

HAWAI'I'S RESOURCE FOR LIFE

GENERATIONS

INAUGURAL ISSUE

MAGAZINE | OCT 2010

An interview
with
**KIRK
MATTHEWS**

*Swinging
Battah!*

Senior Softball

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in Work,
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on the
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RESOURCE
FOR LIFE**

Location courtesy of Pearl Country Club



Cover Photography by Brian Suda

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Generations Hawaii is backjust for you!



As I turned 50 earlier this year, I wondered how I could make a difference for the mature community that I was suddenly becoming a part of. Nine months later, here I am as the new publisher and editor of this magazine, now simply called **Generations Magazine**, “*Hawaii’s Resource for Life*.”

This issue is actually a re-launch of the magazine that was started more than four years ago by **Trade Publishing’s** Carl Hebenstreit, belovedly known as Kini Popo. Many thanks to Kini and Faith Freitas for their invaluable assistance in our relaunch of *Generations Magazine*.

Generations Magazine’s mission is to provide you—our mature readers—with trusted and valuable information via print media, the web at **www.Generations808.com** which will feature a new application that will translate the magazine into **50 different languages** and **local live radio** (coming later this year).

Generations Magazine’s goal is to be “*Hawaii’s Resource for Life*.” Every month we will have columns written by the State of Hawaii’s Executive Office on Aging, City & County of Honolulu’s Elderly Affairs Division, Social Security, AARP Hawaii, KHON2 News Anchor and Elderhood Project’s Kirk Matthews and much, much more.

Generations Magazine will also have a monthly calendar of events, including classes on aging-related issues at Kapiolani Community College, special local events for family caregivers and listings of the guests on KHON2 News Elderhood Project that airs every Thursday.

We will always be here for you and you may always contact us with any comments, ideas, stories and events.

A special thanks to the magazine’s art director and my long-time friend and classmate, Wilson Angel, Sherry Goya with distribution and Brian Suda, our photographer.

Lastly, I would like to thank our business partners and advertisers for supporting our mature community. Without their support and advertising dollars we could not print this magazine and provide all the information to help in your quality of life.

Aloha and Live Well!

Percy Ihara, *Publisher/Editor*

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* For a complete list of distribution points go to Generations808.com

Elderhood Project | with Kirk Matthews

My mother just got her first cell phone. It doesn't take pictures or play music — it just makes phone calls. It took her a while to get used to the idea — she would talk into the wrong end of the phone in the beginning. But she's got the technology figured out and now she can call me any time. ANY TIME. But I'm glad about that.

Sometimes, we forget that technology is just a tool. If it gets in the way of what we're trying to accomplish — communication, for example — then it's no longer a tool. It becomes a *&\$*/% waste of time and money.

The Elderhood Project will use whatever technology we have available to get important information to our kupuna and their caregivers. We broadcast our reports on television and put them on the internet. Now, **Generations Magazine** gives us another avenue to spread the word. We are grateful.

When our newsroom first started using computers some years back, a reporter friend of mine quit, saying he would never type his stories on "one of those things." He is still working, of course, in another field. And using computers every day. Never say never. We are thrilled to be a part of *Generations Magazine*. It's portable and doesn't need batteries.

In the past month on the Elderhood Project, which airs on **KHON2** every **Thursday morning** on the morning news and **Thursday afternoon** at the **5 p.m. segment**, we have covered subjects such as cataract awareness with Dr. Jorge Camara, palliative care (dealing with pain), homeless seniors and tips on how to avoid medicare identity theft. Much more in the weeks ahead.

Gotta go. Mom's on the phone. ■



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.



Sharon Hayashi, Interior Designer

What are some of the things that’s fulfilling in your life?

I joined the Rotary Club of Metropolitan Honolulu in 1989 for its local and international projects. I have enjoyed renovation projects at Princess Kaiulani School, Hale Kipa Youth Housing, and Clubhouses for the Hawaii Adult Mental Health Hawaii Division. And I serve on the board of Friends of the Library of Hawaii.

David Behlke, Artist, KCC Koa Gallery Director, Instructor

What inspires you at this time in your life?

What brings me into the world each day is my passion for my work, my personal creative fire along with my desire to share my knowledge. We all wait for the teacher to appear and I try to make myself available for those who need a little creative nudge now and then, the teacher in me comes through, I just can’t help it.



BEHIND the SCENES

with Kirk
Matthews

Photography by Brian Suda

Finding Joy in Life... On and Off Screen.

"... find some-
thing that gives
you joy. You
can't buy joy."

GM: Where did you grow up? In a big city? Or small-town America?

KM: I grew up in little towns all around Oregon. I went to high school on a former Indian reservation, Siletz. Graduating class of 12.

GM: What was your first job? Was it in media or in a different field?

KM: My first broadcasting job was in Coos Bay Oregon at a small radio station. I had the opportunity to do EVERYTHING. It was a great learning experience.

GM: What brought you to the Islands? Sand, sun and surf?

KM: [big smile] Love, actually. I first came here in 1981 to tape some shows for a Portland TV station. Later, I met my wife who came to Portland from Hawaii but was so homesick; she had to come back here in 1983. I followed her ... gladly.

GM: Where did you meet "Mrs. Matthews?" — Linda Coble.

KM: I knew that she was coming to my station in 1981 in Portland to audition for the job as the first female anchor at the place. I was waiting in the parking lot to get a look at her. I fell in love at first sight. I wooed her and pursued her. She was highly successful on television in Portland but she was homesick for Hawaii. Every night, after the news, she would ride her stationery bike with headphones on listening to The Brothers Cazimero, tears streaming down her face. She came back to Hawaii in 1983 — I was hot on her heels. We were married in 1984.

GM: Tell us just one funny story about being married to Linda.

KM: [laughter] Oh, where to start! She doesn't know her left from her right. If she's driving, I have to point. If I'm driving, she has to point. A typical conversation in the car would go:

Kirk: "Should I turn left?"

Linda: "Right."

Kirk: "Okay, right."

