

HAWAII'S RESOURCE FOR LIFE

GENERATIONS

MAGAZINE | APR•MAY 2011

SHIM KANAZAWA:
A PIONEER
FOR
THE AGES

**Nā Tūtū, Grandparents
Raising Grandchildren**

page 16

ROAD SCHOLAR
Adventures in Lifelong Learning
page 22

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Each month I am encouraged by our growing readership that Generations Magazine is meeting our goal of providing trusted and resourceful information to our mature community. Everyday someone comes up and says, "Great information, I read it cover to cover." And, many of our readers keep each issue to pass along to their friends or family.

Since we hit the halfway marker of the first year of publishing Generations Magazine, the staff took some time to assess and set new goals. Our goals for the remainder of 2011 include increasing the number of pages and resourceful information, growing our business partners and extending our distribution to the Neighbor Islands. Also, moving forward, we will be producing the magazine every two months. This April/May issue is our first bi-monthly magazine.

This month's "covergirl" is Ms. Shimeji Kanazawa, founder of Project Dana, a faith based non-profit entity that provides services to seniors and their families. "Shim," as she is affectionately known, is a pioneer of aging in Hawai'i, where she began working with state and city agencies in the 1960s. She epitomizes what it means to be a volunteer. (By the way, May is National Volunteer Month. Please give back to your favorite cause).

In this month's issue, we again have Chef Michi providing a healthy pasta dish. Dr. Ritabelle Fernandes offers her guidance in healthy aging, while Rehab Hospital's nutritionist, Danielle McCauley, shares why "60 is the new 40." One of my favorite articles features Nā Tūtū, a committee that does much needed work in our community.

We always want to hear from our readers, so please give us a call, or email us your ideas, comments, stories and pictures.

Also, if you know of any business partners who you think should be part of the magazine, including new distribution points, just let us know. We'd also like to hear from companies that offer seniors discounts, have programs for our mature community or give back to our marketplace in other ways.

Lastly, a heart felt prayer goes out to our friends and family members in Sendai, Japan whom are dealing with the recovery from the recent tsunami and earthquakes. Please take the time to see if you can assist in any way you can. The Honolulu Japanese Chamber of Commerce has volunteered to set up a hotline and email account to handle inquiries on how you can assist at (808) 949-5531 and info@alohaforjapan.com.

Live well and get involved!

Percy Ihara, Editor/Publisher



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COVER STORY | SHIMEJI KANAZAWA...A PIONEER FOR THE AGES

With the wide impact of the state's aging community, The City and County Parks and Recreation Department was the forerunner of the Commission on Aging.

PERSPECTIVE
7 :: Elderhood Project with Kirk Matthews

HEALTH
10 :: Your Mind & Body
11 :: Diet of Youth

COVER STORY:
12 :: SHIM KANAZAWA:
A PIONEER FOR THE AGES

KUPUNA LIFE
16 :: SECO Adult Day Care Center
16 :: Na Tutu, Grandparents Raising Grandchildren
17 :: Lanakila, a Place to Thrive

RESOURCE GUIDE
20 :: Consumer Assistance and Protection Agencies
Fall Prevention Programs
Home Safety Evaluation Programs

SPECIAL FEATURE
22 :: ROAD SCHOLAR

PROGRAMS & SERVICES
25 :: State: Volunteering with the SHIP Program
26 :: Food Bank: Free Food for Seniors
27 :: Social Security: Divorced?

WISDOMS
28 :: Legal: Bargain Estate
29 :: Better Business Bureau: Sneaky Scams
30 :: Financial: Retirement

LIFESTYLES
9 :: Chef Michi: Home-made Italian Sausage Pasta
18 :: AARP: Seniors Aren't Ready to Age
24 :: In Bloom with the Lei Queen

EVENT
9 :: Hawaii United Okinawa Association's
Fourth Annual Senior Health & Awareness Fair

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CUT ALONG DOTTED LINE

Generations Magazine calls upon Hawai'i's experts—from financial advisers to professional chefs—to produce an informative and meaningful publication for our local seniors and their families Mahalo for their contributions.



SCOTT MAKUAKANE is a lawyer whose practice has emphasized estate planning and trust law since 1983. He hosts Est8Planning Essentials, a weekly TV talk show which airs on KWHE (Oceanic channel 11) at 8:30 p.m. on Sunday evenings. For more information about Scott and his law firm, Est8Planning Counsel LLC, visit www.est8planning.com.



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DANIELLE MCCAULEY, RD, is a consultant at REHAB Hospital of the Pacific, Nu'uuanu Clinic and a Board Member of the Hawai'i Dietetic Association. She has more than 10 years of experience in the nutrition field and specializes in customized plans for her clients to support and promote optimal health, disease management, recovery and overall wellness.



CHEF MICHI, over 12 years as a "casual gourmet" cook lead to her catering company, Michi's Fresh Cooking For You, founded in 2007. She's a recipe developer for KTA Superstores on the Big Island. Her recipes center on healthy yet easy to prepare flavor-packed dishes. Visit www.cookingfreshforyou.com or contact Michi at cookingfreshforyou@gmail.com or (808) 286-6484.

Elderhood Project

Airs Thursdays 5:30am & 5pm

with  Kirk Matthews



One of the toughest things about being a reporter is the fact that we are not supposed to have opinions. We can have them, we're just not supposed to share them. With the advent of 24/7 cable TV and lots of reporters and anchor people eager to share their opinions with you the viewer, it becomes increasingly difficult not to do the same.

"Hey, Kirk, What do you think about the proposed rail project?"

"Who are you voting for Mayor, Kirk?"

"Should the school board be elected or appointed, Kirk?"

I have opinions on all these issues—and yet, outside the privacy of my own home, I really shouldn't express those opinions. Even in my house, I have to be careful when Mrs. Matthews is around.

I can't share my opinions—but I can share my feelings.

I feel as though our state—and our country—are entering an important era. Vital decisions will have to be made when it comes to health and

long-term care for the elderly. But all those decisions will not—and should not—be made solely by the government. Individuals and families need to be involved in what kind of care is provided.

I feel that we are fortunate to have one of the best health care systems in the world. But I also feel that caregivers and "care-getters" must pay close attention to what develops in that system over the months and years ahead.

By the time you read this, Linda and I will have celebrated our 27th wedding anniversary—both of us have faced health challenges in recent months. Modern medicine has made it possible for us to get this far and I'm hoping future medicine will help keep us going. I can't have an opinion—but I can pay attention to what happens on the health care front. ■



Easy Home-made Italian Sausage Pasta by Chef Michi



I like to make things from scratch, that way I know what I'm getting and I can avoid additives and preservatives. Making Italian sausage from scratch was so easy and the taste was so sensational, not to mention the cost savings—you'll want to make this all the time for guests just for the sheer satisfaction of saying that you "made it from scratch!"



