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GENERATIONS

MAGAZINE | APR • MAY 2013

Fun for Life at the Y

"...things I love about the Y is the inter-generational benefits it gives our seniors..."

— Michael Broderick,
CEO of the YMCA
Honolulu

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Help**

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Nothing prepares you for the call telling you that a loved one has been rushed to the hospital after suffering a massive stroke. When it is your Mom and you live thousands of miles away, it is even more disturbing.

Jimmie Wilson received that call on January 1, 2013. He was speechless and in a state of shock. He had just spoken to his Mom on New Year's Eve and she seemed fine. Little did he know that just 24 hours later he would be at her bedside, kissing her fore head as she lay still and unresponsive in the Intensive Care Unit.

Later that day, Jimmie was directed to the finance office. The rep said his Mom had a Medicare Advantage Plan that became effective on the 1ST – the day she suffered the stroke. She told Jimmie that under Original Medicare, her previous coverage, his Mom would have been charged a deductible of over \$1,100 due at discharge and she would have been billed for deductibles and out of pocket costs that could reach into the thousands.

Six weeks later, Jimmie's mom was still in the hospital but recovering well. The cost of her care had already exceeded one million dollars. Jimmie was once again in a state of shock, he learned without the Medicare Advantage Plan, his mother's out of pocket costs could have easily wiped out the equity in her home and all of her savings. With the new plan she actually had very little out of pocket costs.

Jimmie wondered how his Mom found the plan. His Mom said she was always healthy, even into her mid-70's and thought her red, white and blue Original Medicare card provided enough coverage. She told him she was listening to information about Medicare on the radio. The program was sponsored by AlohaCare. She learned that Medicare Advantage Plans provide coverage beyond Original Medicare and offer protection against high costs due to a major illness. She found a plan in her area last November and she and her son are glad she did!



Martha Khlopin,
AlohaCare Medicare Sales Manager

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GENERATIONS MAGAZINE



Hawaii's seniors have discovered fun, fitness and
lot more at YMCA branches throughout Oahu!

HAWAII'S RESOURCE FOR LIFE

Photo courtesy of YMCA, Honolulu

COVER STORY | FUN FOR LIFE AT THE Y

[The focus on seniors comes at an opportune time, when the number of Hawai'i seniors is growing at an unprecedented rate. And the Y is ready!]

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Spring is here and it's time to get moving! More and more research is telling us that as we age, we need to get *in* shape to stay *out* of the hospital. *Generations Magazine* will feature more proactive resourceful information to do just that. As a baby boomer, I have begun my quest to keep myself healthy and help my peers to do the same.

Thanks to the YMCA, we can all do more to live active lives. As the Y's CEO Michael Broderick points out, exercising is only the beginning. The Y also offers many social and emotional benefits, especially for seniors who enjoy the Y's activities and cultural classes...and making friends along the way.

If you are 65 or turning 65, remember that some Medicare plans offer free YMCA membership. Yes, *free* membership. Check with your plan and ask for all the benefits. If you are one of the 86,000-plus older residents in Hawai'i, check out the YMCA.

With Mother's Day right around the corner, I wanted to send my thoughts and thanks to my mother, Shirley Ihara. My mom raised my brood of siblings with never ending care, instilling values and endless love to us all. To this day, I don't know how she did it all—the grocery shopping, cooking, cleaning, vacuuming, laundry, chauffeuring, assisting with our homework and traveling around the country lugging six kids for more than 30 years as my father was a career Army officer. Can you imagine that? I still remember my mom's words "We will always love and be here for you." Mom, I send you my love, along with my siblings, and all of your 14 grandkids and four great-grandchildren send their love on Mother's Day!

And lastly, **SAVE THESE DATES!**



Percy, Dan, Les (Dad), Shirley (Mom), Sherry, Arlene and Cathy; missing is Les, Jr.

**ARTHRITIS WALK – May 5th
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Live Well,

Percy Ihara, *Editor/Publisher*

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

Our contributors:



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A never-ending MAHALO to our regular contributors continuous support and kokua:
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The Elderhood Project



Change is inevitable. We all experience it on almost a daily basis. How we adapt to that change can make the difference between moving forward—or not. It may be an easier task for seniors to adapt to change that you might think.