Linda: "No, not right, left."

Kirk: "If it's not right, what's left?"

Linda: "RIGHT...we missed the turn."

[laughter]

GM: Everyone knows you from KHON's *Hawaii's Morning News*. How do you get up so early every day?

KM: I've been doing that at KHON for a long time. I have a very understanding wife who doesn't mind when I go to bed early. I have a quiet alarm that goes off at 2:30 every morning. And I have a brain that says, "You're a lucky man. Get up, dress up and show up."

GM: The Elderhood Project is one of KHON's feature shows. You host the program ... can you tell us a little bit more about it?

KM: The Elderhood Project was conceived several years ago as a way of addressing the needs of seniors and their caregivers. I have been amazed at the number of programs, volunteers and others who have a deep interest in the subject. Someone once said, "at some point you will either be a caregiver or a care-getter." I hope we can continue to delve into the subject for a long time to come.

"I picked here for the same reason Linda did. The people."



wife —
Linda Coble

GM: Over the years, you've had the opportunity to interview hundreds of people. What was your favorite interview or story?

KM: That is the hardest question to answer. I've had the opportunity to talk with major movie stars, national leaders, people who shape our lives with their decisions. My favorite interview is - the one that's coming up next.

GM: Let me rephrase the previous question ... if you could interview anyone in the world, who would it be?

KM: The obvious answer would be Barack Obama. A close second would be the chance to sit down with Quincy Jones or author James Lee Burke and talk about the creative process. It's one of the few things that separates us from the rest of the creatures on the planet.

GM: Thinking back on your personal life and career, did you have a mentor growing up or on the job?

KM: [smiles] Oh, man. My dad, my mom. Mr. Lakes, an English teacher. Mr. Roth, who created a high school orchestra out of thin air. Bob Sevey. Almost everyone I meet every day has something of value to offer.

GM: When you're off the clock and have time to relax, what's the perfect day for you?

KM: The perfect day would go like this ... Read stories to 1st graders in the morning. Lunch with seniors at noon. Golf with Linda and dinner downtown at Du Vin. Watch a suspense movie at home in the evening. Can you arrange that?

GM: [laughter] Sure. And an interview with *Generations Magazine* to top it all, right?

GM: Golf is big in Hawaii, obviously. You play golf too. How's your game?

KM: I am not a very good golfer. I love to go to the golf course with Linda. If we get paired with another couple, it's always fun. It's five hours we have together where we focus on something else other than our everyday concerns. It's Zen. That's the only way I can explain it.

GM: With so many hours spent on the golf course, do you have any funny stories from the green? Out of control golf carts, stray balls ...

KM: Two Japanese guys in a cart came back up the fairway toward us. "Did you find a sand wedge?" they asked. "No, sorry." They looked at us suspiciously and said again, "Did you find a sand wedge?" "No, no we didn't." They zoomed off in disgust and pointed to the hot dogs in our hands. "All they wanted was a sandwich!" [laughter]

GM: If you weren't in media or broadcasting, what would you be doing?

KM: We talked about this on the news. I would be a teacher. My father was a teacher and a coach and I remember the joy he experienced when one of his students "got it." Dad referred to it as the light bulb over the head. I enjoy reading to the students in class when I have the opportunity.

GM: Can you talk about some of your other community involvements?

KM: Linda and I have been involved with Rotary since 1987. It's a worldwide service organization. My friend Matt Levi runs a martial arts school and I help out with awards ceremonies and a Scrabble tournament several times a year. I read to youngsters in the schools and whenever friends ask, I try to help out with various non-profits.



Justin Cruz

Joe Moore

GM: Along with your strong interest in the education of Hawaii's young people ... what are your other passions in life?

KM: Reading and music. I own 2 ukuleles, a trumpet, several flutes, harmonicas and a guitar. I play them all. I also own a set of golf clubs. I play those just about as well. [smiles]

GM: Since you're getting up there in years, what are your retirement plans. With family on the Mainland, do you plan to retire in Hawaii?

KM: Good question. My mother is 83. She lives in Oregon. I have a daughter in Oregon and one in LA. The easy answer is, I don't plan to retire. Right now, Linda and I feel like we have family in two places. We are at home here.

GM: After years of doing live TV, you must've had some unpredictable moments. Any funny stories to share about KHON2?

KM: On my lawyer's advice, I am going to skip this question. [nudge and a wink]

GM: We heard that you are having some health problems now. Care to talk about it?

KM: Sure. I was diagnosed with skin cancer some time back. I am currently going through radiation therapy. My advice: Pay attention to everything! If something doesn't look right or feel right, see your doctor. Plus get your regular exams, check-ups, immunizations, etc.

GM: Thank you for sharing. Any words of wisdom for people going through maturity in life, whether it is personal or professional?

KM: I would refer back to my answer about getting up early to do the show ... when the alarm rings, thank your lucky stars that you heard it.



Eddie Kamae

Cha Thompson

Get up, dress up and show up. If you don't have a paying gig, find something that gives you joy. You can't buy joy. But if you're lucky, you can find it.

GM: I know there is a lot to love about the Islands, but what do you like most about Hawaii?

KM: There's no question about that—the people. I could live almost anywhere. I picked here for the same reason Linda did. The people. When I walk through Safeway or Long's and people feel comfortable enough to say *howzit* to me, that's my reward. I want to do whatever I can to make this the best place possible. And with the people's help, that will happen.

GM: You live a pretty healthy, active life ... but do you have any favorite indulgences?

KM: Friday night movies at home. Pizza. Linda—not in that order.

GM: Although you spend much of your time in the public eye, is there still something people don't know about you?

KM: It's a small island. Folks probably know everything about me. I know more lyrics to Broadway show tunes than most people should probably know.

GM: Do you have a favorite restaurant or bar in town?

KM: The one that brings free pupus.

GM: Well...let me show you the way. ■

Look for Kirk's monthly column *The Elderhood Project* and its TV segments on KHON2: airs every **Thursday morning** and **Thursday** on the **5 p.m. News**.



