

HAWAII'S RESOURCE FOR LIFE

# GENERATIONS

MAGAZINE | NOV 2010

*Rumours has it...*

The **BIG CHILL**

OAHU'S HOTSPOT

“It's the era  
that lives  
forever!”

—Yvonne Elliman

*Fit for Life*

Lifestyle & Health

**PEOPLE'S  
OPEN MARKET**

Times & Schedules

The  
**Ala Moana  
Hotel**

Senior Specials

Major  
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Distribution  
List on  
Page 4



*I couldn't ask my mom to remember everything...so I asked The Plaza.*

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YOUR  
MEDICINE

Turn off  
the Stove

Brush  
your teeth

Do not  
leave the  
house at  
night

Shut off  
the lights

Jenny is  
coming this  
Saturday

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the Dog

Let the nurse  
in the house,  
her name  
is Rose

Do not  
use the  
microwave

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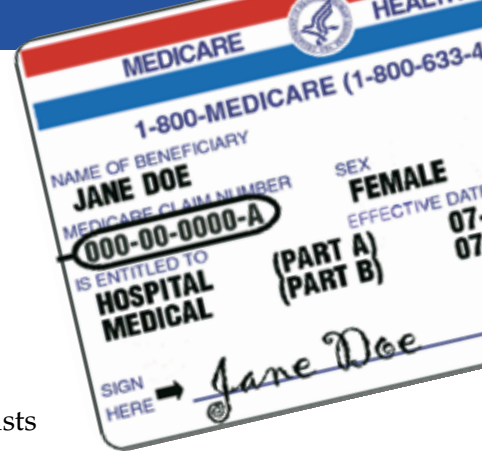
## Medicare Advantage Health Coverage You Can Live With

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*Generations Magazine* is now off and running with our second issue! A “Big Mahalo” goes out to my friend Kirk Matthews, who autographed hundreds of copies of the inaugural issue of the magazine at the Senior Fair.

As *Generations Magazine* moves forward, I’ve been asked a few times, “What makes *Generations Magazine* so special? Why produce a magazine for baby boomers and their parents?” I think that these questions mostly come up because of the Internet. In fact, I’ve

recently read an article that posed the question, “Will the Internet kill magazines?” It answered, “Did instant coffee kill coffee?” Well, no, of course not. And, in a similar way, magazines will continue to fill a void that the Internet cannot.

More importantly, *Generations Magazine* knows that you want trustworthy articles and stories. This is why we’ve partnered with organizations such as the AARP Hawai‘i and the Hawai‘i’s Executive Office on Aging to bring you informative articles about active aging, finances and legal issues.

Starting November 18th, you’ll also be able to find *Generations Magazine* on the radio. Tune in to **KNDI AM 1270, Thursday nights from 6:30 p.m. - 7:30 p.m.** Call in during the show. We look forward to hearing from you!

Aloha & Live Well!

Percy Ihara, Publisher/Editor  
*Generations Magazine*  
“Hawaii’s Resource for Life”

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**GENERATIONS  
MAGAZINE**

**HAWAI‘I’S  
RESOURCE  
FOR LIFE**

*The Chillers:  
Malcolm Sur,  
Yvonne Elliman,  
& Percy Ihara*

*Cover Photography by Brian Suda*

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**[ The Big Chill, home to the longest running nightclub in the state,  
is party central every Friday night. ]**

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# Elderhood Project

Airs Thursdays 5:30 am & 5 pm

with   
Kirk Matthews



The late, great Groucho Marx once said, "If I had known I was going to live this long, I would have taken better care of myself."

It's a funny line, but the fact is, we are all living much longer than the generations before us. In Hawai'i, our life expectancy is 80 years old. It's among the longest in the nation (and the world). Living longer is a good thing. However, it also places a new burden on each of us to stay healthy longer. It behooves us to take care of ourselves.

Recently, on the Elderhood Project, we featured a story about a couple that spends more than \$1,000 per month, which is a substantial portion of their budget, on medications. With fixed incomes, many seniors find themselves in a similar predicament. Needless to say, the fewer medications you need, the less money you will have to spend on them. That requires paying attention to your health year after year, during each stage of life.

Exercise is one of the best ways to extend your quality of life into "elderhood." If you can, exercise 30 minutes a day, even if it means just walking around the block a couple of times.

Next, notice the little things—a twinge that wasn't there before, a blemish that won't go away, indigestion after every meal. Finally, see your doctor about these types of changes in your body. Also, don't miss your annual check-ups. While you're at the doctor's office, request a preventative health screenings schedule. These screenings are often covered by your insurance and can save your life. The screenings detect diseases early—before you see or feel any symptoms.

I'm not a doctor, but I know a lot of them. They all say the same thing. Hawai'i has the reputation of being the healthiest state in the nation. There's a reason for that. You are listening to your health care providers. Contrary to what Groucho said, it's never too late to take better care of yourself. ■

## Talk Story with Lisa

*Lisa McVay is our on-the-road reporter — talking story with friends and neighbors, and sharing her many encounters. Mahalo to all that "Talk Story" with Lisa.*



**Sonya Mendez, Entertainer, Founder of The Well of Hope**

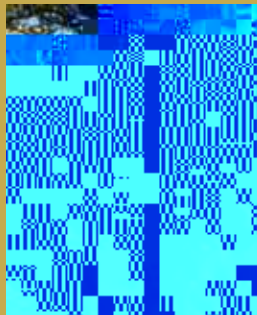
### How do you live your life?

I live in the moment, because tomorrow is promised to no one. I approach my life and each project with energy and passion. When I helped bring clean water to 10,000 people in Ethiopia for generations to come, I felt that I'd finally made my rent on earth.

**Val Doctolero, Florist**

### What keeps you youthful?

I think it's a positive attitude toward all things in life. I try to find the good in everything. And I have a great marriage, I have never had an argument with my wife Edith, we are always able to work things out. We laugh all the time, and laughter is the best preventive medicine.





# Generations Magazine is on the Airwaves

KNDI AM 1270  
Every Thursday night at 6:30pm–7:30pm

*Generations Magazine* is taking its commitment to provide the mature community with valuable information and resources one step further—on the airwaves.