For one thing, and I know you have heard a senior friend say this, “I’ve seen it all.” It may not be totally true but simply by the fact that seniors have spent more time on this mortal coil than their juniors, they have seen a lot. When a curve ball is thrown their way, their first thought could very well be, “I’ve seen this one before.” Seniors are better equipped to knock that curve ball out of the park, again just by virtue of having been around the block a time or two. One of my favorite sayings these days, “This isn’t my first rodeo.” Sounds a bit cryptic, but the meaning is basic...it’s going to take a lot to surprise me.

There will always be little bumps and potholes on life’s highway. When I was a teenager, everything that happened—EVERYTHING—was a major turning point. Oh, the drama! I get my drama on Netflix these days, and I’m glad about that. There are resources all around that can help seniors cope if they run into a roadblock, if the change seems just too much to handle. One of those resources is this very magazine. I’m so proud to be a part of it and I want that association to go on for a long time.

Change is inevitable.

How we handle that change will certainly make a difference in our lives and in the lives of those around us. ■



101 Years... And Still Cookin’!

by the staff of Generations Magazine

Turning 101 is no small feat. Yet, Auntie Ida still rises before dawn to pray the rosary, attend daily mass at Carmelite Convent Chapel and decorate with flowers. For more than a century, the warm-hearted Ida has touched people’s daily lives in countless ways—including President Obama.

On one of Obama’s vacation trips back to Hawai‘i, the president was looking for some locally made jellies he remembered from his small-kid days in Hawai‘i. Ida’s niece, Charlene, who happened to be working at the vacation home said, “My Auntie Ida makes the best jams and jellies in Hawai‘i.” Ida gave Obama jars of liliko‘i, strawberry-guava jelly, papaya-pineapple and guava jam, guava chutney, liliko‘i butter and mango chutney. Once he and his family indulged themselves, he ordered more for the White House.

Born Adelaide “Ida” Barboza Freitas on April 8, 1912 in Spreckelsville, Maui, Ida grew up in Nāhiku near Hāna and then on Ka‘elekū Sugar Plantation on Maui. The family did much for themselves by planting gardens and raising chickens and pigs. Much of their resources came from the mountains around them—wild bamboo shoots and coffee, the grasses that stuffed the mattresses, the pulu (soft wool on tree-fern leaf stalks) that stuffed their pillows and the coconut husks that were used as brushes to scrub floors.

Growing up in the country meant washing clothes in the stream, walking three miles to school and working in the cane fields during the summer.

As a teen, Ida was sent to Honolulu to work. She became the housekeeper for Dr. Gaspar. At 17, Ida met and married Alfred Freitas and they raised three boys. After putting the boys thru St. Louis University and Alfred retiring after 40 years as a machinist, they became caretakers at the Catholic Youth Organization camp in Hau‘ula. Later, Ida moved to her current residence at the St. Stephen Diocesan Center.

Today, Ida still is active with her church and socializes once a week at the Ko‘olau Senior Hui in Kāne‘ohe. She still cooks meals for family gatherings. And she continues the tradition of making malasadas before lent and baking sweet bread for the holidays, calling family members to come and pick up their shares. She attributes her long life to prayer and hard work.

Generations Magazine wishes Happy Birthday to Auntie Ida! ■

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How To Re-Enroll In Medicare

Provided by the Hawai'i State Health Insurance Assistance Program (SHIP) /Sage PLUS Program

As it may happen to some seniors, retirees or other individuals with Medicare, the decision to get off of any health insurance plan is a personal risk. And then deciding to get back on becomes another decision/challenge. Here, a personal friend contacted me asking what it would take to do such a thing. How to re-enroll in Medicare Part B after dropping it because he was living outside the U.S. and the territories and has now returned back to Hawai'i to live.

Answer:

Medicare (federal health insurance): Part B covers doctors visits, labs & x-rays etc. (the things people use the most). If individuals dropped their Medicare Part B (currently in 2013 the monthly premium is \$104.90 and it comes directly out of the Social Security check) and they wanted to re-enroll, they would have to enroll during the General Enrollment Period from January 1– March 31 and coverage begins July 1st. They could face a penalty for the time that they were eligible and not covered. It is a 10% penalty for every 12 months that they were not covered and did not have an active Employer Group Health Plan.

Medicaid (state assistance): Assists those with limited income and assets. Individuals can apply for Medicaid at any time. For full state assistance/Medicaid, income has to be under 100% of the federal poverty level (a couple that is \$17,850 per year combined income) and combined assets can not be more than \$3,000. There's a program that pays just for the Part B premiums — that is \$24,097 combined annual income (about \$2,008 per month) with combined assets no more than \$10,620.