Swinging Battah!

Senior League Softball

For some people, playing ball into your 60's, 70's or even your 80's may seem like a stretch. Well, not for the active seniors at Kawananakoa Park in Nuuanu. Every Sunday morning you can find teams sweating in the warm morning sun, trying to beat each other ... and these guys are serious.

The league runs eight months out of the year with six teams that sport players whose average age is 70.

For the last 50-plus years, this American Japanese American (AJA) community softball league has been at this park keeping avid ball-players in shape and having the time of their lives. Actually, it's unclear as to how long this league has been playing. You see, you have to be a minimum of 60 years old to be on the team, but none of today's players were in the league 50 years ago (even though there are players in their 90's still playing in the league).

For some former players just getting out to the park to cheer on the teams keeps them active and young, just like Takeo "Take" Shimabukuro, at 90 years of age.

And then there is rookie Dennis Koki at 60 years young. The opportunity to compete and play the game keeps him spry. And, for many of the seniors, the pupus after the games are the best part!

Every 10 seconds someone in the U.S. turns 62 years old. As our population grows older, we hope that the interest in senior sports and

by Percy Ihara
Photography by Brian Suda

activities grows too — as this has certainly been the case with several of Hawaii's softball leagues. Mostly recently, the state softball tournament was held on Maui. There were 49 teams, with five divisions of various skill levels and more than 750 players.

One of the more popular leagues is the statewide City and County parks and recreations senior league where on Oahu, they play every Wednesday morning at the beautiful Waipio complex. If you are interested in playing in the Kawanakoa league just come on down to the park and talk to the players as they are always looking to recruit new "young" men. For the city league you may call Les Lunasco 295-3962 as their minimum age is 55.

Good luck to all the players and see you soon at the park, as I am only 50. ■



Left photo: Takeo "Take" Shimabukuro always out for a good game.
Above photo: Miliani Group Inc. (MGI) always has a tasty pupus spread — win or lose! Sign me up!

SENIOR ASSISTED LIVING FACILITIES:

	Units / Staffs	Monthly charges
Kahala Nui & Hiolani Care Center , Honolulu 808-218-7001 / www.KahalaNui.com	393 / 270	\$2,400 – \$6,000
Hawaii Kai Retirement & Asst. Living , Honolulu 808-396-0720 / www.HolidayTouch.com/Our-Communities/Hawaii.aspx	369 / 150	\$2,900 & up <i>(rent)</i> \$2,200 – \$2,600 <i>(asst. lvg.)</i>
Arcadia Retirement Residence , Honolulu 808-941-0941 / www.Arcadia-hi.org	327 / na	\$2,600 – \$8,000
Pohai Nani Good Samaritan Ret. Community , Kaneohe 808-247-3448 / www.PohaiNani.org	264 / 200	\$2,542 – \$5,800
Kuakini Geriatric Care Inc. , Honolulu 808-547-9741 / www.kuakini.org	221 / 185	\$2,945 – \$10,798
One Kalakaua Senior Living , Honolulu 808-983-4400	166 / 75	\$1,530 – & up
The Plaza at Punchbowl , Honolulu 808-792-8800 / www.PlazaAssistedLiving.com	147 / 90	\$3,200 – \$6,500
The Plaza at Mililani , Mililani 808-626-8807 / www.PlazaAssistedLiving.com	138 / 85	\$4,500 – \$7,000
The Ponds at Punaluu , Hauula 808-293-1100 / www.Avalonhci.com	127 / 50	\$2,805 – \$4,995
Palolo Chinese Home , Honolulu 808-737-2555 / www.PaloloHome.org	111 / 100	\$2,812 – \$8,070
Manoa Senior Care , Honolulu 808-440-0560 / www.ManoaSeniorCare.com	56 / ns	\$5,550 – \$7,850
Holy Family Care Home , Kaneohe 808-239-7993 / Fax: 808-239-9868	45 / 15	variable
Lunalilo Home , Honolulu 808-395-1000 / www.Lunalilo.org	42 / 42	\$4,000 – \$4,500
Hale Kuike , Honolulu 808-595-6770 / www.HaleKuike.com	26 / 40	\$6,500 – \$7,900
Kina Ole Estate , Kaneohe 808-233-4455 / www.KinaOleHomes.com	24 / 35	\$5,800 – up
Aiea Heights Senior Living , Aiea 808-488-5521 / www.AieaHeightsSeniorLiving.com	22 / 23	\$4,000 – up

*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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FRIDAY, OCT. 1 :: 8a.m.–5p.m. :: KANEOHE

“LIFE, LOVE, GRIEF... AND YOU!” *Presented by St. Francis Hospice Bereavement Services*
The inaugural grief conference about helping to learn to assist others in finding comfort after losing a loved one. For tickets at stfrancishawaii.org; 547-6883; email fmarquezwong@stfrancishawaii.org.

SATURDAYS (4x), OCT. 2, 9, 16 & 23 :: 11a.m.–12:30p.m. :: HONOLULU, KCC

FALL PREVENTION SERIES *Offered by Kapiolani Community College*
What causes falls? Learn how to increase exercise tolerance. Learn how to prevent falls through information, resources, and exercise. Class fees apply. Contact Toni Hathaway, 734-9108.

WEDNESDAY, OCT. 6 :: 11:30a.m.–1:30p.m. :: WAIKIKI, HALE KOA HOTEL

AARP MEMBER PRIORITIES FOR THE NOVEMBER ELECTION *by AARP Chapter 60, Waikiki*
Validated Parking. 11:30a.m. Luncheon; 12:30p.m. Meeting; 12:45p.m.–1:30p.m. Speaker. Lunch fee*, contact TJ Davies 539-1026. **General Public may attend the program w/o purchasing luncheon reservations.*

SATURDAY, OCT. 9 :: STARTING at 7p.m. :: DOWNTOWN HONOLULU

AN EVENING OF ALOHA: NA LEO LANAKILA (VOICES OF TRIUMPH)”
Presented by St. Francis Healthcare Foundation of Hawaii and Hawaiian 105 KINE
An exciting evening featuring the best in Island entertainment.Tickets from \$25–\$75 at the Hawaii Theatre box office or online (www.hawaiitheatre.com), or call 528-0506.