Be assured. Be updated — every month.

*Hawai'i's Resource for Life*

**GENERATIONS**  
MAGAZINE

## SUBSCRIPTION FORM

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## NOVEMBER SPECIAL!

12 issues for \$12 (1 issue per month)

Please send this form and a check payable to  
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Mail to 1414 Dillingham Blvd., Ste. 201,  
Honolulu, Hawaii 96817.

Percy Ihara, publisher and editor, will launch *Generations Magazine's* Radio Show on November 18, 2010 on radio channel KNDI AM 1270 at 6:30p.m.–7:30p.m. The weekly radio broadcast will be a “live” call-in show. Ihara will have guests from around Hawai'i talking about programs and services that are important to our aging community.

The show will cover a wide range of topics, including aging in place options, long-term care, independence, care giving tips, healthy aging resources, city and state senior programs, volunteering opportunities and financial information for seniors and much, much more.

“The explosive growth of Hawai'i's senior population means that our seniors, and their families, will need more information to embrace the challenge of living longer,” Ihara says. Today, more than ever, Hawai'i's retirees are recognizing the importance of finding reliable resources to help them understand and navigate through the process of aging.

For more information, call 368-6747 or email [Percy@Generations808.com](mailto:Percy@Generations808.com). ■

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# The Ala Moana Hotel

## Senior Specials!

Whether you're planning an event at the Hibiscus Ballroom or a party at Rumours Night Club, you may want to consider staying overnight at the Ala Moana Hotel. Take advantage of the hotel's special kama'aina room rates starting at \$99 in the Kona Tower through December 21, 2010.

This year the hotel is celebrating 40 years, with specials for our mature baby boomer marketplace. Tuesday through Sunday, the hotel's Plantation Café offers a 15% discount off the breakfast for seniors. In addition, on Bonus Mondays diners age 55+ will receive a 25% discount off the regular buffet breakfast price of \$14.95 (every Monday for the remainder of 2010). This hearty all-you-can-eat breakfast includes pastries, fresh fruits and yogurts, cereals, special egg preparations, breakfast meats and much more. To receive your special discount, just mention *Generations Magazine* and show proof of age when ordering breakfast.

Plantation Café is located on the lobby level, Ala Moana Hotel. Open 6:30 a.m. to 10 a.m. Prices do not include tax and tip. May not be combined with other discounts or special offers. Subject to change.



## PARTY!

We'll take care of your every need, including catering, party decorations and entertainment. Your guests are going to have a great time, shouldn't you?

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## The 26th Annual Senior Fair was a huge success!

The event had more than 22,000 attendees and 250 exhibit booths, including free seminars, craft demonstrations, valuable information on travel and leisure, financial advice, exercise equipment, home products, nutrition, seasonal flu shots, reverse mortgages, retirement communities, games and federal, state and city & county services.

"With a myriad of lifestyles being represented for the 50-plus population of Hawai'i, this special event has become a barometer of all the advances and improvements made for seniors," says Mike Rossell, the show's producer.

A "Big Mahalo" goes out to this year's Senior Fair Ambassador, Kirk Matthews, who spent hours signing the inaugural issue of *Generations Magazine*.





# Rumours has it— The BIG CHILL

OAHU'S  
HOTSPOT

By Percy Ihara

Remember watching the classic movie *The Big Chill*? Yes, it was the movie about a group of idealistic college buddies who had not seen each other for years. They reunite, reconnect and reminisce about the good ol' days.

The Big Chill, at Rumours Nightclub at the Ala Moana Hotel, was named after the classic movie. Malcolm Sur, the creator, original DJ and boogie man himself says he named the weekly event “The Big Chill” because he wanted a place where his friends could hang out, have a great time and party—something he felt Honolulu was lacking in the ‘80s.

*The Big Chill*, home to the longest running nightclub in the state, is party central every Friday night. “Simply put, it’s all about the music,” Sur says.

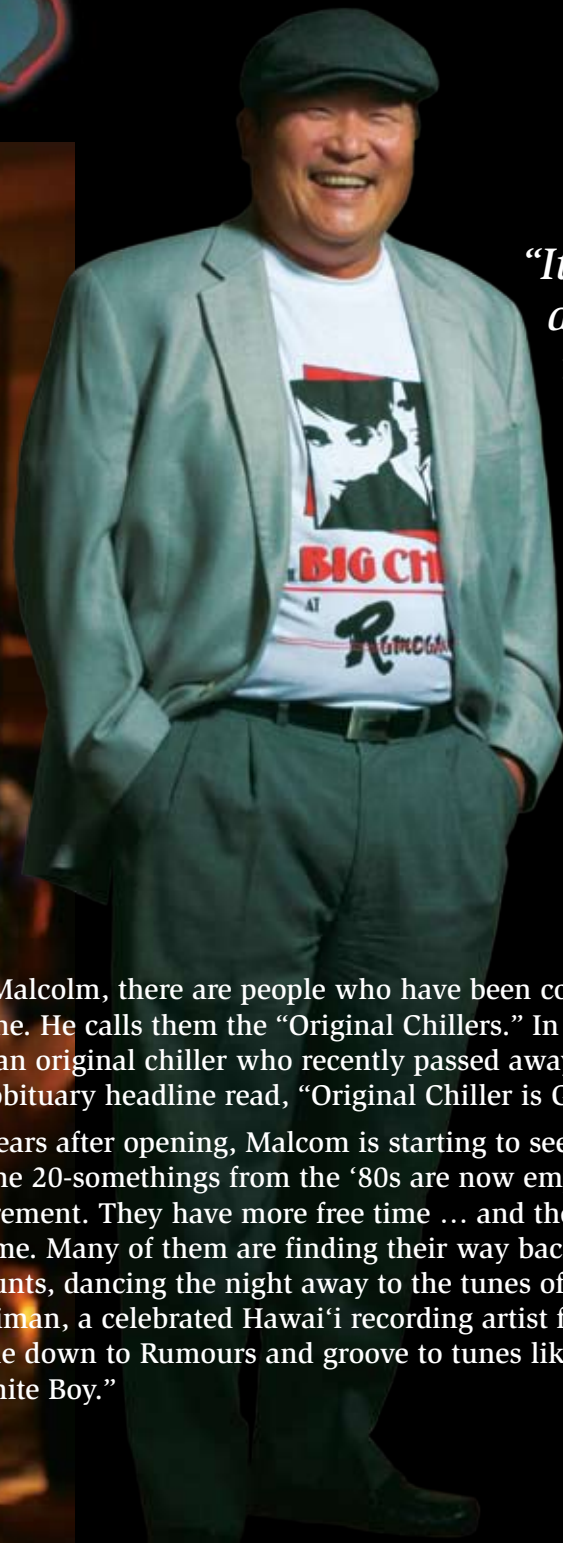
The passion for good music from “back in the day” still lives strong every Aloha Friday, from 5 p.m. to 9 p.m. For Friday-night regular, Jodi from Mililani, who has been coming to The Big Chill for more than 20 years, dancing is the greatest way to stay in good health and enjoy herself with good friends. “I’m with my girls, and no worries about work,” she says. “It’s Friday night!”

