you from people who would like your stuff to be their stuff. Having adequate liability insurance is a critical element of your estate plan.

The walls of your castle represent various legal structures you can put in place to protect your home, your business, your rental properties and your other assets. The legal structures might include trusts, limited liability companies, corporations, limited partnerships or a combination of entities. You can also consider using a special kind of ownership with your spouse called “tenancy by the entirety.”

Ultimately, you will want your estate plan to assure that your stuff goes to whom you want, when you want, the way you want, with the

lowest overall cost, delay and loss of privacy. You may want to put special restrictions on a gift to one beneficiary without imposing the same restrictions on your other beneficiaries. You might have special assets or special situations (including a special-needs loved one) that require careful planning. The only way to navigate the alternatives is with the help of experienced counsel who can educate you as to the available options, and help you pick the ones that are right for you and your loved ones. Good counsel can help you build the castle that is just right for your situation. ■

SCOTT MAKUAKANE, COUNSELOR AT LAW  
Focusing exclusively on estate planning and trust law.  
Watch Scott's TV show, **Malama Kupuna**  
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## 2016 Tax Planning that Works for You

by Jeffrey B. Sisemoore, JD, National Kidney Foundation of Hawaii

**A**re you looking for ways to reduce capital gains tax on the sale of your appreciated assets, save and plan for the future or save on your income taxes? A planned gift can help you achieve your goals. It's possible to increase your income now or in the future and save money on taxes — while you create your legacy and support charitable work in your community.

### Here are a few ideas to consider for year-end planning:

- If you own low-yielding assets and want a higher income, a charitable gift annuity or charitable remainder trust may be worth exploring. In exchange for your charitable gift of cash or appreciated securities, you reap multiple benefits, including payments for your lifetime, a current income tax deduction and bypassing all or a portion of the capital gains on appreciated assets.

- Making a charitable gift of your old, unneeded or obsolete life insurance policy can provide you with a charitable income tax deduction now and a reduced taxable estate later.

- If your estate plans include leaving your residence to charity, you may wish to create a charitable life estate arrangement. You can make a charitable gift of your property today and receive a current income tax deduction while maintaining your lifetime use and enjoyment of the property.

To see if these ideas may work for you, call your tax advisor. ■

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## The Legacy Relay

by Stephen B. Yim, Attorney at Law

**W**atching a running relay race is exciting. Running together at full speed and passing the baton to a teammate is thrilling to watch. I would ask you to consider that your estate plan is your relay. The definition of the word relay is "a series of persons relieving one another." Your baton is your legacy — your intentions and wishes passed on with your material wealth. The passer of the baton must be in sync with the receiver for success. And both the passer and receiver bear responsibility for this transfer. Running together in sync, stride-for-stride is essential and requires planning. This is why including your beneficiaries and fiduciaries in the estate planning process, with clear communication is necessary in the estate planning process. Running in sync together with clear understanding of intentions can make for a successful relay of your legacy.

If you are considering estate planning in the new year, please resist the urge to ask your at-



torney to simply set something up to minimize tax and avoid probate. I would ask you to

give consideration to your innermost desires, intentions and needs. Go further and ask yourself the reasons underlying your desires, intentions and needs. Then, communicate these intentions to the attorney. This will build the foundation for your estate plan, and pave the way for a clear relay of your desires, intentions and needs so that your beneficiaries and fiduciaries receive your message clearly. Then, they will be more able to honor and respect your choices. ■

STEPHEN B. YIM, ATTORNEY AT LAW

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## Joint Bank Accounts: Think Twice

by Scott Spallina, Senior Deputy Prosecuting Attorney

Earlier, I wrote about a woman from Waianae, who added her daughter to her bank account. The daughter was to use the money to pay contractors to remodel the mother's home. This money was solely the mother's, but instead of helping the mother, the daughter helped herself to the money (over \$200,000) and disappeared.

After writing that piece about how parents need to call the police when their children steal from them—I got inquiries about whether it was really theft since the mother placed the daughter on a joint account. The answer is yes. If the person you add to your bank account contributed nothing to the account, and that person takes money without your permission, a theft has occurred. Access is not ownership.

Say for example that you let your neighbor borrow your car once. You gave him a spare set of keys but never take the time to get the keys back. One morning, your car is gone. Later you find the neighbor went joy riding. He committed the crime of unauthorized driving your car, a class "C" felony. Just because you let him drive the car before, and he had access to it, doesn't mean he now has a controlling interest in the property.

I caution people about adding others to their bank accounts. It may seem more convenient just

to put another person on a bank account instead of writing checks or giving them cash when they need money, but a person runs a risk of becoming a victim of theft and similar crimes like the one mentioned above. Even if the person you add to the joint account is trustworthy, the more people who have access to your account, the greater the risk that it will be compromised—check register errors, a lost or stolen checkbook and identity theft are examples.

One way to reduce the risk of theft of all your money is to create a separate, joint account for a particular purpose, like paying the bills. Only deposit enough money into that account to cover the bills. For example, if your monthly household expenses are \$1,000, you can have your personal account automatically deposit that sum into a dedicated joint account with your family member who will be paying your bills. This may seem like humbug to set it up, but it will be much less effort than trying to recover from a crime committed by someone who could not resist the temptation of having access to large sums of money. ■

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