TUESDAYS, OCT. 12 & 19 :: 6p.m.–8p.m. :: HONOLULU, KCC

HANDS-ON SKILLS FOR FAMILY CAREGIVERS *Offered by Kapiolani Community College*
The *Caregiver Training Series*. Learn to assist elderly with bed-baths, incontinent care, dressing, oral care, motion exercises and transfer techniques. Class fees apply. Contact Toni Hathaway, 734-9108.

MONDAY–TUESDAY, OCT. 18-19 :: 7:30a.m.–4:15p.m. :: WAIKIKI, HILTON HAWAIIAN VILLAGE

HAWAII PACIFIC GERONTOLOGICAL SOCIETY’S 16TH BIENNIAL CONFERENCE
For information: email: hpgsconf@gmail.com, or log-on to www.HPGS.org.

MONDAY, OCT. 25 :: 11:30a.m.–1:30p.m. :: HONOLULU

“BE PART OF THE SOLUTION”: KOKUA COUNCIL’S 7TH ANNUAL COMMUNITY FORUM
Lunch fee is \$5. Contact Larry Geller, 540-1928 or email larry@kokuacouncil.org.

WEDNESDAYS (2x), OCT. 20 & 27 :: 6 P.M.–8 P.M. :: HONOLULU, KCC

CAREER TRANSITIONS FOR BOOMERS *Offered by Kapiolani Community College*
This course is designed for Boomers looking to make a career change or to plan for 20–30 more years of productive life. Fee: \$50. For details and information, contact Toni Hathaway, 734-9108.

Every THURSDAY :: 5:30a.m. and 5p.m. CHANNEL 2 NEWS :: KHON2’S ELDERHOOD PROJECT

OCT. 7–CHRONIC DISEASE SELF-MANAGEMENT PROGRAM *at Leahi Hospital*
Program for people living with all types of chronic conditions, including high blood pressure, cancer, overweight, diabetes, stroke, asthma, diabetes, heart disease, and arthritis.

OCT. 14–HEALTHY BONES AND JOINTS *at Castle Medical Center*

OCT. 21–AARP—OLDER VOTERS *presented by Bruce Bottorff, AARP Hawaii*

OCT. 28–CAREGIVER AWARDS



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Age	Rate	Age	Rate	Age	Rate
55	5.3%	67	5.9%	79	7.4%
56	5.3	68	6.0	80	7.6
57	5.4	69	6.0	81	7.8
58	5.4	70	6.1	82	8.0
59	5.4	71	6.2	83	8.3
60	5.5	72	6.3	84	8.6
61	5.5	73	6.5	85	8.9
62	5.6	74	6.6	86	9.2
63	5.6	75	6.7	87	9.5
64	5.7	76	6.9	88	9.8
65	5.7	77	7.0	89	10.1
66	5.8	78	7.2	90+	10.5

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06/09

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WAIKIKI REVIVAL

Your perfect weekend retreat is within reach.

by Stacy Pope

As good as we have it in Hawaii, even in our golden years the grind can get to us. The best way to beat the blahs? A weekend of ease and indulgence without breaking the bank, close to home yet a world away: Waikiki. The new Waikiki, that is — fully restyled with fresh local appeal and new-millennium spirit. You'll escape not only your daily routine, but also the

chaos of the unfamiliar, the craze of airport commutes and the cost of a rental car. In fact, you don't need a car at all. Plus, the fall season is filled with kamaaina and seniors hotel discounts, so you can afford an oceanfront room. Hele mai! Rediscover why there's no place like home.

A PRESCRIPTION FOR PARADISE

FRIDAY :: Check in and settle on your balcony for full oceanview relaxing. Then ease into sunset bliss at the immortal waterfront lanai, House Without a Key, where savory pupu, cocktails and vintage Hawaiian melodies soothe the soul. Stay put, or take the beach boardwalk to the Hilton Hawaiian Village for 7:45 p.m. fireworks and Lappert's ice cream.

SATURDAY :: Begin with coffee on your balcony. For a bagel or strawberry waffles, try Honolulu Coffee Co. For an oceanfront breakfast, Hula Grill is an affordable gem. Grab homemade sandwiches from Panya to take back to your room, then laze away the day with a mid-morning nap, lunch on your balcony and a good book.

To sup in slippers, go Mexican-Carib at Cha Cha Cha or all-American at The Cheesecake Factory.

Wrap with shopping on Kalakaua or a nightcap at the beachfront Mai Tai Bar. For fancy fare, Roy's, Nobu and Azure are the new Waikiki dining dream team. The also-new Rumfire serves tapas and a tremendous selection of rums. The Manhattan-style jazz Lewers Lounge is decadence deluxe.

SUNDAY :: Enjoy an early-morning stroll to Kapiolani Park, where area residents walk their dogs. Relax with a classic Island breakfast at Hau Tree Lanai. Afterward, take a dip at Kaimana Beach, wander the Waikiki Aquarium or head back to your hotel for balcony time before checkout.

Leave your bags with the front desk so you're free to roam. Trade lunch for leisurely afternoon-tea service at The Veranda, a 100-year-old Moana tradition. End your weekend with pampering treatments at the Moana's new spa, Moana Lani. ■



BOOK IT!

Book at a locally owned hotel. Our recommendations below offer unobstructed and panoramic ocean views, private lanai and special rates for folks 50+ and/or kamaaina.