Italian Sausage:

- 2 lbs fresh ground pork
- 1 tablespoon whole fennel seed
- 1 teaspoon caraway seeds (optional, but adds great layer of flavor)
- 1 tablespoon Italian seasoning
- 1 teaspoon rosemary
- 1 tablespoon parsley (or 2 tablespoons fresh)
- 2 teaspoons salt
- 1 teaspoon black pepper
- 1 teaspoon red pepper flakes (optional)
- 1 lb penne pasta (or any pasta shape that isn't long like spaghetti)
- 1 bunch fresh basil
- 1 jar of your favorite pasta sauce
- Parmesan cheese

Fold all sausage ingredients together until fully blended. For optimal results, let mixture sit over night in your refrigerator in a covered container.

Time to cook! Boil a large pot of water. In a large skillet, pan fry the sausage mixture until thoroughly cooked through, drain and set aside. I would use this same skillet to heat up your pasta sauce and save cleaning yet another dish. Prepare the pasta according to package directions, drain and place in a large serving bowl or platter. Top with the cooked sausage and pour the sauce over and lightly toss. Tear up the basil leaves and sprinkle over the pasta, along with lots of parmesan cheese – this hearty meal tastes as good as it looks. Enjoy!

Serves: 6-8

Time: 1 hour (not including "rest time" for the sausage) ■



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Fourth Annual SENIOR HEALTH & AWARENESS FAIR

Friday, June 24, 2011 9:00 am – 1:00 pm

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DIET of YOUTH



by Danielle
McCauley, RD

I'm sure you've heard it before, "60 is the new 40." Unfortunately, as we age, sometimes our health problems keep us from living the lifestyle we enjoyed in our 40s.

How do we ensure that our physical health keeps up with our youthful mentality?

*The answer is...
nutrition and exercise.*

As a dietitian, the most common excuse I hear from my aging clients is that their weight gain is associated with their slowing metabolism. A slower metabolism does account for some weight gain as we age, but metabolism is not determined by age alone. A person's metabolism is primarily determined by their muscle and bone mass. Exercise and eating a diet that is rich in protein, calcium and vitamin D will dramatically improve muscle and bone retention during the aging process.

Many clients complain that they are "too old" to make changes in their diet, but I tell them that the changes don't have to be as dramatic as they think. To meet the dietary recommendations for adequate protein, consume one good protein source at each meal. Healthy protein choices include:

- eggs
- poultry without the skin, lean cuts of meat, fish and other seafood
- beans,
- soy/tofu
- nuts and seeds
- low-fat dairy products

Also, aim to eat at least two servings of high-calcium foods everyday, such as:

- leafy green vegetables, broccoli
- fish with small edible bones
- tofu
- low-fat dairy products

Lastly, getting enough vitamin D does not require dietary changes at all. For most, 5 to 15 minutes a day in the sun without sunscreen will allow for adequate vitamin D. For those who are 50 or older, a calcium supplement of 500 milligrams twice a day and 800–1,000 International Units of vitamin D per day will meet daily calcium and vitamin D requirements.

It is also important to watch your total calorie and fat intake. Even with an active metabolism, a high-calorie and high-fat diet can cause weight gain and other health problems. The top "offenders" in the American diet include soda, juice, high calorie coffee drinks, dairy desserts, grain desserts and pizza. In Hawai'i specifically, we tend to consume too much rice, noodles and fatty meats like hotdogs, Spam, sausage and bacon. Make a conscious effort to cut back on these foods. Your waistline will thank you.

So as your friends in their 60s make excuses as to why they keep gaining weight and feel tired, you can admire your thin physique and thank your 40-year-old metabolism! Good nutrition is the key to ensuring that your youthful mentality translates into a youthful body. ■



yourMIND&BODY | Mind Matters

What is dementia?

Dementia is the loss of brain function affecting memory, thinking, language and behavior. It is beyond what might be expected from normal aging. This decline eventually impairs the ability to carry out daily activities. There are different kinds of dementia, including Alzheimer's disease, vascular dementia, Lewy body disease, Parkinson's disease dementia, and frontotemporal dementia. There are many other rarer forms of dementia.

What is Alzheimer's disease?

The most common cause of dementia is Alzheimer's disease. It accounts for 60% – 70% of dementia cases. It is a brain disease that causes problems with memory, thinking and behavior. Symptoms develop slowly and get progressively worse over time. This disease is named after Dr. Alois Alzheimer, a German psychiatrist, who in 1906 noticed changes in the brain tissue of a woman who died from an unusual mental illness.

How is dementia diagnosed?

A clinical examination, and laboratory and diagnostic testing diagnose dementia. In the clinical exam the doctor focuses on the patient's medical history and physical health, focusing on neurological and memory testing or a mini mental status exam. The lab work may include blood tests for thyroid function, vitamin B12, folic acid level and other routine tests. CT or MRI brain scans can rule out structural lesions and strokes. Diagnostic or genetic testing is usually reserved for people with very strong family history of dementia. Early diagnosis offers the advantage to plan ahead and make choices for the future.

What are the complications of dementia?

Some of the complications of dementia include the inability to interact with others, to care for ones self or to walk or move about. It also increases the chance of infections anywhere in the body, bedsores and ultimately a reduced lifespan. Caregivers face increased stress and burnout from the challenges of caring for persons with dementia. Behavior problems such as agitation at night, wandering, or incontinence of bladder and bowel

often trigger placement into a nursing home as families can no longer manage to care for their loved one.

What treatments are available?

Treatment of dementia begins with treatment of the underlying disease, where possible. Treating vascular or stroke related dementia involves good blood pressure and cholesterol control. Smoking cessation and daily aspirin will prevent future strokes. Alzheimer's disease may be controlled by medications that prevent the breakdown of acetylcholine in the brain such as Aricept, Exelon and Reminyl. Another drug called Namenda belonging to a different class is used to treat moderate to severe Alzheimer's disease. There is currently no vaccine available to prevent dementia.

How can we improve our communication skills when dealing with a person who has dementia?

Avoid correcting or arguing with persons who have dementia. Start by using short and simple words. Tone of the voice is very important. Always approach the person from the front and address him or her by name. Speak slowly. Break down complex tasks into easy to understand simple directions. Be calm and supportive.

How can seniors prevent memory loss?