Both programs will give help in paying for prescription drug coverage. BUT the important thing is if they qualify for either of the programs, then they can get Medicare Part B coverage through a special enrollment and the penalty may be waived.

The State has 45 days (by federal law) to review the application. The best way we at

Sage PLUS have found is to fax the application to the MedQUEST office, as you have a receipt that they received it (proof for an appeal if the application is lost). Or, you can take it directly to the MedQUEST office with a copy and have the person who takes the application sign, date and time stamp your copy.

There is no on-line application, but the form is on the DHS website and can be filled out and printed. Otherwise, you can contact us and we can mail an application or assist individuals in completing the form and fax it to MedQUEST.

Do you have a Medicare question that you would like answered in this column?

Please send questions to www.help@hawaii-ship.org or call and leave your name and phone number on the SHIP/Sage PLUS Program hotline, leave the message "question for *Generations Magazine* column" and we will call you for more information.

Would you like to learn more about Medicare?

Did you know that April is National Volunteer Month and May is National Older Americans month? Become a volunteer for the Hawai'i SHIP and become a Super Hero in your community by helping seniors and disabled individuals navigate Medicare. For volunteer information, please visit www.help@hawaiiiship.org, www.hawaiiiship.org or call 1-88-875-9229. ■



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Best Ways To Do Business With SSA

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



Many people save time by going online to take care of everyday tasks. For example, they shop online to avoid going to crowded malls or stores. They pay bills and check their account balances online to save a trip to the bank.

It's true of Social Security business, too. You can save a lot of time by visiting www.socialsecurity.gov.

Here, you can handle much of your Social Security business quickly and securely from your home or office computer. At the Social Security website you can:

- * create a **my Social Security** account for quick access to your information
- * get an **instant, personalized estimate** of your future Social Security benefits
- * **apply for various things** such as retirement, disability, spouses, and Medicare benefits
- * **check the status** of your benefit application
- * **change your address and phone number**, if you receive monthly Social Security benefits
- * sign-up for **direct deposit** of SSA benefits
- * use our **benefit planners** to help you better understand your Social Security options as you plan for your financial future
- * **request a replacement** Medicare card
- * apply for **Extra Help** with your Medicare prescription drug costs

Looking for more Social Security information? Go online to find out almost anything you need to know about the Social Security program. Information is available on subjects ranging from how to get a Social Security number for a newborn to returning to work while receiving disability benefits.

And since April 22 is Earth Day, here's another tip: going online is good for the planet. It saves more than just your time — it also saves paper, emissions and energy.

If you need to reach us by phone, call toll-free at **1-800-772-1213**. We treat all calls confidentially. We can answer specific questions from 7 a.m.–7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We can provide information by automated phone service 24 hours a day. (You can use our automated response system to tell us a new address or request a replacement Medicare card.) If you are deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**.

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Payments, Lost Pensions & Free Legal Help

by Parisa Ijadi-Maghsoodi, Project Director of the Western States Pension Assistance Project,
Managing Attorney of Legal Services of Northern California’s Senior Legal Hotline

Like many retirees and widows, Margaret has been relying on a fixed income. Suddenly, she receives a letter from the pension company stating that her monthly pension of \$800 was an error and will be reduced to pay back a \$4,000 overpayment.

The pension is Margaret’s only income and already doesn’t cover basic living expenses. She recently moved in with her elderly father, has no medical insurance, is a month behind on her car payment, and visits food closets for groceries.

Unable to afford an attorney, Margaret turns to the Western States Pension Assistance Project (WSPAP), a federally funded program that provides free pension assistance by phone to people who live or have worked in Hawaii, California, Arizona or Nevada. The counseling project, one of seven nationwide funded by the U.S. Administration on Aging, serves all ages and income levels.

“Pension law is complicated, and many retirees, surviving spouses and their family members are not able to afford to hire an attorney when a problem occurs,” said attorney Parisa Ijadi-Maghsoodi, who directs the project. “We provide vital legal assistance to hundreds of workers and their families, many of whom would otherwise have little or no access to expert advice regarding their retirement benefits. Since the project started in 2007, we have helped retirees and surviving spouses access more than \$10 million in retirement benefits that they earned.”

In Margaret’s case, WSPAP successfully represented the senior before the pension plan, defending against the recovery of the overpayment. The company agreed to waive the overpayment and restore Margaret’s monthly benefit.

Many people contact WSPAP after trying unsuccessfully to track down pension benefits from a company that no longer exists, whether due to a bankruptcy, a merger or a sale.