Since 1984, Rumours Night Club has been a hotspot for company parties, class reunions and pau hana with friends. If you like to boogie down, it’s the place to go. The club has an extensive collection of hits from the ‘60s and ‘70s—from Motown and Marvin Gaye to The Temptations and Earth Wind & Fire. Then there are the “let’s get on the dance floor” songs by Rick James, Kool & The Gang and, of course, the King of Pop, Michael Jackson.





# Rumours



*"It's all  
about the  
music."*

– Malcolm Sur

According to Malcolm, there are people who have been coming to the club since day one. He calls them the "Original Chillers." In fact, he heard of a story about an original chiller who recently passed away on the Mainland and in his obituary headline read, "Original Chiller is Gone."

Twenty-four years after opening, Malcom is starting to see some old familiar faces. The 20-somethings from the '80s are now empty nesters and are entering retirement. They have more free time ... and they're looking for a good time. Many of them are finding their way back to one of their favorite haunts, dancing the night away to the tunes of their times. Even Yvonne Elliman, a celebrated Hawai'i recording artist from the '70s, still loves to come down to Rumours and groove to tunes like, "Play That Funky Music White Boy."



*Great private rooms for  
business and social events.*

With new general manager Vince Depietro and assistant manager Pauline Keb, expect more to come in terms of parties. "Rumours Night Club and The Big Chill has withstood the test of time and the locals love our easy parking at the Ala Moana Center," Keb says. She books parties in the club's two private party rooms, which are always great for celebrating birthdays, class reunions, retirement parties and even yakudoshi.

As the writer of this article, I'm also a regular patron of Rumours. I love the energy my fellow baby boomers still exhibit in their middle years. In fact, I celebrated my 50th yakudoshi at the Big Chill. What a party we had!

For more information about *Rumours Night Club*, or meal and hotel discounts at Ala Moana Hotel, turn to page 10. ■





# PEOPLE'S OPEN MARKET



Founded in 1973, the People's Open Market (POM) was formed to accomplish three goals:

1. Provide the opportunity to purchase fresh agricultural and aquacultural products and other food items at low cost.
2. Support the economic viability of diversified agriculture and aquaculture in Hawai'i by providing market sites for local farmers, fishermen or their representatives to sell their surplus and off-grade produce.
3. Provide focal point areas for residents to socialize.

More than 1 million people shop at the 25 market sites each year. Each market operates once a week and lasts about one hour. Prices are usually 35% lower than retail stores. The POM staff closely regulates the markets. The staff conducts weekly price surveys at various stores to determine a recommended price for the POM vendors to follow. Vendors may sell below, but not over, the recommended prices. The staff also supervises the arrival and departure of the POM vendors to ensure safety for both vendor and consumer. Each vendor is monitored to ensure that they comply with all city, state and federal government rules and regulations, ordinances and laws affecting their participation in the POM.

## TYPES OF PRODUCE

At the POM, you will find many kinds of ethnic fruits, vegetables and other food items that are not ordinarily available in grocery stores. Depending on the ethnic make-up of the neighborhood, you'll find a variety of foods associated with the different ethnic groups. Fresh ocean and pond fish, as well as farmed shrimps and prawns, are available—many sold live. In addition, a variety

of Hawai'i-grown flowers, such as ginger, orchids and anthuriums are for sale.

## HISTORY OF THE OPEN MARKETS

The beginning of the open markets is attributed to Mrs. Joyce Fasi. After hearing concerns of women in a discussion group regarding the high cost living in Honolulu and in particular the high cost of food, she relayed these thoughts to her husband, then Mayor Frank F. Fasi. Hence, the People's Open Market was started to assist farmers with selling their "off-grade," "ungraded" and surplus produce while lowering food costs for the citizens of Honolulu.

The first People's Open Market (POM) was started at the Banyan Court Mall location in Kalihi in November, 1973. People in other communities began requesting their own POMs. Soon, a caravan of POM farmer/vendors was traveling to various sites to help the public purchase low-cost food items.

The city requires all vendors to be authorized to accept food stamps to help those who are on fixed incomes.

## SHOPPING TIPS

The People's Open Market (POM) vendors are bound by a set of rules and regulations, which ensure that the POM operates smoothly and fairly for vendors and as well as customers. It is the vendors' responsibility to see that their customers follow the rules and regulations. They are subject to citations and disciplinary action, including dismissal from the program for failure to comply with the rules and regulations.

Please cooperate with the POM vendors. Here are some of the POM shopping tips:

## MARKET SCHEDULED AREAS:

■ M	MONDAYS	Honolulu City Area
■ T	TUESDAYS	Leeward–Central Area
■ W	WEDNESDAYS	Honolulu City Area
■ R	THURSDAYS	Windward Area
■ F	FRIDAYS	Leeward Area
■ S	SATURDAYS	Kalihi–Hawaii Kai Area
■ Su	SUNDAYS	Leeward Area

## MARKET SCHEDULE (CLOSED on City Holidays!)

■ M : Manoa Valley District Park  
2721 Kaaipu Avenue, 6:45 a.m–7:45 a.m.