Physical and leisure activity reduces the risk of cognitive decline in seniors. Participation in activities at local senior citizen centers, health maintenance groups, clubs and churches will keep the mind active. Healthy lifestyle measures such as good control of blood pressure, cholesterol, blood sugar, and cessation of smoking reduces the risk for memory loss. ■

Editorial correction: In this column in the March issue, Generations Magazine incorrectly listed vegetables such as broccoli, kale and collard greens; proteins such as beans, tofu and salmon; fruits such as orange, figs, and rhubarb as foods rich in vitamin D. Although these foods are healthy choices, they're rich in calcium rather than vitamin D. We regret the error.

SHIM KANAZAWA: A PIONEER FOR THE AGES

“I’d like to propose a partnership between the youth and the elderly. Together, they could share their talents and resources, supporting each other in relationships that benefit both...”

Shimeji Kanazawa, or “Shim” as most of us know her, is Hawai‘i’s original pioneer of aging issues. She has advocated for programs and services that help our senior population for five decades. In doing so, she Shim has worked with every governor, from Gov. Quinn to Gov. Abercrombie. Shim is an honorary member of the Governor’s Policy Advisory Board of Elderly Affairs and the only member since its inception in the ‘60s.

GM: Where did you grow up? What schools?

SK: I was born in Kamuela Hawai‘i, and I was the eldest of 11 children. I attended Waimea School, Hilo Intermediate School and Hilo High School, class of 1934. In 1948, I attended Chamberlain School of Retailing in Boston Massachusetts. In 1990, I was awarded the Honorary Doctorate of Humane Letters degree from the University of Hawai‘i for my public service over six decades.

GM: What kind of influences were your mother and father?

SK: My parents immigrated from Shizuoka Prefecture (Japan) and taught us by example the value of diligent, hard work. Although there were 11 children, all of us felt loved as if we were the only child; and learned to value cultural traditions of respect, especially to elders within our family and the community at large.



Photo courtesy of Shim Kanazawa

During WWII, Shim was given carte blanche to help Japanese civilians and internees.

GM: You grew up on the Big Island and then became a vice principal at Kohala School. Tell us this story. Was this your first job?

SK: My first job after graduating high school was as the mimeograph operator for the Hilo teachers curriculum group, which was developing an instructor’s booklet. That same year I was hired at Kohala Elementary and High School in a secretarial position. On occasion, during James W. O’Neal’s absence, I was the acting vice principal for Kohala School. Mr. O’Neal authorized me to teach secretarial skills to students, which contributed toward their degree. From 1934 to August 1941, I resided at the Kohala School teacher’s cottage.

GM: Tell us the story about the Swedish Vice-Consulate and your work with them.

SK: In February 1942, the Swedish Vice Consulate Department of Japanese Interest was established to protect matters concerning Japanese nationals residing in the territory.

Mr. Gustaf W. Olson was the vice consul for Sweden and also the administrator for Queens Medical Center. I was the executive secretary and my responsibility, with the help of a few assistants, was to oversee Consulate operations. Our job was to assure that the POWs who were transported through Hawai‘i, and those held in internment camps such as Honouliuli, were treated in accordance with the civil, military and international laws.



Photo courtesy of Shim Kanazawa

GM: You are well known as the founder of Project Dana. How did this come about?

SK: In 1988, I attended a National Federation of Interfaith Volunteer Caregivers meeting in Florida, as a trustee and treasurer for Mō'ili'ili Hongwanji Mission. I was impressed with reports from 40 states describing their elder care programs. I enlisted the assistance of the executive director Virginia Schiaffino-Kasinski of The National Federation of Interfaith Volunteers Caregivers, Inc., now known as the Interfaith Caregivers Alliance, to establish a similar pilot program for Hawai'i.

Initially the program was focused on the Hongwanji community, however with the broad vision, diligent voluntary work and coordination of our administrator Ms. Rose Nakamura, Project Dana expanded to incorporate all denominations of churches and temples. Although I may have been given the title of "founder," it was only through the guidance of Ms. Nakamura. She, along with her dedicated staff, developed Project Dana from a "good idea" to a valuable asset for our kūpuna.

Project Dana is known for its Best Practice Program in care giving to the elderly and disabled persons so that they can continue to live in their choice of location for as long as possible. There are more than 850 interfaith volunteers servicing more than 1,000 kūpuna each year.

Over the years, Ms. Nakamura has received numerous prestigious awards for her contributions, garnering national recognition for Project Dana.

In 2011, Project Dana is celebrating its 22nd anniversary. For the project's next phase, I'd like to propose a partnership between the youth and the elderly. Together, they could share their talents and resources, supporting each other in relationships that benefit both the individuals and the community.

GM: What people don't know is that you have worked with every governor on aging issues—from Gov. Quinn to Gov. Abercrombie. Tell us about your involvement.

SK: Gov. Quinn appointed me as chair of the Family Life and Law Committee. Along with judge Betty Vitousek who served as vice chair, we worked with the legislature to establish the Family Court System in Hawai'i. With my 1972 appointment to the Commission on Aging established by Gov. John Burns, my focus shifted from the children and youth arena to issues challenging the elderly. I continued to serve on the Board of the Executive Office on Aging as commissioned by Gov. George Ariyoshi.

GM: The State of Hawai'i's Executive Office on Aging was pretty much your idea? Tell us more about those early years.

SK: With the wide impact of the state's aging community, The City and County Parks and Recreation Department was the forerunner of the Commission on Aging. The city created an Elderly Affairs Office under the executive branch.

(Bottom left photo) Shim at the Mō'ili'ili Hongwanji, the beginnings of Project Dana. (Right photo) And now with her peers, the pioneers for the ages: Shimeji Kanazawa, Renji Goto, Marilyn Seely, Carol Kikawa-Ward, Lillian Ito, and Shirley Kidani



Through the newly formed Executive Office on Aging, we proposed and provided comprehensive health, education and social services to the older residents of the State of Hawai'i.

GM: Every 10 years the White House Conference on Aging is held, and you have lead Hawai'i's contingent for the last 50+ years. Can you tell us about these conferences?

SK: In 1961, 1971 and 1981, I led a delegation of approximately 12 community leaders to Washington, D.C. The conference convenes to discuss current issues facing the aging population. The goal was to have our concerns addressed in national legislation, which in turn would benefit the elderly throughout the nation.

In 1981, I was fortunate to be selected under President Jimmy Carter's administration to serve on the National White House Aging Committee in Washington, D.C., which gave me an opportunity to share the plight and success of eldercare in Hawai'i.

GM: Tell us about President Carter appointing you to advise him on aging issues.

SK: President Jimmy Carter's administration selected approximately 15 people to serve on the Federal Council on the Aging in Washington, D.C. We met about twice a year during a two-year term, advising the president and the Senate Committee about current matters and trends of the older Americans.

GM: Tell us about your lifetime appointment as honorary board member of PABEA?