“We do a lot of detective work,” Ijadi-Maghsoodi said. “In order to find lost pensions, we conduct extensive research, review pension plan

documents, file FOIA requests, write letters and make many phone calls.”

Language access can make it difficult for clients with limited English proficiency to receive the pension that they or a spouse earned. A 76-year-old widow called WSPAP after trying unsuccessfully for three months to get her small survivor benefit started. The woman, who was living on a small Social Security check, spoke very limited English. Before passing away, the widow’s husband had hand-written a letter for her to sign and submit to the plan in the event of his death to ensure that she would receive her survivor annuity. Her husband died in September but by late January, the plan had still not started her benefit—or even told her when it might start.

Attorney Ijadi-Maghsoodi intervened, asserting the client’s right to the survivor annuity and informing the plan that ignoring the widow’s claim for survivor benefits violated federal law. Within two weeks, the plan distributed a retroactive payment for the payments she should have received. In addition, she will receive a survivor annuity for the rest of her life.

After assisting hundreds of people with pension problems, the Western States Pension Assistance Project attorneys have a few tips:

- Keep all documents related to your pension or retirement savings account.
- Never destroy old tax records.
- Think carefully before taking a lump sum instead of a monthly pension.
- Do not give up your right to a survivor benefit through your spouse’s pension plan unless you have enough retirement income of your own to live comfortably after your spouse’s death.

For more tips and fact sheets, visit the Pension Rights Center online at www.pensionrights.org. For help with your pension, please contact the Western States Pension Assistance Project toll free at 866-413-4911. ■

Adult Foster Care: A Caring Alternative

by Tiffany M. Browne, Nightingale Case Management, Inc.

Yes. Adult Foster Care, also known as the Community Care Foster Family Home (CCFFH), is a program that offers an alternative long-term care option to individuals who are unable to live independently and in need of medical care. This program was created to prevent the institutionalization of older adults and promote quality of life. It’s not only less expensive, but allows aged and disabled persons to reside in homes throughout our community instead of institutional facilities such as nursing homes. The foster home setting provides a home-like environment, where residents receive personalized care and closer relationships with their caregivers.

Each home and its caregivers are licensed under the State of Hawai‘i’s Department of Human Services. Whereby, each home is required to work with a licensed case management agency that provides care coordination, support and ongoing monitoring of the resident and home. A case manager (licensed RN or social worker) provides face-to-face visits with each resident once a month. Interaction between the resident, caregivers and case manager ensures the overall health and well-being of the resident being cared. The CCFFH Program accepts individuals who meet the medical criteria and those covered under Medicaid or that’s privately paying. To find out if you or your loved one is eligible, please see www.humanservices.hawaii.gov/ssd/home/adult-services for more information on the CCFFH Program and for a list of licensed case management agencies. ■

Nightingale Case Management, Inc. has been a part of the CCFFH Program for over 12 years. For a free assessment and consultation, please contact: (808) 484-2205, nightingalecmi@hotmail.com, or visit www.nightingalecmi.com



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| p 15

Fun for Life at the Y

by Tom Yoneyama

For generations, the Y has provided a place of wellness and community bonding for Oahu residents from across the island's economic, social and age groups. In keeping with this tradition, the Y is now making a name for itself among local seniors. With similar activities specifically design for them, the overall experience remains, well... *fun!*

As a result, more and more seniors have been joining the Y for fun, health and social activity.

"Yes, physical fitness is a key component of the Y's approach to providing senior services, but that's only the beginning," says Michael Broderick, CEO of the YMCA Honolulu. "One of the things I love about the Y is the social and emotional benefits it gives our seniors and how much it means to them to stay healthy, active and involved."

"When most people think of seniors and the Y, they only think of our healthy living focus," Broderick says. "But we also have two other focus areas — youth development and social responsibility. Y seniors are able to get involved with the latter two areas because of the inter-generational makeup of Y members."

"Think about it. How many other places can you find 4 year olds learning how to dance hula, folks in their 90s playing bingo, and every age and activity in between — all happening in the same place and at the same time? Our seniors teach our keiki so much, and our keiki bring our seniors much joy. And that exchange is really a neat thing."



Michael Broderick,
CEO of the YMCA
Honolulu

On deck (row 1): Beatrice Kong, Eleanor Takahama, Erin Berhman
(row 2): Wally Kawachi, Jan Youth
In the pool (top-bottom): Ruby Hayasaka, Lilian "Lee" Deir, Bev Coito

Cover & Feature Story Photography by Brian Suda



The focus on seniors comes at an opportune time, when the number of Hawai'i seniors is growing at an unprecedented rate. And the Y is ready! Offering an impressive breadth and depth of senior oriented programs and classes designed specifically to fit the interests, needs and unique abilities of seniors.