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926-6400, astonhotels.com

OUTRIGGER WAIKIKI ON THE BEACH

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923-0711, outrigger.com

PARK SHORE WAIKIKI HOTEL

Book a "refreshed" ocean/Diamond Head/zoo view room. 2586 Kalakaua Avenue
923-0411, parkshorewaikiki.com

WAIKIKI SHORE

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1-800-367-5004, castleresorts.com



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- **Azure* and Mai Tai Bar**
The Royal Hawaiian
923-7311, royal-hawaiian.com
- **Cha Cha Cha** :: 923-7797
- **The Cheesecake Factory**
924-5001, thecheesecakefactory.com
- **Friday Night Fireworks and Lappert's Ice Cream**
Hilton Hawaiian Village
949-4321, hiltonhawaiianvillage.com
- **Hau Tree Lanai***
New Otani Kaimana Beach Hotel
923-1555, kaimana.com
- **Honolulu Coffee Co., Moana Lani Spa* and The Veranda***
Moana Surfrider, A Westin Resort & Spa
922-3111, moana-surfrider.com
- **House Without a Key and Lewers Lounge**
Halekulani
923-2311, halekulani.com
- **Hula Grill***
Outrigger Waikiki on the Beach
923-0711, outrigger.com
- **Nobu Waikiki***
Waikiki Parc Hotel
931-6688, waikikiparc.com/dining/nobu
- **Roy's Waikiki Beach***
Waikiki Beach Walk
923-7697, roysrestaurant.com
- **RumFire**
Sheraton Waikiki
922-4422, sheraton-waikiki.com
- **Waikiki Aquarium** :: 923-9741

*Reservations recommended.



Retirement Planning in Stages

by Michael Yee, CFP®

If you are closing in on retirement, planning for the day you leave the workforce is probably at the top of your mind. But retirement planning is critical at any age. It's never too early to begin putting a retirement savings strategy in place.

Here are suggestions on how to plan for retirement based on the amount of time you have left to save and invest for your ultimate financial goal:

STAGE 1 — RETIREMENT IS 10–20 OR MORE YEARS AWAY

Don't be fooled by the timeframe — even if retirement is 30 or 40 years away, you should think about putting a savings plan in place. If you are employed and a workplace retirement plan is available to you, it makes sense to start saving there. This is especially true if your employer makes matching contributions. Many younger people qualify, from an income standpoint, to make Roth IRA contributions as well.

From an investment perspective, take a long-term view. You should be in a position to ride out short-term market swings and maintain at least a moderately aggressive mix of investments in your retirement portfolio, seeking the greatest long-term return. The biggest advantage you have in your favor is time. The longer you can let your money work for you, the greater the opportunity to accumulate notable wealth from the dollars you've saved.

STAGE 2 — THE DECADE LEADING UP TO RETIREMENT

For many people, the final years before retirement are the peak income earning years. This also may be the time when financial commitments for goals such as paying for a child's education are behind you. It is important to make large contributions to your retirement savings plans — through work, into an IRA or using other vehicles such as tax-deferred annuities. The emphasis now is to do all you can to prepare for the day when you will need to depend on your retirement savings to meet your lifestyle goals.

Note that those who are 50 or older are allowed to make what are referred to as “catch-up” contributions — additional sums above standard contri-

bution limits that exist for workplace savings plans or IRAs. Take advantage of this special opportunity to maximize your savings.

Make sure you are prepared for unexpected events by having appropriate levels of insurance in place. Start thinking seriously about what age you plan to retire, and how other sources of income, such as Social Security or a company pension, will be affected by the timing of your retirement.

STAGE 3 — STARTING RETIREMENT

As you enter retirement, a lot of changes may occur. You need to determine how to generate current income from your existing savings while still trying to keep your money growing to meet your needs well into the future, when the cost of living is likely to be higher. You want to protect your assets from market volatility, but still be an active investor.

There are a number of other key issues to deal with as retirement begins, including:

- **Applying for Social Security** — the longer you delay taking Social Security (up to age 70), the larger your monthly benefit will be.
- **Applying for Medicare** — you need to do this when you reach age 65, whether or not you are taking Social Security. Also, to help cover expenses not paid for by Medicare, you will need a supplemental insurance policy.
- **Determining other sources of income** — you need to arrange for payments from a company retirement plan, and determine how you will draw income from your own savings, if you need to.
- **Managing taxes** — you want to take steps to help reduce the tax impact on any sources of income you receive.

Looking at retirement planning at three different stages of life can make it easier for you to keep a focus on achieving your ultimate financial goal. Consult a financial advisor to make sure you're taking the right steps at the right time. ■

Michael W. K. Yee, CFP®, CFS, CRPC®
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Honolulu, HI 96814, Tel: 808-952-1222 ext 1240

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Who? gets my stuff

by Scott Makuakane

You may have heard the old joke, “where there's a will ... I want to be in it.” That may be true, but is estate planning really all about “who gets my stuff?” Who gets your stuff is important, but when you sift through the reasons for doing estate planning, you may find that identifying who gets your stuff takes a distant back seat to far more important considerations.

The primary concern most of us have about our estates is figuring out how to stay in control. Does it really matter who gets your stuff if you don't get to enjoy it during your lifetime? So the foundation of your estate plan should be making sure you are in control of your stuff for as long as you are alive and well, and so your hand-picked decision makers will step in if you are unable to manage your stuff yourself. Choosing your successor fiduciaries is as important as any decision you will make about your estate plan.

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

The walls of your castle represent various legal structures you can put in place to protect your home, business, rental properties and other assets. The legal structures might include trusts, limited liability companies, corporations, limited partnerships or a combination of entities. You can also consider using a special kind of ownership with your spouse called tenancy by the entirety to protect your stuff from claims against one spouse, and to make it so that both spouses must agree to

any mortgage, sale, or other transfer of the tenancy by the entirety property.

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

Thinking of your estate plan as your castle helps you to zero in on your true values and objectives when it comes to making arrangements with your assets that will put you and your loved ones in the best possible position when something bad happens in the future. ■

SCOTT MAKUAKANE is a lawyer whose practice emphasizes estate planning and trust law. He is a graduate of Ka'u High School, Duke University, and the University of Hawaii School of Law. Scott has practiced estate planning law since 1983. He is the principal of Est8Planning Counsel LLC, a 6-lawyer firm with offices in Honolulu, Kihei (Maui) and Kalaheo (Kauai). Scott has chaired the Elder Law and the Probate & Estate Planning Sections of the Hawaii State Bar Association, has served as President of the Financial Planning Association of Hawaii, President of the Board of Trustees of the Foundation of the Rotary Club of Honolulu, and President of the Christian Legal Society of Hawaii.