SK: Gov. Benjamin Cayetano appointed me to serve on the Policy Advisory Board of Elder Affairs, which I continue to honor today.

GM: How did you come to be the first woman President of the Board of Kuakini Medical Center?

SK: Through my involvement working with elderly affairs and legislative issues, I met Masaichi Tasaka, past CEO of Kuakini Medical Center, in 1976. He appointed me to the Board of Directors and eventually I served as the Board President in 1981. One of my proudest moments while serving on the board was enlisting the expertise of Mary Kawena Pukui to suggest an appropriate name for the newly constructed long-term care facility. "Hale Pūlama Mau," or House of Cherishing Care, was selected as the structures name and reminder of the facilities mission.

GM: Tell us about your involvement with Mō'ili'ili Community Center.

SK: My late husband, Kinji Kanazawa, was born and raised in Mō'ili'ili on Kaheka Lane.

He was instrumental in retaining the property from government confiscation during the war years. Since 1986, I've been involved with MCC by serving on the Board of Directors, and participating in their various committees. For the past three years I have chaired the annual membership meeting committee. I appreciate the multi-generational and cultural component MCC provides to our community.

GM: What should people in retirement do with their lives?

SK: Keep up a healthy lifestyle, keep busy, pursue hobbies, do things for others, focus on volunteerism, and keep families together. ■



Senior Tuition by Sandra J. Yoro, SECOH Executive Director

SECOH, a private, not-for-profit provider of adult day care services, is offering tuition assistance to individuals 65 and older who are in need of but can't afford out-of-home **Adult Day Care** services. The tuition assistance is made possible by a generous grant from the May Templeton Hopper Fund administered by the Hawai'i Community Foundation.

Adult Day Care services are available at SECOH's Founder Center in Kāhala and Central O'ahu Community Center in Wahiawā. Services are provided and supervised by highly competent and trusted staff with specific experience working with people who have Alzheimer's, dementia, and multiple physical and cognitive disabilities. Service tuition includes activity supplies, community event admission fees, and nutritional snacks and meals.

Serving people with disabilities since 1965, SECOH first began serving the elderly population in 1999 with the licensure of the Founder's Center in East Honolulu to providing Adult Day

Care service for people with age-related disabilities. In 2008, the agency licensed its Wahiawā facility and it plans to license three more facilities in Pearl City, Waipahu and 'Ewa Beach by 2012 to meet the ever growing service demands of O'ahu's aging population.

SECOH is committed to its mission of provide people with disabilities personalized services in the spirit of enriching lives. The agency looks forward to the opportunity to serve even more of our aging population through our Adult Day Dare tuition assistance program. ■

Services are available:

Mon. – Sat. from 8 a.m. – 5 p.m. in Kāhala

Mon. – Fri. from 8 a.m. – 4 p.m. in Wahiawā

For more information about Adult Day Care services and tuition assistance, please contact Crystal at **739-2745** or **ccosta@secoh.org**.

To learn more about SECOH's history, mission, and other services, please visit **www.secoh.org**.

LANAKILA, a Place to Thrive

Given the rapidly growing senior populace, Catholic Charities Hawai'i remains dedicated to creating and providing services that keep seniors engaged and independent. Services include case management, transportation, chore and housekeeping, affordable housing, respite for caregivers, socialization and volunteer opportunities. In addition, the organization manages the popular **Lanakila Multi-Purpose Senior Center**, which offers individuals supportive services that help them maintain independence in the community.

The Center serves as a gathering place for seniors in the Fort Shafter to Ward area, providing more than 40 monthly programs. The schedule includes exercise classes and activities, arts and crafts, singing and musical instrument instruction, as well as dance classes in hula, tap, and ethnic Japanese, Korean and Portuguese. Special workshops include tax preparation, stress management, health maintenance and defensive driving.

Seniors also have the opportunity to participate in the Center's many cultural clubs. For example, the Okinawa Nenchocha Club, the Center's largest

group, recently observed birthdays for more than 40 members who are 90 years or older, including two who are over 100 years young. The celebration included traditional entertainment by Toguchi-Nakasone Sensei.

"We have seen the tremendous difference our program makes in this community," says Diane Terada, division administrator at Catholic Charities Hawai'i. "Not only are members living to celebrate their 90- and 100-year birthdays, they are living a very active lifestyle where they are engaged and enjoying every day, meeting new people and trying different activities. At Lanakila, we know seniors thrive in a vibrant environment and we're looking forward to continue supporting this community."

For more information on Lanakila Multi-Purpose Senior Center or other senior services provided by Catholic Charities Hawai'i, please call **(808) 847-1322** or visit online at **www.catholiccharitieshawaii.org**. ■

Nā Tūtū, Grandparents Raising Grandchildren

For generations grandparents in Hawai'i have helped raise their grandchildren while the parents worked the farms or harvested the crops. While things changed in modern Hawai'i, the tradition continued as busy parents headed off to work, grandparents often took the grandchildren to school or after school activities. And, by the late '90s, many grandparents found themselves caring for their grandchildren on a full time, 24/7 basis. Yet, a myriad of Hawai'i laws prevented them from fully caring for their grandkids. For example, grandparents couldn't enroll the children in school or take them to the doctor. What happened to "ohana" and "hānai"? These cultural traditions of family caring for other family members, especially the keiki, were no longer recognized in our very own Hawai'i.

In response, the Windward O'ahu Family

and Community Education Council (WOFCE) appointed a small, yet passionate, committee called **Nā Tūtū**. Its mission is to seek necessary legislation, which will allow grandparents and care-givers over the age of 18, to provide a safe, loving and secure home for the children in their care.

At the time Nā Tūtū was established, if parents were unavailable, the child was deemed a ward of the state and farmed out to a foster home. In order for grandparents, or other relatives, to be caretakers they had to be legal guardians.

Nā Tūtū set out to change the laws. It researched other states' "consent" laws, some of which allowed grandparents to enroll their grandchildren in school and allowed medical services for the minors, and selected the legislation that it felt best suited Hawai'i.

On Nā Tūtū's behalf, the Human Resources Committee Chairs of both the Senate and House introduced education and medical consent laws into the legislature. To raise awareness, Nā Tūtū made Tūtū/Keiki dolls and distributed them to all legislators; gathered more than 1,000 signatures throughout the state; followed by support letters, and after three years of testifying before committees of both Houses. The legislation for Consent for Education became law in 2003, followed by the Consent for Medical Services in 2005. By law, every school in the state must have the Consent for Education affidavit form available to all grandparents or relatives who are the primary caregivers of a minor child.