■ M : Makiki District Park  
1527 Keeaumoku Street, 8:30 a.m–9:30 a.m.

■ M : Mother Waldron Park  
525 Coral Street, 10:15 a.m–11:00 a.m.

Plan ahead! There will be times that the market will start or end a little earlier or later than officially scheduled (5–10 minutes) due to certain conditions such as traffic, road conditions, school, weather, etc.

## Things to keep in mind:

- ✳ Do NOT bag or ask vendor to reserve items before the start of the market (sound of an air Horn)!
- ✳ Do NOT cut in lines that vendors have formed!
- ✳ Do NOT shoplift!
- ✳ Do NOT squeeze or mistreat fruits and vegetables (papayas, tomatoes, etc.)!
- ✳ Do NOT bring animals (except seeing eye/working dogs)!
- ✳ Do NOT litter!
- ✳ Do NOT ride bicycles through the shopping area. Park on the sides of the POM.
- ✳ Do NOT park illegally, double park or block driveways!
- ✳ Park in marked stalls ONLY!
- ✳ Bring your own shopping bags, packages and cartons!
- ✳ Be careful when the POM vendors' trucks and vans are entering or leaving a POM site!
- ✳ Be considerate of other shoppers!
- ✳ Bring small bills and coins!

■ M : City Hall Parking Lot Deck  
Alapai and Beretania Streets, 11:45 a.m–12:30 p.m.

■ T : Waiau District Park  
Komo Mai Drive, 6:30 a.m–7:30 a.m.

■ T : Waipahu District Park  
94-230 Paiwa Street, 8:15 a.m–9:15 a.m.

■ T : Wahiawa District Park  
N. Cane St. & California Ave., 10:00 a.m–11:00 a.m.

■ T : Mililani District Park  
94-1150 Lanikuhana Avenue, 11:45 a.m.–12:30 p.m.

■ W : Palolo Valley District Park  
2007 Palolo Avenue, 6:30 a.m–7:30 a.m.

■ W : Old Stadium Park  
2237 South King Street, 8:15 a.m–9:15 a.m.

■ W : Queen Kapiolani Park  
Monsarrat and Paki Streets, 10:00 a.m–11:00 a.m.

■ R : Waimanalo Beach Park  
41-741 Kalaniana'ole Hwy., 7:15 a.m–8:15 a.m.

■ R : Kailua District Park  
21 South Kainalu Drive, 9:00 a.m–10:00 a.m.

■ R : Kaneohe District Park  
45-660 Keaahala Road, 10:45 a.m–11:45 a.m.

■ R : Halawa District Park  
99-795 Iwaiwa Street, 7:00 a.m–8:00 a.m.

■ F : Ewa Beach Community Park  
91-955 North Road, 9:00 a.m–10:00 a.m.

■ F : Pokai Bay Beach Park  
85-037 Pokai Bay Road, 11:00 a.m–11:45 a.m.

■ S : Banyan Court Mall  
800 North King Street, 6:15 a.m–7:30 a.m.

■ S : Kaumualii Street  
700 Kalihi Street, 8:15 a.m–9:30 a.m.

■ S : Kalihi Valley District Park  
1911 Kam IV Road, 10:00 a.m–10:45 a.m.

■ S : Salt Lake Municipal Lot  
5337 Likini Street, 11:15 a.m–12 Noon

■ S : Hawaii Kai Park-n-Ride  
300 Keahole Street, 1:00 p.m.–2:00 p.m.

■ Su : Kapolei Community Park  
91-1049 Kamaaha Loop, 7:00 a.m–8:30 a.m.

■ Su : Royal Kunia Park-n-Ride  
Kupuna Lp./Kupuohi St., 9:30 a.m–11:00 a.m.

■ Su : Waialeale Community Park  
94-870 Lumiaina Street, 11:30 a.m–12:30 p.m.





# An Introduction to Adult Day Care

By Alex Au, M.P.H.

President—Adult Day Centers Hawaii, Inc.

Program Director—Lē‘ahi Adult Day Health Program

It is 6:55 on Monday morning and a small group is gathering outside Lē‘ahi Hospital. Several women with walkers and wheelchairs wait with their sons or daughters for the Lē‘ahi Adult Day Health Center doors to open. The caregivers converse with each other and the ladies greet each other as they wait. As the doors open at 7:00, Mrs. G heads straight for a pedal exerciser for a morning warm-up. Others gather around a table and begin folding napkins that will be used later in the day. Some are chatting about their weekend activities and the weather. As the family members rush off to work, staff members are greeting new arrivals and assisting them to their seats. Another busy day has begun!

All around our state, programs like this one are providing a cheerful, social environment in where assistance is available when needed. For family caregivers who have to work, these programs are a vital service to help keep loved ones at home.

Many people imagine that “adult day care” is much like pre-school. In reality, day care programs are more like a club for seniors. While most newcomers are somewhat reluctant to attend at first, the center quickly becomes a comfortable place to go where friends, assistance and reassurance can always be found. The staff is trained to provide discreet assistance, while activities provide satisfactory outcomes regardless of physical and mental abilities. The predictable routine and familiar faces create a satisfying, normal day, even for individuals with memory loss. Participants often look forward to their days at the program as the highlights of their week.

In addition to providing a social environment, day centers provide one or two meals per day and nutritious snacks in the morning and afternoon. Day Health programs can usually offer special



diets and individual nutritional oversight. Group mealtimes are enjoyable and often foster better nutrition. At Waipahu Hale Adult Day Care, for example, the dining area has been fashioned into a bistro with a restaurant atmosphere.

Activities in these programs are age appropriate and designed to be purposeful. Sakura House in Honolulu offers a culturally specific program that focuses on Japanese language, culture and food. Some programs feature intergenerational activities on a regular basis. The Seagull Schools Adult Day Care in Kapolei is co-located with a pre-school, resulting in regular interactions between keiki and kūpuna. Franciscan Adult Day Center in Mānoa enjoys rich interaction with various grade levels at St. Francis School. All-day programs offer a range of activities that offer mental, social, physical and spiritual enrichment.