Ask and Get It Clear

Social Security can get a bit tricky, so we've brought in some help — Jane Yamamoto-Burigsay, a Social Security Public Affairs Specialist in Hawaii. Below are answers to a few FAQs:

Q: When will I get my automatic Social Security Statement?

A: If you are at least 25 years old and not yet receiving benefits, you should receive your annual Social Security Statement about three months before your birthday. If your automatic Statement has not arrived and you are within one month before the month of your birth or if you need a Statement sooner, you can request one at any time by going to www.socialsecurity.gov/statement. You can learn more about the Social Security Statement and how to use it at www.socialsecurity.gov/mystatement.

Q: My neighbor, who is retired, told me that the income he receives from his part-time job at the local nursery gives him an increase in his Social Security benefits. If I go back to work will my benefits increase?

A: If you return to work after you start receiving benefits, you may be able to receive a higher benefit based on those earnings. This is because Social Security automatically recomputes the benefit after crediting the additional earnings to the individual's earnings record. If those earnings are higher than one of the years of earnings we used to compute your current benefit, your benefit may be increased. Learn more about how we calculate your retirement benefit by reading the publication *Your Retirement Benefit: How It Is Figured*, available at www.socialsecurity.gov/pubs/10070.html. If you are not already receiving benefits, you also may want to test out how changes in wages and retirement ages will affect your future benefit by using the Retirement Estimator at www.socialsecurity.gov/estimator.

Q: Can I get both Supplemental Security Income (SSI) benefits and Social Security benefits at the same time?

A: Many people eligible for SSI may also be entitled to Social Security benefits. In fact, the application for SSI also is an application for Social Security benefits. Eligibility for SSI depends on your income and resources, so

if you receive a large Social Security check, you won't be eligible for SSI. However, if your Social Security payment is low and your overall income and resources are low, you might be eligible to receive an SSI payment to supplement your Social Security benefits. To learn more about SSI, read the publication *You May Be Able To Receive SSI* at www.socialsecurity.gov/pubs/11069.html.

Q: I lost my Social Security card, but I remember my number and I don't plan to change careers anytime soon. Do I really need a new card?

A: The only time you may need the card is when you apply for a job and your prospective employer asks to see it. If you do decide to get a new card or your old one turns up, don't carry it with you. Keep your card somewhere safe, with your other important papers. You are limited to three replacement cards in a year and 10 during your lifetime. Legal name changes and other exceptions do not count toward these limits. For example, changes in marital status that might require card updates do not count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship. Learn more at www.socialsecurity.gov/ssnumber.

Q: Why is there a five-month waiting period for Social Security disability benefits?

A: By law, Social Security disability benefits can be paid only after a worker has been disabled continuously throughout a period of five full calendar months. The first benefit paid is for the sixth month of disability and is paid in the seventh month. This waiting period ensures that we pay benefits only to persons with long-term disabilities and avoid duplicating other income protection plans (such as employer sick-pay plans) during the early months of disability. To learn more, read our online publication, *Disability Benefits* at www.socialsecurity.gov/pubs/10029.html.



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On May 29, 2010 my husband and I were enjoying a vacation in the Pacific Northwest when we received a “frantic” call from my sister-in-law who was staying with my 92-year-old mother-in-law. We had ordered a refill of Mom’s medication through her Medicare Part D plan. The plan called to see if it was okay to put a \$1,200 charge on my credit card. “But I thought Mom has Medicare Part D prescription drug coverage” my sister-in-law exclaimed.

Mom does have a Part D plan but she had reached the “donut hole” or coverage gap in the plan. How did this happen?

Under the basic plan (like the one Mom has), this year there is a \$310 deductible, after that there is a \$310–\$2,830 co-share. The plan pays 75% and Mom pays 25% of the cost of the medication. Then, once she and the plan TOGETHER have paid \$2,830, the Medicare plan stops paying for the next \$3,610.

In November Mom will reach “catastrophic coverage” where she will have spent a total of \$4,550 out of pocket for her medications (\$310 deductible, \$630 co-share (her 25%) and the \$3,610 during the donut hole or coverage gap). At this point the Medicare plan will pay 95% of the costs for the rest of the year.

Anyone who reaches the “donut hole” will receive a \$250 rebate check from Medicare approximately 2 months after hitting the donut hole. This check will automatically come to the address that

THE DONUT HOLE

by Pamela Cunningham



Medicare and Social Security have on file. The Medicare beneficiary does not have to do anything to receive the payment. It is important that the Medicare community be aware of the potential for fraudulent scams to get personal information. They

should be aware that neither Medicare nor Social Security will ask for personal information (like your bank account number) by phone and that the rebate is automatic.

Is there relief in sight? Yes, eventually, by 2020 the donut hole will completely disappear and Medicare Part D plans will have continuous coverage. In 2011, when Mom once again will probably hit the donut hole, she will have a 50% savings on her name brand drugs.

If you need more information on **Medicare** or **Medicare Part D**, you can call **1-800-Medicare** (**1-800-633-4227**) or access their website at **www.medicare.gov** or you can call the **Hawaii State Health Insurance Assistance Program (SHIP)** — locally known as the **Sage PLUS Program**. It is a certified volunteer based program that provides unbiased counseling to individuals, their caregivers and family members on Medicare topics. Sage PLUS can be reached at **586-7299** and **1-888-875-9229**, or online at **www.hawaiiiship.org**. ■

About the writer: Pamela Cunningham is coordinator for Hawaii SHIP (Sage PLUS Program), and may be reached at the above information.