Later, the Nā Tūtū Coalition supported legislation that required the state to place a minor child with a grandparent or relative before permanent

placement in a foster home. The Coalition was also instrumental in changing the policy of public housing for senior citizens facing eviction because they had suddenly found themselves caring for grandchildren in crisis. Eviction will no longer be an intimidation.

Nā Tūtū is comprised of grandparents, relatives, organizations and agencies concerned with issues facing the caregiving of minor children. Nā Tūtū is currently a state project of the Family and Community Education, University of Hawai'i, Cooperative Extension Services. The Coalition is active in informing the general public of the concerns and activities for grandparents raising grandchildren.

For more information and to get involved, call **(808) 239-8908**. ■

Survey says: Seniors Aren't Ready to Age

An AARP survey of Hawai'i residents age 50 years old and over shows a gap between the importance they place on health and financial security and their confidence in meeting those needs. More than 9 out of 10 older residents in Hawai'i say staying healthy, mentally sharp and having adequate health insurance coverage are extremely or very important to them. Yet only 3 out of 10 say they have everything they need relative to these concerns.

"It's not surprising that almost every Hawai'i resident age 50-plus says staying healthy and spending time with loved ones is important," says AARP Hawai'i State Director Barbara Kim Stanton. "But it is alarming that most of us don't think we have what we need to meet those goals. We all have a role to play in bridging that gap."

Key findings from the survey, which also examined issues like aging at home, financial security and state budget concerns, include:

- 96 percent say staying healthy is important, but only 31 percent of these residents think they have what they need to do so.
- 87 percent say that spending time with family and friends is important, but only 35 percent think they have what they need to stay connected to their loved ones.
- 83 percent say that protecting themselves against fraud is important, but only 19 percent think they have what they need to stay safe as consumers.

The survey is the latest in AARP's ongoing efforts to match the changing needs of its members and all older residents with resources that help them manage new opportunities and challenges. AARP offers a variety of easy-to-use online tools and information to help you and your family with your own unique needs. For example:

■ Strengthen your financial security and protect yourself against fraud

Find out if your plans are still on track to retire when and how you want: www.aarp.org/retirementcalculator.

■ Stay healthier

Get the facts on the prevention screenings and vaccinations you may need: www.aarp.org/healthscreenings.



The staff at AARP

To see the complete survey, *Voices of 50+ Hawai'i: Dreams and Challenges*, go to <http://aarp.us/gWe2Mw>. Residents age 50+ represent roughly 35 percent of the state's population. There are nearly 150,000 AARP members in Hawai'i. ■



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Arthritis Foundation	615 Piikoi St., Suite 1812 Honolulu 96814	596-2900 Arthritis.org
Attention Plus	1560 Makaloa St., Rm. 1060 Honolulu 96814	739-2811 Attentionplus.com
Castle Wellness Lifestyle Medicine Center	642 Ulukahiki St. Kailua 96734	263-5050 Castlemed.org
C&C Parks & Recreations Department	PO Box ????? Honolulu 96826	544-4858 Honolulu.gov/parks
Hawai'i Academy	1314 Mo'onui St. Honolulu 96817	842-5642 Hawaiiacademy.com
HMSA Strong, Straight and Steady	818 Keeaumoku St. Honolulu 96814	948-6398 Hmsa.com
Honolulu Gerontology Program	200 N. Vineyard Blvd., Bld. B Honolulu 96817	543-8421 Childfamilyservice.org
Kaiser Permanente	1010 Pensacola St., 3rd Flr. Honolulu 96814	432-2270 Kaiserpermanente.org
Kokua Kalihi Valley Comprehensive Serv.	1846 Gulick Ave. Honolulu 96819	848-0977 Kkv.net
YMCA Honolulu	1441 Pali Hwy. Honolulu 96813	531-9622 Ymcahonolulu.org

HOME SAFETY EVALUATION PROGRAMS:

East Oahu Physical Therapy	850 West Hind Dr., #201 Honolulu 96821	377-5605 Eastoahuphysicaltherapy.com
Elam Sports Oahu	1001 Kamokila Blvd. #114 Kapolei 96707	674-9595 Elamsports.com
Kaiser Permanente	Mapunapuna Clinic	432-9595 Kaiserpermanente.org
Ohana Pacific Rehabilitation Services	354 Ulunui St., #404 Kailua 96737	262-1118 Ohanapacificrehab.com
Project Dana (Volunteer Program)	902 University Ave. Honolulu 96826	945-3736 Projectdana.org
Rehabilitation Hospital of the Pacific	226 N. Kuakini St. Honolulu 96817	544-3310 Rehabhospital.org
StayFit Physical Therapy	99-128 Aiea Hts. Dr. Aiea 96701	487-0487
Therapist and Home Care on Call, Inc.	46-310 Hoauna St. Kaneohe 96744	247-2472

CONSUMER ASSISTANCE AND PROTECTION AGENCIES

Adult Protective Services	1390 Miller St., #209 Honolulu 96813	832-5115 honolulu.gov/dhs
Better Business Bureau	1132 Bishop St., #615 Honolulu 96813	536-6956 Hawaii.bbb.org
Comfort Security Independence (CSI)	1165 Bishop St., #1505 Honolulu 96813	538-0353 CSIHawaii.org
Elder Abuse Unit/Prosecutors Office	1060 Richards St., 9th Flr. Honolulu 96813	768-7536
Consumer Reource Center	235 S. Beretania St., #801 Honolulu 96813	587-3222 Hawaii.gov/dcca
Department of the Attorney General	333 Queen St., 10th Flr. Honolulu 96813	586-1058
Insurance Fraud Prevention	PO Box 3614 Honolulu 96813	587-7416 Hawaii.gov/dcca
Executive Office on Aging	250 S. Hotel St., #406 Honolulu 96813	586-0100 Hawaii.gov/health/ea
KHON2 News Action Line	88 Piikoi St. Honolulu 96813	591-0222 Khon2.com
Office of Consumer Protection	235 S. Beretania St., #801 Honolulu 96813	586-2630 Hawaii.gov/dcca
Insurance Fraud Prevention	PO Box 3614 Honolulu 96813	587-7416 Hawaii.gov/dcca
Securities Fraud	335 Merchant St., #205 Honolulu 96813	587-2267 Hawaiigov/dcca
Senior Medicare Patrol (SMP Hawai'i)	250 S. Hotel St., #406 Honolulu 96813	586-7281 Hawaii.gov/health/ea/smp
U.S. Consumer Product Safety	575 Cooke St., #A2208 Honolulu 96813	594-4574 Cpsc.gov

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Lifelong learning should be defined by one's outlook, not by one's age. Road Scholar develops and offers programs specifically for people in their 50s, 60s, 70s and beyond. In a world that seems to shrink smaller by the day because of technology, Road Scholar believes that true insight and understanding are still sparked by hands-on experience and open discussions that stimulate the senses, energize the body and challenge the mind. Sharing new ideas, challenges and experiences is rewarding in every season of life and the participants come together as a group of diverse individuals who share a passion for learning.