As providers of adult day services, our primary goal is to improve quality of life for both seniors and their families. We strive to help older adults maintain their functional abilities and stay safely at home for as long as possible. We never forget that we are also serving the caregivers who often need respite from the demands of giving care. Even when used on a part-time basis, two or three days per week, families have noted improvements in their loved one and increased ability to deal with the care giving task.

## DAY CARE FAQs

**Cost:** Adult day services can range from \$40 to \$100 per day, depending on the level of assistance needed. Services are not covered by Medicare or medical insurance. Day Health is sometimes covered by Medicaid. Many long-term care insurance policies will cover day services. While the cost may seem high at first, over the course of an 8- or 10-hour service day, the average fee may come out to less than \$5 per hour. Most programs do not pro-rate services on an hourly or partial day basis.

**Hours:** Most programs are open from about 7 a.m. to 5:30 p.m. or 6 p.m., Monday through Friday. Saturday service is available at some centers and several programs such as Pearl City Hale and Waipahu Hale are open 365 days per year.

**‘Day Care’ vs. ‘Day Health’:** These are two different levels of care. ‘Day Care’ is mostly supportive, social-model care. ‘Day Health’ provides some nursing assistance and is required when a client has more complex medical needs. Those who are not ambulatory, or need help with toileting and/or medication, may need Day Health.

**Licensing:** In Hawai‘i, day service programs are regulated by the State of Hawai‘i and required to meet certain standards for certification. Any adult day care program serving five or more clients is required to have certification from the Department of Human Services. Day Health programs are licensed by the Department of Health.

## BENEFITS:

Social stimulation is one of the most beneficial aspects of day programs. Interacting with people other than our own family, and using our social skills, often makes us feel sharper and more alert. This also helps to maintain our sense of identity and self-worth. It also brings us back to “normal” daily routines that we knew during most of our active lives.

Participants in these programs gain a sense of satisfaction upon completion of their day. Even simple “horizons” like regularly scheduled meals or a 2 p.m. Bingo game help us to maintain our sense of orientation.

Because activity uses energy during the day, most participants sleep better at night and may experience less waking up during the nights, allowing their caregivers much needed rest.

Activity and the sense of purpose gained from participation may mean less depression and fewer health complaints. This can sometimes result in fewer doctor visits or emergency room trips.

The program staff can also provide the family with regular reports, vital signs and other useful health information.

Caregiver strain is often reduced because there is less worry if the loved one is in a safe, supervised environment and not home alone. Free time for self-care, to take a break or do necessary chores and errands is also important.

For more information on local day care resources, you can visit the website of our statewide providers’ coalition, Adult Day Services Hawai‘i, Inc. at [www.AdultCentersHawaii.com](http://www.AdultCentersHawaii.com). ■





ADULT DAY CENTERS

	Phone (808)	Email / Website
<b>Beckwith Hillside Adult Day Care</b> 2375 Beckwith Street, Honolulu, HI 96822	953-9642	BeckwithHillside@gmail.com
<b>Central Union Church Adult Day Care Center</b> 1660 S. Beretania St., Honolulu, HI 96826	440-3020	pisaacs@arcadia-hi.org
<b>Franciscan Adult Day Center</b> 2715 Pamoia Road, Suite 103, Honolulu, HI 96822	988-5678	adult2715pamoia@aol.com
<b>Furukawa Living Treasure Day Care Centers</b> P.O. Box 161012, Honolulu, HI 96816	386-2006	furukawaresidentialcare@clearwire.net
<b>Hale Kako'o Adult Day Care</b> 1816 Alewa Drive, Honolulu, HI 96817	595-0563	reverswmsw@aol.com
<b>King Lunalilo Adult Day Care</b> 501 Kekauluohi Street, Honolulu, HI 96825	395-4065	lunaliloadcpm@hawaii.rr.com www.kinglunaliloadc.org
<b>Kilohana Senior Enrichment Center</b> 5829 Mahimahi Street, Honolulu, HI 96821	373-2700	bho@arcadia-hi.org
<b>Kuakini Geriatric Care, Inc.—Adult Day Services</b> 347 N. Kuakini Street, Honolulu, HI 96817	547-9534	j.shishido@kuakini.org
<b>Leahi Adult Day Health Center</b> 3675 Kilauea Avenue, Honolulu, HI 96816	733-7955	Aau@hhsc.org
<b>Maluhia Adult Day Health Center</b> 1027 Hala Drive, Honolulu, HI 96817	832-5659	jtakamiya@hhsc.org
<b>Palolo Chinese Home Respite Center</b> 2459 10th Avenue, Honolulu, HI 96816	732-0488	dnakayama@palolohome.org
<b>Sakura House — Adult Day Care Program</b> 1666 Mott-Smith Drive, Honolulu, HI 96822	536-1112	reiko@sakurahousehawaii.com
<b>Special Education Center of Hawaii (SECOH)</b> 708 Palekaua Street, Honolulu, HI 96816	734-0233 x311	syoro@secoh.org
<b>The Salvation Army — Adult Day Health Services</b> 296 N. Vineyard Blvd., Honolulu, HI 96817	521-6551	stacy.honma@usw.salvationarmy.org
<b>Ceria-Ulep Adult Day Care Center</b> 211 Hoomalu Street, Pearl City, HI 96782	454-2390	Mulep@hawaii.edu
<b>Pearl City Hale</b> 858 2nd Street, Pearl City, HI 96782	456-4490	
<b>Waipahu Hale</b> 94-830 Hikimoe Street, Waipahu, HI 96797	676-5280	
<b>Seagull School Adult Day Center</b> 531 Farrington Highway, Kapolei, HI 96707	674-1160	tkromualdo@hotmail.com
<b>Ma'ili Ola Adult Day Care</b> 86-260 Farrington Hwy., Waianae, HI 96792	676-5280	reverswmsw@aol.com
<b>Aged to Perfection</b> 1445 California Avenue, Wahiawa, HI 96786	622-4717	petersharrison@hotmail.com
<b>Aloha Nursing &amp; Rehab Center</b> 45-545 Kamehameha Highway, Kaneohe, HI 96744	441-9536	tambrey@alohanursing.com
<b>Leedham Windward Senior Day Care Center</b> 1276 Kailua Road, Kailua, HI 96734	261-5027	kathy@windwardseniordaycare.com
<b>Windward Seniors Day Care Hope Center</b> 77 N. Kainalu Drive, Kailua, HI 96734	261-4947	kathycamara@hawaiiantel.net www.windwardseniordaycare.com

\*This resource guide is simply a short list of facilities on Oahu only. It is always a good idea to do your own research on every facility before making your decision. You may want to also contact the Executive Office on Aging's Long-term Care Ombudsmen at **586-0100** or go to **www.hawaiiadrc.org** for more informatiion.