Erin Berhman has been the Senior Healthy Lifestyle Director for the Y for the last eight years and part of the organization since 1995. "The underlying idea is to help our seniors build healthy bodies, minds and spirits through an array of fitness and exercise classes, as well as social activities, specialty classes and arts and crafts," Berhman says. "And it's not just the number of classes and events that we offer that's important, but it's the way in which we've made them more senior friendly. That includes making it easier for them to get started through one-on-one orientations and friendly and knowledgeable trainers available on our fitness and exercise machine floors to help them."

Staying active is not only good for the body — it's also good for the mind and spirit. Social events, such as potlucks, bingo, bridge, flower arranging, crafts, cooking demos and even hiking, help Y seniors build friendships and ties that last a lifetime.

Volunteer Aunty Carolee and her kūpuna volunteers can be found almost daily at the Nu'uanu Y teaching a variety of Hawaiian cultural activities!

"I've watch smaller groups within the classes form that are very tight knit and become like second families," she says. "You can literally feel it in the air. When someone doesn't show up, there is immediate concern among the others."

Berhman believes much of this camaraderie and compassion begins with the Y's instructors and staff members.

"Some of our instructors are among the most passionate teachers I have ever seen," she says. "They love what they do and build a strong connection with their students."

THE GIFT OF THE KŪPUNA

Carolee Nishi has been engaged and enamored with her involvement with the Y and community for 45 years. This spritely kūpuna shares her gifts of aloha in the Hawaiian Studies program at the Nu'uanu YMCA. Every day, participants from 3 to 85 are learning to dance hula, sing and play the 'ukulele, as well as Hawaiian language and culture.

Generations of girls and boys have flourished under "Aunty Carolee's" disciplined and loving guidance. She credits the success to her kūpuna volunteers and the children in the program.

Like Nishi, George Kam has been volunteering at the Nu'uanu Y since his retirement in 1986. An avid speed bag (boxing) fan all of his life, he now dedicates three days a week at the Y to teach a "George's speed bag club" class.

George has trained people of all ages — even a couple in their 80s. Teaching speed boxing is what George says keeps him young. He says it's a blessing every day — he gets to meet new people, help people with a variety of problems — he never knows who will walk through his door.



Volunteer George Kam teaches speed boxing for free to any Y member who wants to learn.



HAVING FUN IS AGELESS

Maggie Boloson is a mermaid. You can often find her in the Leeward YMCA pool swimming with other mermaids. But Maggie and her swimming buddies are not your stereotypical movie mermaids. Michael Broderick, president and CEO of YMCA of Honolulu, explains:

"I was at the Leeward Y not long ago and a 'seasoned' woman came up to me, and asked who I was. After I identified myself, she gently took my arm and told me with a smile that she was a 'mermaid' and wanted me to meet the other mermaids. She then introduced me to three other equally charming ladies."

"Aunty Maggie," as the Leeward staff affectionately calls Boloson, went on to tell Broderick that the Y has become a very important part of her life, and that she comes to the Y every day. In fact, Boloson is not only a regular swimmer at the Leeward Y pool, but also participates in a number of the Y programs designed for seniors, including Total Body Conditioning and Zumba Gold. But her real passions are the Leeward Y Group Interaction potlucks and Y Bingo days.

"All of our branches are full of people like Maggie, whose lives are deeply integrated into the fabric of the Y," Broderick says. "They are living proof that the Y is first and foremost about community."

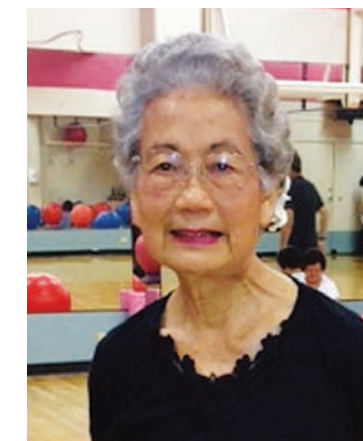
Beatrice Kong, 82, of Alewa Heights is a retired public school teacher and administrator who attends tai chi classes at the Nu'uanu YMCA. She speaks warmly about tai chi instructor Tom Amina's passion for teaching, his endless patience, and willingness to volunteer his services not only at the Y but throughout the community.