Road Scholar is educational—participants are considered students, not tourists. Their travel programs are for the enjoyment of learning; there is no homework, no exams or grades and no special educational background is needed or required. Programs are rated by activity level so that participants can select itineraries best suited to their intellectual curiosity, physical ability and comfort.



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exceptional opportunities for learning and authentic experiences while exploring the world's most fascinating treasures at a great value.

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Pacific Islands Institute has been offering Road Scholar group programs in Hawai'i and throughout the Pacific islands of Polynesia, Melanesia and Micronesia since 1989. Through its educational programs, Pacific Islands Institute is dedicated to providing positive cultural interactions; to ensuring our programs are culturally and environmentally sensitive; to involving local people in decision making; and to protecting, sustaining and respecting indigenous cultures and environments. This local company has been recognized with awards from the Hawai'i Tourism Authority, the Hawai'i Visitors and Convention Bureau and the Hawai'i Ecotourism Association.

For more information about Pacific Islands Institute, visit www.ExplorethePacific.com or call (808) 732-1999. Interested in Road Scholar travel? Visit www.roadscholar.org or call 877-426-8056.

A sampling of Road Scholar travel programs provided by Pacific Islands Institute:

HAWAII NATIONAL PARKS: ISLAND LIFE IN THE PACIFIC

This 16-day, 15-night program features national parks, historic sites, wildlife refuges and state parks on five Hawaiian Islands. Follow the journey of Pele, Hawai'i's volcano goddess, from Kīlauea's current eruption in Hawai'i Volcanoes National Park, to Haleakalā on Maui for a bird's-eye view into the volcanic crater, enjoying black sand beaches, stunning waterfalls and fascinating remnants of ancient Hawai'i along the way. Then on to Kalaupapa, on Moloka'i's peninsula, where Father Damien ministered to Hansen's Disease patients; then to Kaua'i where you will see Waimea, the "Grand Canyon of the Pacific," and watch seabirds soar over the lighthouse and cliffs. End your stay in famous Waikīkī, including a visit to the USS Arizona, a moving memorial to the bombing of Pearl Harbor. Led by former park rangers and local cultural historians you will gain unique insider perspectives as you experience Hawai'i's flora, fauna and cultural history.

INTERGENERATIONAL SOUTH PACIFIC: THE FUTURE OF THE OCEANS

On this intergenerational adventure starting with 3 nights in Tahiti and then cruising for 7 nights to the French Polynesian islands of Bora Bora, Tahaa, Raiatea and Moorea, you and your grandchild—or even three generations if their parent(s) wish to enroll—will have a hands-on, interactive experience of French Polynesia's marine and island ecosystems. Explore coral reefs, hike rainforest trails and much more. This voyage on the MS Paul Gauguin is specially designed to be an exciting and memorable learning experience for all ages.

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The Cook Islands & Society Islands: On this 15-night South Pacific odyssey, spend 3 nights in Tahiti and then set sail on the MS Paul Gauguin to discover the isle of Huahine, renowned for its spectacular rainforests, experience the unique majesty of the Cook Islands, then return to the Society Islands of French Polynesia for days in alluring Bora Bora, Tahaa, Moorea and Tahiti.

DOCUMENTING THE PAST

The Easter Island Archaeology Project: Join archaeologists and other researchers for a hands-on exploration of one of the world's most mysterious and fascinating places. Learn archaeological research techniques and contribute to a growing body of research to bring the mysteries of Rapa Nui into view. ■

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on Rapa
Nui (Easter
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all ages.



In Bloom with the Lei Queen

May Day is Lei Day in Hawai'i Nei. The first Lei Day was in 1927 and celebrated in downtown Honolulu with a few people wearing lei as a symbol of friendship and goodwill. From that it grew and more and more people began to wear lei on May 1.

To continue celebrating the spirit of aloha, the Mayor of Honolulu Mayor Charles Arnold crowned the first lei queen, Nina Bowman, in 1928. After a few years, the City & County of Honolulu started a tradition of hosting an Annual Lei Queen Selection Event in March. The Lei Queen is later crowned at the City's Annual Lei Day Celebration on May 1.

Lei Day has become an important cultural event celebrating the Hawaiian culture through various themes. The theme for the 83rd Annual Lei Queen Selection was He Lei No Ka'ahumanu (A Lei for Ka'ahumanu).

Each year, the lei queen is selected from one of the three rotating groups:

- **Nā Wahine Ōpio**
(The Younger Women, 18-30 years)
- **Nā Mōkuahine**
(The Adult Women, 31-54 years)
- **Nā Kūpunahine**
(The Grandmothers, 55 and over.)

This year's event featured the Nā Kūpunahine. On March 12th, six lovely Kūpunahine vied for top honors in this year's Lei Queen Selection Event at the McCoy Pavilion at Ala Moana Regional Park. The entertaining event celebrated Hawaiian culture, and featured live music and an open hula period.

Each lady was scored on her lei making, hula, poise and personality, Hawaiian language skills and their ability to convey the spirit of aloha with warmth and dignity. This year's Lei Queen is **Sandrina Lei Ilima Cabato De La Cruz**. Lei Queen Ilima is Hawaiian, Filipino and Chinese ancestry and grew up in Kalihi and Nānākuli.



She is an administrative assistant for Parents and Children Together (PACT), and is a student at Windward Community College.

The Investiture Ceremony is on May 1st (Lei Day). Sandrina will also make public appearances throughout the year, including the Annual Kamehameha Day Parade, June 11, 2011 (tentative date) and the annual Nā Hula Festival, August 6 & 7, 2011 (tentative date). ■

Volunteering with the SHIP Program

by Brenda Lau,
SHIP-Sage PLUS
Program Assistant

■ "Celebrating People in Action"

National Volunteer Week is April 10–16, 2011. This is your opportunity to celebrate, seek out ways to engage, be a partner and volunteer. It is an invitation to demonstrate that we have the fortitude to work together to make a difference in the lives of others. You can be at the center of social change and foster positive transformation in society today. Your example will be your legacy for the children of tomorrow.

■ What's Possible!

Do you have a family member, a friend or a neighbor who has asked you for assistance with their Medicare? Were you able to assist them? Do you and they find understanding Medicare rather confusing and complicated? Now here is your chance to make a difference in the life of another person by providing the assistance they need to understand the various aspects of their Medicare coverage. An additional benefit is learning about the issues surrounding Medicare.

■ Here it is!