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## Fit for Life

The objective at **Club 50 Fitness** is simple and direct: to improve the lives of people who are 40 years of age and above with fitness training and overall good health. As many Club 50 members will tell you, exercise is medicine! Just ask Rose, who says that exercise has been the best thing for her mentally and physically. "The days I'm tired or stressed, I have learned to let it go with exercising. I feel so much better after I leave," she says. "I have maintained my weight for four years by just exercising. Everyone here is friendly, including the staff."

Club 50 Fitness on King St. is just the place to get your blood moving again. Club 50's low-impact, easy-to-follow, 30-minute workout program can help you achieve your health and fitness goals. Its Hydraulic Resistance Training equipment offers six levels of adjustability with the turn of a knob, offering more challenge as you gain strength.



For a **free tour** of Club 50 Fitness give Chris a **call at 593-9292**. If you are a senior, check your insurance plan's gym benefits (HMSA, Kaiser, HMAA and Medicare Advantage) to see how you can workout at Club 50 Fitness for free.

Non-seniors can **mention Generations Magazine** and **get 50% OFF** of the initial membership fee. Plus, courtesy of the gym, the first month's dues will be waived. For more information, visit [www.club50fitnesshawaii.com](http://www.club50fitnesshawaii.com).

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### HONOLULU OFFICE

Alakea Corporate Tower  
1100 Alakea Street, Suite 2424  
Honolulu, Hawai'i 96813-2840  
(808) 587-8227

### MAUI OFFICE

411 Huku Li'i Place, Suite 201  
Kihei, Hawai'i 96753-7062  
(808) 891-8881

### KAUAI OFFICE

2-2494 Kaumuali'i Hwy., Unit C  
Kalaheo, Hawai'i 96741-8350  
(808) 332-8833



## Make AARP the Next Chapter in Your Life

Across the state, Hawai'i's AARP chapters offer rewarding opportunities for friendship, education, advocacy and volunteer service. On O'ahu there are three AARP chapters in Honolulu, Pearlridge and Wai'anae.

The Honolulu Chapter (Chapter 60) meets for lunch on the first Wednesday of every month at the Hale Koa Hotel, where guest speakers talk on such diverse topics as legislation and entertainment. Some members enjoy attending special events and engaging in community service activities. Others donate their time teaching AARP Driver Safety classes or preparing tax returns through the AARP Tax-Aide program.

"Everyone has a different reason for joining a chapter," says T. J. Davies, treasurer of the Honolulu Chapter, which has more than 100 active members. "I'm not the kind of person to sit around. I'm able to give my time to something that I believe in. I believe in helping people in my community to the best of my ability."

Create The Good is another community service initiative offering opportunities for chapter members to get involved. AARP launched Create The Good nationally last year to encourage boomers and older Americans to make a difference in their communities and help solve pressing local problems. Create The Good expands on traditional ways to volunteer. It connects people with simple but meaningful activities, time-flexible opportunities, and a wide variety of areas of interest. Find out more at [www.createthegood.org](http://www.createthegood.org). Or call Jackie Boland at AARP Hawai'i at 545-6003.

Whatever you're interested in, connecting with AARP through one of its O'ahu chapters is a fun and rewarding way to connect with others in our community.

### HONOLULU CHAPTER

Contact: **T. J. Davies** at 593-1026

Meetings: First Wednesday of the month at the Hale Koa Hotel

### PEARLRIDGE CHAPTER

Contact: **Larry Carrasco**, Vice President, at 455-5658

Meetings: Second Thursday of the month at Flamingo Restaurant in Pearl City.

### WAIANAE CHAPTER

Contact **Zoe Jarvis** at 696-3369

Meetings: First Friday of every month (location to be announced).



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# National Hospice Month

By Kenneth L. Zeri, RN, MS, NHA,  
President & Chief Professional Officer

For many years, we in Hawai'i have joined our colleagues across the nation in celebration of National Hospice month. Observed in November, it is a time when we come together to give thanks, reflect on the past year and look forward to the next. We remember those who have passed away and we recall our own experiences as that special person's life was lived out. Almost 40 percent of all those families who experienced a loss received hospice care to help guide them.

We celebrate hospice care not because of the death of a loved one, but because of the transformative journey each family might experience.

At Hospice Hawai'i, that opportunity for transformation is at the very heart of all we do with a terminally ill person and their family.

Hospice staff and volunteers are guides to an entire family as they, together, live out the rest of the life of a loved one. For some families, an expert hospice worker can be a beacon of light in an otherwise dark and fearful situation. Hospice staff can provide the setting and opportunity for families to reconnect and, in some cases, reconcile old wounds. They can bring relief of pain and suffering, offering a good night's rest for both the patient and the family. Hospice also offers very

practical support to the family by teaching care giving as a person's overall condition changes.

We celebrate hospice because of the profound lessons hospice can share with each individual they work with. Quoting the Rev. Mitsuo Aoki, who recently passed away this summer, the Hospice Hawai'i Chaplain Clarence Liu reminds us of three such lessons:

***We must embrace death to find love, we must walk through loneliness to find solitude, and we must walk through anger to find forgiveness.***

As we celebrate National Hospice month we are also reminded of the very practical impact hospice care has on our society. Patients and families who receive hospice care have very high levels of satisfaction and suffer less distressing symptoms, such as pain and achieve a higher degree of preparation for the end of life. Our own experience at Hospice Hawai'i is that a family who has had hospice care is better prepared to deal with the



normal grief. Our emphasis on the whole person and their whole family, with particular attention to each individual's experience means that their care is individually tailored to them.