Zumba Aqua classes in the warm pools at the Windward, Leeward, Nu'uanu, Kaimukī and Central Y's are popular!

"Tommy's such an outstanding instructor who brings out the best in all of us," Kong says. "I can't tell you how much I look forward to his classes. I appreciate all that the Y has to offer." Beatrice appreciates the relaxing and comfortable environment for meeting old friends as well as making new ones.

She says that tai chi provides her with many health benefits, especially maintaining her flexibility and providing her with endless energy to do all the things she loves. "I live alone but I like my independence. That's why I need to take care of my health," Kong says.

She says taking tai chi also improves her coordination, posture and balance, and eases her fear of falling — a fear shared by many seniors.



Beatrice Kong loves the social and health aspects of Tai Chi.

Tai Chi instructor Tommy Amina says Tai Chi is beneficial for seniors of all ages and abilities!



Wally Kawachi used to harbor a different fear. Four years ago, he could barely climb a stair. After heart surgery, his doctor told him to go to a Y and get some exercise. He did, and has been religiously going five days a week to the Kaimukī Y to work on the treadmill and exercise machines. Today, at 91, his kids say he walks like a young man.



Kawachi is just one of 16 active members who are part of Kaimukī Y's Over 90 Club. They're living proof that it's never too late to get fit.

YOU CAN'T HAVE FUN IF YOU'RE NOT FIT.

Berhman says that maintaining an active lifestyle is important for people of all ages, but especially for seniors whose health is often susceptible to injuries and illnesses. Regular exercise can boost energy; reduce risk of heart disease, diabetes and even help manage symptoms of chronic illnesses such as Parkinson Disease, arthritis, diabetes or pain.

According to Berhman, Zumba Gold sessions are the Y's most popular and fastest growing classes. They are followed by tai chi and aqua classes in the Y's heated pools—all designed with seniors in mind. For example, aqua Zumba, Pilates and tai chi are great fitness alternatives for those with fragile joints.

The Y has also been adding classes under its Chronic Diseases Program. It includes a fitness program for seniors suffering from Parkinson's Disease that has been offered for the past two years at the Windward Y with great success. Thanks to a \$10,000 contribution from the National Parkinson Foundation-Hawai'i, the program will be expanded to all eight Oahu YMCA branches as a weekly class by this summer.

Similarly, the Y has started a GlucoFitClub™ to help fight diabetes. The program offers people with diabetes or pre-diabetes a unique and fun way to improve their health, track their blood sugar, lose weight and get fit.

GlucoFitClub includes a membership, special fitness classes, one-on-one counseling with a fitness trainer, nutrition classes, a free glucometer, glucose monitoring and discounted glucose strips—all for one monthly fee.

The program is currently offered at the Y's Leeward, Nu'uanu and Windward branches. Just three months old, the GlucoFitClub program has already been generating some amazing results. "We have GlucoFitClub members who have dropped their blood sugar rates by a 100 points, have lost weight and feel great—all while having fun and meeting new friends at our GlucoFitClub classes," says Berhman.

"While some seniors may experience health or chronic disease challenges, it doesn't mean they can't stay healthy and fit. With a little creativity, sensitivity and compassion, interesting and satisfying classes are offered at the Y to meet their physical, mental and social needs."

"There is an ever increasing need to help seniors to not only stay healthy in body, mind and spirit, but to keep them active as an integral part of our 'ohana and community," Broderick adds.

"Retiring doesn't have to mean closing up shop. Rather, it should mean an opportunity to fully enjoy life. We want to provide those with the most knowledge, expertise and experience the chance to use their skills and leadership to help others; and to contribute to society in new, exciting and meaningful ways.

"That is my definition of retirement," says Broderick, "and that's what makes it fun... and truly golden." ■



Ruby Hayasaka learned to swim at the Y at age 60 and lost 140 pounds!

MEMBERSHIP CLASSES & ACTIVITIES

Membership at the Y offers complete access to all eight YMCA workout facilities on Oahu, including their heated pools and aqua exercise classes.

ACTIVE OLDER ADULT (AOA) FITNESS

Specific to seniors. Classes cover balance, agility, cardio and strength training. Classes are easy on the joints and back, simple to follow and range from low to moderate levels:

Level I & II—From a beginner chair class that utilizes various pieces of equipment to a 45-minute moderate level exercise class.