Across the country, there are 54 State Health Assistance Insurance Programs (SHIP). In Hawai'i, the state SHIP is known as the "Sage PLUS Program." The Hawai'i SHIP provides free personalized counseling assistance to many Medicare beneficiaries and their caregivers who need help navigating the Medicare program. The Hawai'i SHIP, Sage PLUS Program, is a volunteer federally-funded grant program. In Hawai'i, the SHIP is located in the Department of Health's Executive Office on Aging. Sage PLUS volunteers are trained and certified to provide accurate, understandable and objective information, counseling and assistance to Medicare beneficiaries on a wide range of health insurance issues, including Medicare, long-term care financing and insurance, prescription drugs and programs that help pay for Medicare costs. The program is an unbiased counseling program that does not represent or sell any insurance.

■ A Rewarding Opportunity!

A volunteer in the Sage PLUS program learns how the Medicare program assists beneficiaries with their Medicare benefits. Volunteers will also learn about health and drug plans, as well as other important Medicare issues. Among some of the volunteer opportunities are: statewide hotline intake staff in the office, providing one-to-one counseling, doing presentations, staffing booths at various health fairs, assisting with data input, filing and copying. Sage PLUS volunteers are the heart of the program. They provide a significant link between the public and health information services. What do we encourage among prospective volunteers? We expect you to want to be a learner and to be of assistance to others, while being committed, consistent, reliable, patient and eager to be of competent service.

■ We Want You!

This is your perfect opportunity to "seize the moment" and share in National Volunteer Week. Choose to be a volunteer in the Sage PLUS/Hawai'i SHIP program. Be counted among the many individuals nationwide who are discovering and actively demonstrating that they can make a difference in our society today!

How do you become a volunteer? Call the Sage PLUS program at (808) 586-7299 on O'ahu or toll-free at 1-888-875-9229. Or visit www.hawaiiiship.org for volunteer applications and more information. ■

Sage PLUS
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FREE FOOD FOR SENIORS

This is the second consecutive year the Hawai'i Foodbank initiated the **Senior Farmer's Market Nutrition Program** on O'ahu. The program provides locally-grown, fresh and nutritious produce to eligible low-income seniors ages 60 and over who are at or below 185% of the federal poverty level. Each qualified senior is entitled to a \$50 voucher, or \$100 per household. Seniors can redeem their vouchers for produce at the City & County's People's Open Markets and at various independent Farmer's Markets island-wide. Eligible foods include fresh, unprepared locally-grown fruits, vegetables, herbs and honey.

More than 25 agencies volunteer with The Hawai'i Foodbank to distribute vouchers to eligible seniors island-wide. At certain geographic

locations, agencies provided translators who helped minimize communication gaps.

Last year, the program offered more than 4,000 seniors honey, fresh fruits, vegetables and herbs for a healthier, well-balanced diet. This was supplemental to any income or benefits they were already receiving. The seniors were delighted! The only challenges they had were choosing which fruits and vegetables to take home! We should all get back to basics and live off the land to eat healthy, not just our seniors!

This year, we look forward to reaching even more seniors. Our certification times will be from June to the end of September, and vouchers will be valid from June through the end of October. ■

To learn more, call the Hawai'i Foodbank Senior Farmer's Market Nutrition Program hotline at **(808) 954-7889** or visit www.hawaiiifoodbank.org. For information about the The People's Open Market, including schedules and locations, please visit www1.honolulu.gov/parks/programs/pom.



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Divorced? You're Not Separated From Social Security

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

If you are divorced, there are several things you should know about Social Security.

A divorced spouse may be eligible for benefits on more than one work record — such as one's own record and an ex-spouse's record. This applies to both divorced men and women. If you've never asked Social Security about receiving benefits based on your ex-spouse's work, you should consider it.

Some divorced people may get a higher benefit based on their ex's work.

If your ex-spouse is living, you can receive benefits based on his or her work if:

- Your marriage lasted 10 years or longer;
- You are unmarried;
- You are age 62 or older;
- The benefit you are entitled to receive based on your own work is less than the benefits you would receive on your ex's work; and
- Your ex is entitled to Social Security retirement or disability benefits.

If your ex-spouse is deceased, you can receive benefits:

- At age 60, or age 50 if you are disabled, if your

marriage lasted at least 10 years, and you are not entitled to a higher benefit on your own record; or

- At any age if you are caring for your ex-spouse's child who also is your natural or legally adopted child and is younger than 16 or disabled and entitled to benefits. Your benefits will continue until the child reaches age 16 or is no longer disabled. In this case, you can receive this benefit even though you were not married to your ex-spouse for 10 years.

When you apply, you will need to give your ex's Social Security number. If you do not know his or her number, you will need to provide your ex's date and place of birth, and parents' names. When you apply for benefits, Social Security can figure out if you are due a higher amount based on your ex-spouse's record.

Once again, these same rules apply for both ex-husbands and ex-wives.

For more information, please visit www.socialsecurity.gov. You may also want to take a look at Social Security's online Retirement Planner at www.socialsecurity.gov/retire2. ■

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Is a “bargain” estate plan really a bargain?

by Scott Makuakane, Est8Planning Counsel LLC

The attorney’s ad tells you that you can get a “comprehensive estate plan” for \$800. Does that sound too good to be true? It may be. Before you rush in, here are some questions to ask. If you get positive answers to every question, then maybe you have a real bargain on your hands.

■ **1.** Will the attorney (not a secretary or paralegal) sit down with you for as long as it takes to get a thorough understanding of your goals, and to educate you about alternative approaches? Most attorneys start to charge by the hour after the documents are signed. Find out how the attorney will charge if you have questions after your estate plan is established.

■ **2.** Once you decide on a plan, what will be included? Your plan should probably include one or more trust agreements:

- a pour-over will (for each spouse, if you are planning as a couple)
- durable power(s) of attorney
- advance health-care directive(s)
- authorization(s) for your health providers to talk with your decision-makers and family members/loved ones
- documents to transfer your assets into your trust(s): This last point is crucial. Your estate won’t work unless title to each of your assets is reviewed and transferred as appropriate.

■ **3.** Is the attorney experienced in estate planning (not every attorney is good at every area of law), and does he or she have a good reputation? Visit www.martindale.com to find out how an attorney is regarded by his or her peers.

■ **4.** Will you meet with a paralegal or an attorney when it comes time to sign your documents? You have the right to legal counsel at that time, which only a licensed attorney can give you.

■ **5.** Are all costs included in the fee? Don’t be surprised by “add ons” for such things as recording fees, notary fees and photocopies.

■ **6.** Will your estate plan include provisions to address the possibility of someone being disabled or incapacitated? And, will the attorney’s law firm be there to help when someone dies or becomes incapacitated?