National Hospice month reminds us all that hospice care is not just about keeping someone comfortable until they die...at Hospice Hawai'i it is about bringing hope, reducing fears and impacting lives.

*Take time this month to reach out to someone in need; your life will be better for it.* ■

Kenneth L. Zeri, RN, MS, NHA,  
President & Chief Professional Officer  
Hospice Hawai'i

He has more than 25 years of experience in hospice and palliative care. He is the current president of Kokua Mau, a statewide hospice and palliative care organization, and serves on various professional organization committees on a local and national level; including, Aloha United Way, Healthcare Association of Hawaii, the National Hospice and Palliative Care Organization, and Hospice & Palliative Nurses Association.



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# LIVING BEYOND...

by Melanie Abad, MSW Intern &  
Danielle Washington, MSW Intern

**A**ging is inevitable; it is a process of growing old. However, it should not influence an individual's life expectancy. We are able to live long and healthy lives if we live a healthy lifestyle by exercising, eating right, and for some, taking medications as prescribed by a health care provider.

"Healthy aging" helps us take control of a natural part of life. There is no one way to age healthy. It is about making good habits a part of our everyday living. Simple things like drinking more water can have a huge effect on how we age. Do you take the stairs when in a building, or do you ride the elevator? Do you walk to the mailbox, or use your vehicle? Do you limit snacking, or snack on healthier choices, such as fruits, vegetables and items made from whole grains? Making small adjustments to various bad habits benefit us immediately and in the long run.

Being physically active can involve things like taking walks or outdoor sports. Staying active makes our joints and muscles move, reducing stiffness and further joint pain. Staying active also increases metabolism so that food is not stored as fat. Walter Breuning, the oldest known man in the world whom just celebrated his 114th birthday on September 21, 2010, said that hard work and eating right are both ways to age healthy.

Another way to age healthy is to get a good night's sleep. According to the National Institute on Aging, "getting enough sleep helps [us] stay healthy and alert" (Age Page). Sleep gives our body time to recharge and it also prevents us from being tired throughout the next day.

Already have a chronic condition? You can still "put life back in your life." Better Choices Better Health, or Chronic Disease Self Management Program (CDSMP) workshops, are being held throughout Hawai'i. This is an evidence-based program developed through Stanford University. Its research shows that people can have an increased quality of life through self-management skill building.

The Elderly Affairs Division of the Department of Community Services City & County of Honolulu is currently conducting Better Choices Better Health workshops island wide. These workshops are open to individuals 60 and older with any chronic condition, such as asthma, diabetes, heart disease, stroke, arthritis, cancer, high blood pressure, obesity or fibromyalgia. The workshops are also available to caregivers and others who may live with a loved one who has a chronic condition. Support systems are welcomed to register. During these self-management workshops the focus is on staying active and enjoying life even with an ongoing health problem.

For more information about Better Choices Better Health, or to sign-up for workshops, call the **Senior Helpline at (808) 768-7700**.



## Medicare AND LAS VEGAS

by Pamela Cunningham, SHIP-Sage PLUS Program Coordinator

**N**ow that we have your attention ... Medicare is available in all 50 states and territories, including Las Vegas. Now is the time to review your Medicare options for both health and drug plans. Medicare Open Enrollment is November 15th to December 31, 2010, but you can compare options beginning October 15, 2010.

Every year, there are new Medicare prescription drug and health plan choices available. Open Enrollment is the time of year when Medicare beneficiaries can review their current health or prescription drug plans, compare what will be available in the new year, and choose the plan that best meets their needs. There's never been a better time to check out Medicare options. With the new health care law, there are new benefits, including lower prescription costs, wellness check-ups and preventive care. Comparing plans may save Medicare beneficiaries money, get better coverage, or both.

Information is available several ways and here are three easy steps:

**STEP 1:** Have a list of your current prescription medications available. Check with your current providers (doctors office, physical therapist, etc.) to find out what plans they will accept so that you can still see them. Calculate your gross income and assets (so you can be screened for financial assistance to help with some, or all, of your medical costs).

**STEP 2:** Compare plans that will be available in Hawai'i in 2011.

- Visit [www.medicare.gov](http://www.medicare.gov) to get a personalized comparison of the costs and coverage of the plans available in your area.
- Call **1-800-MEDICARE (1-800-633-4227)** 24-hours a day/7 days a week to find out more about your coverage options. TTY users call **1-877-486-2048**.
- Get one-on-one help from the Hawai'i State Health Insurance Assistance Program (SHIP), also known as the Sage PLUS Program. A certified volunteer can be reached at **808-586-7299** or **1-888-875-9229**. You can also pick up a Sage PLUS Medicare Prescription Health/Drug Plan

Compare Form from your nearest pharmacy or online at [www.hawaiiiship.org](http://www.hawaiiiship.org). Mail or fax the form in for a personalized comparison.

**STEP 3:** Enroll in a plan early so that you can enjoy the holiday season.

From January 1, 2011 to February 14, 2011 is a one-time disenrollment opportunity if you want to change from your current Medicare Advantage (MA) Health plan and return to Original/Traditional Medicare. If your MA plan includes drug coverage, you will also have the opportunity to enroll in a supplemental Medicare Prescription Drug Plan.

If you feel overwhelmed, don't hesitate to call the Sage PLUS Program for guided assistance through the Medicare Open Enrollment Process. Call us at **808-586-7299** or **1-888-875-9229**. ■



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# Covering Every Season of Life.

by Jane Yamamoto-Burigsay,  
Social Security Public Affairs Specialist

The cool winds and changing leaves are telltale signs—another autumn has arrived. Sometimes it's hard to believe how quickly the seasons change and the years pass by. Whatever season of life you happen to be in, it may be a good time to reflect on the protection you have through Social Security.

Each stage of life—from the spring of youth to the summer of middle age to the autumn of retirement—comes with its own set of financial concerns. And in each situation, Social Security is there to help.

Of the more than 53 million Americans receiving Social Security benefits, nearly one-third are not retired workers or their dependents. They're disabled workers and their families, or the survivors of a deceased worker. These non-retirement Social Security benefits can be especially important to young workers because about one-in-eight young people will die before retirement, and about one-in-four will become disabled.