AQUATICS H2O PROGRAMS (in the pool)

H2O, H2O Arthritis, H2O Pilates—A variety of low-impact pool classes offer both aerobic and strength benefits utilizing aqua bells, noodles and joggers. Classes focus on stretching and core strength, while helping with weight loss, injury recovery and special conditions. *(Cover-ups in pool are acceptable.)*

Aqua Zumba—Most popular low-impact & high-resistance of water exercise. And definitely fun!

MIND, BODY & SPIRIT

Hatha Yoga—This is a "gentle yoga" with slow transitions, with emphasis on stretching & breathing; improving posture, alignment and balance.

Pilates—Pilates (derived from gymnastics, ballet and yoga) helps with overall strength and posture.

Qi Gong—Qi means energy. It involves coordination of breathing patterns, postures and motions.

Stretch and Relax—Enjoy full body stretches, breathing techniques and restorative poses that help with balance, flexibility and relaxation.

Stretching Classes & Meditation—Transcend to a level where mind and body becomes one.

Tai Chi—Often referred to as "Chinese Yoga" or moving meditation, Tai Chi uses movement to find your inner energy.

Tai Chi/Arthritis, Tai Chi Yoga Flow—Designed for people with arthritis to reduce pain and improve health—a gentler form without the deep bends. Slow moving hands, stepping and body weight transfer and some balancing postures.

SPECIALTY FORMATS

Beginning Boxing—Learn true boxing techniques, drills and training with our professional teachers. Gloves and hand wraps are required.

Belly Dancing, Line Dancing, Salsa—From East to West, unleash your creative spirit! Low-impact aerobics, but with a fun twist.

Zumba Gold—Same fun and energy of Zumba (*cardio-fusion dance*), with more modifications.

SPECIAL PROGRAMS

YMCA's GlucoFitClub™ Diabetes Program (Nu'uanu, Leeward and Windward only)

—As a complete package to manage diabetes, the program reduces blood sugar, lowers weight/bmi, body fat and blood pressure. You'll benefit with a Blood Sugar Tracking Glucometer, glucose test strips, nutrition, diabetes classes and counseling and specially tailored GlucoFit exercise classes.

Parkinson Disease Fitness Classes (Windward)—Specially designed to work on balance and fitness to minimize the effects of the disease.

ADD TO YOUR REPERTOIRE

Each Y branch offers special events and educational programs. Here's a sample for this spring, **April through June**. Call your local Y for details.

- Life in Balance class • Lunch & Learn Series • Conquering Stress • Bingo & Snack Potluck • Potluck & Lecture • Quick Fits Fitness Assessments • Group Hike • Book of the Month Club • Fall Prevention • Hypertension Explained • Go Get Outside • Health Care Fraud Prevention • Healthy Eating Island Style • Brain Fitness

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Branch	Address	Website	Phone
ATHERTON Y–Honolulu Mon.–Fri.: 1:00 p.m.–8:00 p.m.	1810 University Avenue	ymcahonolulu.org/locations	946-0253
CENTRAL Y–Ala Moana Mon.–Fri.: 4:30 a.m.–10:00 p.m. Sat.: 5:00 a.m.–6:00 p.m. Sun: 7:00 a.m.–5:00 p.m.	401 Atkinson Drive	ymcahonolulu.org/locations	941-3344
KAIMUKĪ-WAI‘ALAE Y–Kāhala Mon.–Fri.: 5:30 a.m.–8:00 p.m. Sat.: 6:00 a.m.–5:00 p.m. Sun.: 8:00 a.m.–3:30 p.m.	4835 Kīlauea Avenue	ymcahonolulu.org/locations	737-5544
KALIHI Y–Kalihi Mon.–Thurs.: 5:00 a.m.–9:00 p.m. Fri.: 5:00 a.m.–7:30 p.m. Sat.: 8:00 a.m.–1:00 p.m.	1335 Kalihi Street	ymcahonolulu.org/locations	848-2494
LEEWARD Y–Waipahu Mon.–Thrs.: 5:30 a.m.–9:30 p.m. Fri.: 5:30 a.m.–8:00 p.m. Sat.: 7:00 a.m.–6:00 p.m. Sun.: 9:00 a.m.–4:00 p.m.	94-440 Mokuola Street	ymcahonolulu.org/locations	671-6495
MILILANI Y–Mililani Mon.–Thurs.: 5:30 a.m.–9:00 p.m. Fri.: 5:30 a.m.–8:00 p.m. Sat. & Sun.: 8:00 a.m.–5:00 p.m.	95-1190 Hikikaulia Street	ymcahonolulu.org/locations	625-1040
NU‘UANU Y–Honolulu Mon.–Fri.: 4:45 a.m.–10:00 p.m. Sat.: 6:00 a.m.–7:00 p.m. Sun.: 9:00 a.m.–5:00 p.m.	1441 Pali Hwy.	ymcahonolulu.org/locations	536-3556
WINDWARD Y–Kailua Mon.–Fri.: 6:00 a.m.–9:00 p.m. Sat.: 6:30 a.m.–6:00 p.m. Sun.: 10:00 a.m.–6:00 p.m.	1200 Kailua Road	ymcahonolulu.org/locations	261-0808
MAUI FAMILY YMCA*–Kahului Mon.–Fri.: 5:30 a.m.–9:00 p.m. Sat.: 7:00 a.m.–7:00 p.m. Sun.: 10:00 a.m.–6:00 p.m.	250 Kanaloa Avenue	mauiymca.org	242-9007
KAUA‘I ‘OHANA YMCA*–Lihue Mon.–Fri.: 5:30 a.m.–8:00 p.m. Sat.–Sun.: 10:00 a.m.–6:00 p.m.	4477 Nuhou Street	ymcaofkauai.org	246-9090
HAWAII‘I YMCA*–Hilo Mon.–Fri.: 5:00 a.m.–7:00 p.m. Sat.: 10:00 a.m.–5:00 p.m. Sun.: 1:00 p.m.–5:00 p.m.	300 West Lanikāula Street	ymcahilo.org	935-3721