■ **7.** If you need to go to hospital locally or while traveling, will you have immediate access to your advance directive?



■ **8.** Does the attorney have a program to make sure that your estate plan will be kept current? If not, it will be deficient within a year or two and it may do you and your loved ones more harm than good. One thing you can be sure of is that things will change: the law, your assets, your health, and maybe even your decision makers.

■ **9.** Will working with this attorney give you the peace of mind of knowing you have done the best you can do by yourself and your loved ones?

Too many estate plans fail because of the client’s lack of understanding, implementation (such as by making sure that assets that should be transferred into a revocable trust are actually transferred) and by lack of updating. There is no point in investing in an estate plan that you are not confident will work when the inevitable or unexpected happens, such as death, incapacity, divorce, or other events that will rob your loved ones of their inheritance. ■

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\$NEAKY \$CAMS

by Bonnie Horibata, Vice-president of Hawai‘i’s BBB

Work-at-home and make \$500 dollars a day, lose 30 lbs. in one week, and the secrets of becoming financially secure for the price of shipping and handling all “risk free.”

Hawai‘i’s Better Business Bureau (BBB) warns against offers that claim a “risk free” trial but takes your payment information up front. Many consumers allege that after providing credit card or banking information that they are bombarded with fees and other charges before the free trial is over. When attempts are made to contact the company to cancel the trial; phone calls, letters and emails are ignored and the consumer is facing charges totaling hundreds if not thousands of dollars.

While there are offers that are absolutely free, with no cost or obligation, many of them have

stipulations to which you need to pay attention. Hawai‘i’s BBB recommends that you:

- Read all stipulations and fine print carefully
- Make notes if you need to cancel within a certain amount of time
- Write down the offer and save information like websites, phone numbers and other contact information you have for that offer and keep it near your computer or write it on a calendar.

Hopefully, by doing your due diligence; there will be no unpleasant surprises when you receive your financial statements.

For more information about topics affecting marketplace trust, visit www.bbb.org. ■



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Retirement: Yesterday, Today & Tomorrow

by Michael Yee, CFP

It's safe to say that your retirement will bear little resemblance to that of your grandparents—and even your parents. The world has changed so much in the past 20 years that even the savviest prognosticators couldn't have predicted all changes in society and technology that have transformed our daily lives. We now know there is no turning back from the life we've become accustomed to, but it begs the question: What's next?

PLANNING FOR THE UNKNOWN

Think about those planning retirement in 1991—the year the World Wide Web (www.) was introduced. There was no Internet service in homes, few people had cell phones and many considered cable TV and health club memberships luxuries. Now, 20 years later, as those people prepare to retire, these items alone can take a considerable bite out of their budgets. Add escalating health care, gas and oil prices to the mix and the nest egg that seemed adequate may now fall short.

We've also seen medical advancements over the past two decades that have allowed Americans to live longer, more active lives. While this is good news, it will also put additional strain on retirement budgets.

Those planning retirement 20 years ago were also unaware of the realities facing Social Security today. It was an expectation that the program would fund a portion of most retirements. However, with the Congressional Budget Office reporting in January of 2011 that the program will run a \$547 billion deficit over the next 10 years, Social Security's future is uncertain.

PREPARING FOR THE FUTURE

If we only could look into a crystal ball and see the future, planning for retirement in 20 or 30 years would be much easier. Unfortunately, we don't have that luxury. Here's what we can do:

- Plan for new technologies. Odds are, progress will come with a price tag. Plan dollars in your retirement budget for items that will make the world operate faster and more efficiently.
- Plan to live a long time. There is a good chance

that you and your partner will live longer lives than the generation before you. With life expectancies on the rise, most financial advisors now recommend that clients plan for a 30-year retirement.

- Plan for inflation. While increases in the cost of living have been modest for the past several years, that trend will likely end soon. Experts predict that an inflationary period may follow in an economic cycle like we are currently experiencing.

- Plan to live without Social Security. With the government funded program spending more on benefits than it receives in revenue, its demise is almost certain unless the program is revamped. Planning retirement without Social Security will take the uncertainty out of your future.

TAKING MATTERS INTO YOUR OWN HANDS

Having realistic expectations about future retirement income needs is the first step in securing your future. The next step is to take matters into your own hands and start saving for the day when work becomes optional. If the idea seems daunting, you don't have to do it alone. Your financial advisor can help you develop a plan to reach your goals in retirement, and feel more confident along the way.

Try to close your eyes and imagine what realities we'll face 20 or 30 years from now. It's fun to dream, but it's also possible to turn those dreams into a realistic plan for the future if you start now.

For more information, please contact Michael W. Yee at (808) 952-1240. ■





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Planning for the inevitable ... Shall I stay or shall I sell?

There are only a few certainties in life... "the march of time" and "the constant change of life". With these two certainties, we'll all face the inevitable one-day. We all age and our lifestyles change over time and so do our needs for a home.

While this is a difficult topic for some to broach, it is always best to plan for the future and the best time to start is now.

Here are some questions to ask yourself to start the process.

1. Do I want to stay in my home no matter what? Can I take care of myself & my home?
2. Is my home too large and challenging to care for? If yes, do I want to downsize to a condo, a smaller home or a retirement community?
3. If I sell my home, what are the potential tax consequences and how much of a net gain will I have?
4. What kind of daily activities do I have now and how can I keep my current lifestyle?

Each situation is unique depending on the circumstances. Whether you decide to downsize to a condo; a smaller home; move in with relatives; move into a retirement community; or just stay where you are, the important step is to plan.



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We've lived in our home for over 40 years. The upkeep takes too much time so we're ready to sell our house and downsize to a condo. Who should we talk to?

If you've lived in your home for some time now, there's a good chance you've built up equity in your home and will have some great options. In many cases, when people sell their home and downsize, they often take their extra proceeds and: save for their future; spend some on travel; buy an investment property; or help their kids buy a home.

If you decide to move, you may need some assistance in preparing your home for sale, especially if you've lived in your home for a while. Like most people, you've probably accumulated some extra belongings over the years and the task of moving can seem overwhelming. At this point, it's a good idea to find a Real Estate Professional that will help you prepare your home for sale and educate you on the Home Selling Process. Even if you've bought and sold homes previously, the contracts and documents change frequently so it's best to have a professional, who is current on the latest contracts represent you and assist you through the process step-by-step.

Dan & Julie Ihara, Relator Associates, offer FREE downsizing seminars and FREE consultations which cover the home selling process and an easy step-by-step plan to prepare your home for sale. Call Dan at 256-7873 or Julie at 754-2225 for more information or just to chat about your situation. Visit www.OahuHomes.biz or email to ihara@pruhi.com.



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