While the death of a husband, wife or parent is emotionally devastating, it often can be financially devastating as well. Social Security provides a monthly survivors benefit payment to help the qualified family members of a deceased worker.

Social Security disability protection is equally valuable. Few workers have an employer-provided, long-term disability policy. With Social Security, however, the average worker has the equivalent of a disability insurance policy. The policy pays monthly benefits to workers and their

families, based on the workers' lifetime earnings. So you can rest a little easier knowing that Social Security provides some measure of security, if life does not turn out as planned.

On the other hand, if you do work and retire as planned, Social Security serves as the foundation for a secure retirement. Social Security is the largest source of income for most elderly Americans today, but Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably.

The Social Security Statement that you receive in the mail each year provides an estimate of your retirement, survivors and disability insurance benefits. If you'd like to try out some different scenarios and see how various retirement ages and future earnings may change your retirement picture, visit our online Retirement Estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). It provides an instant, personalized estimate of your future benefits.

And perhaps the best news of all is that it's easier than ever to apply for retirement benefits. You can do it right from the comfort and convenience of your home or office by visiting [www.socialsecurity.gov/applytoretire](http://www.socialsecurity.gov/applytoretire). It can take as little as 15 minutes.

Whether you're young or old, Social Security is there through every season. You can find out more at [www.socialsecurity.gov](http://www.socialsecurity.gov). ■



## Medicaid for Nursing Home Costs

MYTHS and CONCERNS about Medicaid eligibility:

"I don't qualify because I have too much money"

"I heard they will put a lien on the house"

"I heard it takes 3-4 months to qualify"

## Tired of asking around? We have the answers!

Scott Gardner & Co. has been navigating Hawai'i's Medicaid beneficiaries, as well as their families who live abroad, through the complex Medicaid application process since 2004.

One of our specialties is getting Medicaid to cover the cost of nursing/foster home care. We also help clients prepare for a family member's future long-term healthcare plans. Being prepared now can help you make better financial decisions in the best interest of your family.

Scott Gardner & Co. immediately brings comfort and relief by providing a handholding service, from application to approval. We plan out an eligibility plan, complete the application for you and accompany you to the face-to-face interview.

For more information, please visit our website at [www.scottgardnerco.com](http://www.scottgardnerco.com), or call Scott Gardner at 226-9231.



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# DECISION TIME ABOUT BENEFITS

by Michael Yee, CFP



One of the rites of fall for most employees is the opportunity to review and revise their benefit options for the next year (the next benefits year could start in January or sooner). This is often referred to as the “open enrollment” period. Typically, all employees of a company or organization can make adjustments to their benefit options at this time.

Although the opportunity is there to make changes, many employees do little more than confirm the benefits they already have in place. Failure to act during the open enrollment period may represent a missed opportunity. For today’s worker, retirement plans, health care coverage and other important benefits represent a significant piece of overall compensation. More effective management of the benefits available to you can, in effect, represent a pay raise.

## Changes in the law that impact your benefits:

The health care reform law that passed in March includes several changes that will begin to take effect with your employer’s new benefit year (after September 23, 2010). The biggest that impact employee benefits are:

- **Dependent health insurance coverage** – parents with adult children no longer in school can now include them as part of their dependent care coverage up to the child’s 26th birthday. To qualify, children must not have access to coverage through another employer (either their own or their spouse’s workplace).

- **Flexible Spending Accounts (FSAs)** — FSAs allow individuals to save pre-tax dollars in an

account designed to reimburse them for out-of-pocket medical expenses. Beginning in 2011, purchases of over-the-counter medications will no longer qualify for reimbursement from an FSA, except in cases where a physician prescribes them. If you defer income into an FSA, you should consider what is an appropriate amount given the new limitations for over-the-counter medications. It is also a good time to begin preparing for a future change to FSAs. Beginning in 2013, the maximum that can be set aside in an FSA will be limited to \$2,500/year. You may want to accelerate spending for costly procedures (such as dental or orthodontic work) in advance of this change. Accurate planning is critical with FSAs, because any money leftover at the end of the plan year is lost.

Given the important role that benefits play in your overall financial picture, the decisions you make should not occur in a vacuum. Your financial advisor can help assess what changes to your benefits might be advantageous for your overall financial position. An advisor can also provide perspective on how to plan for your long-term goals as they relate to your workplace compensation package. ■

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# DO YOU REALLY WANT TO BE A

# Trustee?

by Scott Makuakane,  
Est8Planning Counsel, LLC

You were named as successor Trustee of a trust created by a family member or friend, and that person just died. What now? Before you rush in, think about what awaits.

Until you sign on the dotted line, the fact that you have been named as a trustee does not obligate you to accept that position. Decide carefully, because once you accept the job, you accept all that goes with it. It is a position of great honor, and it involves great responsibility.

A trustee is what the law calls a fiduciary. A fiduciary is a person who is responsible for taking care of something that belongs to someone else. Under the law, fiduciaries are answerable to the beneficiaries (and possibly the Court) for the things they do—or fail to do.

A trust is a legal relationship that results when a person (who we’ll call the trustmaker) makes a written agreement with a trustee to handle stuff for the benefit of beneficiaries. (“Stuff” is what the author calls everything a person owns. It could include real property—land and buildings—and personal property—everything else). Your primary duty as a trustee is to read, understand, and faithfully follow the terms of the trust agreement.

When the trust agreement is made, the trustmaker transfers stuff to the trustee. The trustee actually becomes the legal owner of the stuff. However, the beneficiaries are the ones who are supposed to benefit from the stuff. Chances are, you will hear from them if they are not receiving the benefits they expect.

The “dark side” of serving as a trustee is that you can be held personally liable in the event that you do something you shouldn’t have, or you fail to do something you should have, and the trust is harmed as a result. Even if you acted with a pure heart and noble intentions, you could have to reach into your own wallet to restore any losses to the trust.

Before you rush into the job of trustee, be sure to determine whether you can devote adequate time and attention to the job, be armed with a clear understanding of the trust agreement and your duties, and have a team of legal, accounting, financial, and other advisors at your side to help you do your best by the beneficiaries. ■

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, check out [www.est8planning.com](http://www.est8planning.com).





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