TECHNOLOGY is Transforming Eldercare by Dew-Anne Langcaon

Technology has transformed our daily lives in so many ways — from the way we get our news, to the way we seek entertainment. Can technology also transform the way we take care of our elder loved ones? Here’s just a few ways technology is already doing so:

■ **I’m worried I’m going to fall and won’t be found for hours** :: Motion sensor systems placed in the home can discretely monitor activities without video and can detect when activities seem amiss and alert families via text, email or phone call. Accelerometer technology can be worn to detect a fall when a rapid change in positioning occurs and inform families without the senior needing to press any buttons.

■ **Mom doesn’t remember to take her medications** :: Medication management devices can dispense the correct medication at the correct dose at the correct time and even sound a reminder.

■ **Dad doesn’t answer his phone because of his hearing** :: Touchscreen technology specifically

for seniors can make it easy to stay connected with family members without a senior needing to know how to use a computer. Phones can adjust to very high volumes; slow down messages and even light up when ringing.

■ **Grandpa’s doctor wants him to watch his weight because of his heart condition** :: Bluetooth monitoring devices like weight scales and blood pressure are used in the home and connect to databases to allow remote monitoring a senior from anywhere — work, the Mainland, while traveling, etc.

New technology is emerging every day to help cope with the aging tsunami. Many will improve quality and reduce the cost of caregiving for families and those who love them. Stay tuned. ■

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The Elderly Affairs Division (EAD) is the designated Area Agency on Aging (AAA) and serves as the City and County of Honolulu’s focal point for older adults. The agency is part of a national network of 56 state units on aging created by the Older Americans Act of 1965. Each of Hawaii’s counties has a designated area agency on aging. All four agencies work closely with the State Executive Office on Aging, the State’s link to the federal Administration on Aging in the U.S Department of Health and Human Services.

Serving Oahu, EAD’s mission is to develop systems of home and community based services that assist older persons in leading independent, meaningful, and dignified lives. These services enable older persons, who may be frail or have limited economic or social support systems, to live independently in the community for as long as possible. The division carries out a number of functions to accomplish its mission. These activities include:

- *Planning*
- *Service development*
- *Community education*
- *Advocacy, coordination*
- *Contracting for gap filling services*
- *Senior volunteer recognition*

The Elderly Affairs Division provides a wide range of services to adults 60 years and older and to family caregivers. Delivery of services is made possible by leveraging federal, state, county, foundation and other private funds, and participant and volunteer contributions. Partnerships, utilization of local resources, and bottoms-up planning processes are important components of program development.

EAD works in close collaboration with the State Executive Office on Aging and county Area Agencies on Aging in the development of strategies to implement the Administration on Aging’s national initiative to establish Aging and Disability Resource Centers in every state. EAD recently

launched its “virtual” Aging and Disability Resource Center in the form of a website, allowing further expansion of information and assistance services to older adults, persons with disabilities 18 years and older and their caregivers.

The ability to access information and services for older adults continues to be extremely critical as more family caregivers of all ages are called upon to provide care, both locally and long-distance.

KUPUNA CARE PROGRAM

The Kupuna Care Program, a collaboration of the State Executive Office on Aging and the county Area Agencies on Aging, provides assistance to frail older adults who cannot live at home without adequate help from family and/or formal services. Seven state-funded long-term care services were available in 2009 to help older adults avoid premature institutionalization. They include;

- *Information and Assistance*
- *Attendant Care*
- *Chore*
- *Home Delivered Meals*
- *Homemaker*
- *Personal Care*
- *Transportation*

To be eligible for Kupuna Care services, an older adult must: be a U.S. citizen or legal alien be 60 years of age or older not be covered by any comparable government or private home and community based services not reside in an institution such as an intermediate care facility (ICF), skilled nursing facility (SNF), adult residential care home (ARCH), hospital or foster family home have two or more ADLs or IADLs or significantly reduced mental capacity have at least one unmet need in performing an ADL or IADL

For more information on any of these programs, please call the Elderly Affairs Division’s senior **hotline at 768-7700** ■



Access for Information on Aging, Health and Disability Resources.

The Hawaii Aging and Disability Resource Center (ADRC) includes a website and statewide single access phone number designed to make comprehensive information on aging, health and disability services readily available to seniors and disabled adults, as well as their caregivers. The State Executive Office on Aging has partnered with the Hawaii County Office of Aging, City and County of Honolulu Elderly Affairs Division, Maui County Office on Aging, County of Kauai Agency on Elderly Affairs, Hawaii Centers for Independent Living and the State Disability and Communication Access Board to establish the HawaiiADRC.org website and phone line at 643-2372 to offer comprehensive information to residents on every island.

Made possible through a grant from the U.S. Department of Health and Human Services, Administration on Aging and the Centers for Medicare and Medicaid Services, plus state and county funds, the ADRC can simplify the way Hawaii’s seniors, disabled adults and caregivers learn about and access information and services to improve their daily lives.

“These days many people are caring for their parents or loved ones while juggling work and family. We want to make a difference for Hawaii’s residents,” said Noemi Pendleton, Director of the State Executive Office on Aging. “Seniors, other adults with disabilities and those taking care of them are often frustrated by confusion and lack of information when they are making decisions about healthcare or other quality of life issues. Hawaii ADRC is unique in that it provides a central source for information and resources that can be trusted.”

The site connects each visitor to the resources specific to the county of their interest. Perhaps someone is inquiring about services in their own community, or needs help for a loved one who lives on another island. The ADRC provides a

variety of resources such as frequently asked questions, “Browse our Library” pages, a list of agencies that can help, a community events calendar, guidance on how to apply for several kinds of assistance that may benefit seniors, adults with disabilities and their family caregivers, and more.

The statewide access phone line at 643-ADRC connects each caller to the ADRC’s operating agency in their own county. The **TTY line is 643-0889**.

For more information on the Hawaii Aging and Disability Resource Center call **643-ADRC (643-2372)** or go to **www.HawaiiADRC.org**. ■

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About Hypertension

KAISER PERMANENTE **thrive**

Blood pressure is a measure of the force of blood against the walls of your arteries. Blood pressure readings include two numbers, such as 120/80 (say “120 over 80”). The first number is the systolic pressure. This is the force of blood on the artery walls as the heart pumps. The second number is the diastolic pressure. This is the force of blood on the artery walls between heartbeats, when the heart is at rest.

If your blood pressure is usually above 140/90, you have high blood pressure or hypertension. Despite what a lot of people think, high blood pressure usually does not cause headaches or make you feel dizzy or lightheaded. It usually has no symptoms, but it does increase your risk for heart attack, stroke, and kidney or eye damage. The higher your blood pressure, the more your risk increases.

Treating high blood pressure may include changing your lifestyle, such as not smoking, staying at a healthy weight, exercising, and making healthier food choices. Your treatment may include medicines. ■

—From Kaiser Permanente’s *High Blood Pressure Care Instructions* booklet. For more information, visit kp.org/heart.





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The Graying of Hawaii

A Documentary.
Free Viewing Online.

The Graying of Hawaii, a 56-minute documentary, which premiered on PBS Hawaii last year, is now screening on-line in full-screen HD video at:
www.marcdelorme.com
FREE VIEWING

This documentary investigates elder care, the pressure that is put on informal caregivers, Hawaii’s shortage of long-term care beds and how some patients were transferred to the Mainland, in some cases without their families being notified. The narrative also explores the concept of “Aging-In-Place.”

The Graying of Hawaii was produced by two local filmmakers, Marc Delorme and Audrey Kubota. ■

GENERATIONS
MAGAZINE

Our magazine’s mission is to provide *trusted* and *valuable information* to the mature community through this magazine, our website and new radio show (coming later this year). If you’d like to send your comments, stories, questions, events to be added to our calendar or any ideas, you may contact us at 368-6747 or email the publisher at percy@generations808.com.



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Hawaii Seniors Anticipate New & Improved Medicare Reform

If you're one of more than 193,000 Hawaii residents who depend on Medicare for stable, affordable health care, the new health reform package passed by Congress this year offers benefits you should know about.

THE REFORM:

- Improves access to primary care doctors. Your primary care doctor will receive bonuses for treating patients in Medicare, helping ensure that Hawaii beneficiaries have continued access to primary care services.
- Closes the Medicare Part D coverage gap or "donut hole." Skyrocketing drug costs are a particular problem for Hawaii residents. In 2007, 36 percent of Medicare beneficiaries in Hawaii fell into the coverage gap, which



meant they had to pay the entire cost of medications and their premiums. Under health reform, if you reach the donut hole in 2010, you'll receive a rebate for \$250 to help pay for prescriptions. Beginning in 2011, if you reach the donut hole you'll receive a 50 percent discount on your brand-name drugs. The coverage gap will be closed over the next 10 years.

- Provides preventive care, free of charge. You'll no longer have to pay out of pocket for preventive care services, such as screenings for cancer and diabetes. You'll also be able to work with your doctor to develop your own plan to keep you as healthy as possible.
- Improves the coordination of care for people with chronic conditions. In 2004, 17 percent of Hawaii Medicare beneficiaries discharged from the hospital were re-admitted within 30 days. The new law provides benefits to older residents to help you stay in your home and community.

No one should be left to struggle with medical bills after a lifetime of hard work. By knowing what's in the law and when the different benefits take effect, you can take advantage of the new provisions for yourself and your family.

Check www.aarp.org/getthefacts for the latest information. ■

Be assured. Be updated — every month.

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CUT ALONG DOTTED LINE

Seminars help Seniors with their Living Options

Seniors should consider lifestyle options.

Seniors represent one of the fastest growing segments of our population. Sixty two years and better presents a whole new set of priorities, choices, challenges and issues that require new information and an understanding of what the future may bring you during the rest of your life.

Many in this "golden age," as well as their adult children, are pondering their options. Most say that they want to downsize because their home is either too big, too much work to maintain or has too many stairs. These seniors may want to move but aren't sure of their options.

A Free Senior Living Options Seminar is designed to address questions such as:

- 1) How do I support a loved one's Senior lifestyle?
- 2) What are the options if I choose to remain at home?
- 3) What are my choices in Senior Living Communities?

This seminar is also an opportunity for Seniors and their families to learn about different home care and home health options available in Hawaii, along with the average cost of services to support one's needs.

You'll also receive tips on:

- 1) How to research and ultimately select a home care or home health agency that fits your needs.
- 2) How to plan for future and expanded needs which may arise as you age.
- 3) Understanding the differences in monthly rental and "buy-in" community.
- 4) Efficient ways to move from your home to a condo or senior community
- 5) How to sell your home at the highest price and within your time frame, while minimizing stress.

The Arcadia Foundation* and 15 Craigsides along with the Ihara Team** will be presenting this information and will be able to answer your questions. For more information, or for upcoming seminar dates, call 754-2225.



*The Arcadia Foundation is a non-profit charitable foundation whose purpose is to accumulate gifts and funds which provide income to defray part of the cost of Arcadia resident subsidies and other needs, and to assist seniors in the community at large, including seniors at Craigsides Retirement Residence.

Dan & Julie Ihara

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**The Ihara Team, Dan & Julie Ihara (RA) are dedicated Realtors with Prudential Advantage Realty. They have been leaders in home buying and selling seminars for over 4 years. Dan Ihara has been in the *Who's Who in Hawaii Real Estate* for the past 3 years placing him in the *Top 100 Realtors in Hawaii*. The Ihara team was also awarded the coveted Chairman's circle award which places them in the Top 1% of Prudential Realtors in the U.S.





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The Plaza Assisted Living is a rental community that enables seniors the opportunity to continue the serene lifestyle they love during their golden retirement years.

The community offers seniors Independent, Assisted Living and Memory Care services in a beautiful home-like environment.

Families will be granted peace of mind knowing that their loved one is enjoying their best days at The Plaza.

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- Daily activities & exercise
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