NOTE: *Membership fees, programs and classes at the YMCA on Kaua‘i, Maui and island of Hawai‘i may differ from YMCA of Honolulu. Call or log online for details.
For all YMCAs, call for hours on major holidays.



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Entrepreneurship for People Age 50+



April is Encore Entrepreneur Mentor Month and AARP Hawaii, the Filipino Community Center and the U.S. Small Business Administration

(SBA) are teaming up to help Hawai‘i residents age 50 + interested in starting their own small business or expanding an existing business.

Entrepreneur Mentor Day will be held at the Filipino Community Center in Waipahu from 9–11 a.m. The event features a panel of seasoned entrepreneurs and business experts who will share their experience and offer advice on such topics as writing a business plan, seeking start-up capital and finding helpful resources from the SBA and other organizations. To register, go to aarp.cvent.com/encoreentrepreneur or call toll-free **1-877-926-8300**.

Many Hawai‘i residents are rethinking their retirement goals—either for financial reasons or to stay active and engaged in their senior years. Some are testing the entrepreneurial waters to follow through on a business idea they’re passionate about but never acted upon.

“Many new entrepreneurs are saving their best acts for their encore performance,” said AARP Hawai‘i State President Gerry Silva. “They’re using their decades of expertise and their connections to start new businesses and to finally pursue that venture that has been stirring their dreams for all these years. Encore Entrepreneur Mentor Day will link Hawai‘i entrepreneurs with experienced business owners who can help transform these dreams into a reality.”

New research has found that one in four Americans between the ages 44 and 70 are interested in starting their own business or nonprofit venture in the next five to 10 years. Nearly half of these aspiring entrepreneurs have reported a desire to start a business with a positive social impact.

Encore Entrepreneur Mentor Day is part of a larger national effort by SBA and AARP to counsel more than 100,000 entrepreneurs and small business owners over the age of 50. During the month of April, events will help connect encore entrepreneurs with mentors such as those from SBA’s network of Small Business Development Centers, Women’s Business Centers, and SCORE chapters who can help throughout the life of an entrepreneur’s business.

In addition, AARP has launched a dedicated webpage containing a wealth of advice for new and existing older entrepreneurs with links to a 50 + toolkit that includes free online courses targeted at helping encore entrepreneurs start or grow their business. For this and other resources available for entrepreneurs over the age of 50, visit www.aarp.org/startabusiness or call **1-888-OUR-AARP**. ■

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Sports Enthusiasts Club for All Ages

by Percy Ihara, Quarterback Club member

The Honolulu Quarterback Club, one of the nation's oldest sports clubs, began in 1947 and is still going strong. At lunch time every Monday, you can hear little known and personal stories from past and present sports greats. "You won't find these sports stories on the front page of the newspapers," says one long-time regular attendee.

From the early days, the "Chop Suey" of speakers came to share their remarkable stories and accolades from their respective sport. Some from the good ole days were KGU Radio's Chuck Leahey, reporter Bill Kwon, swimmer Keo Nakama, surfer George Downey, golfers Ted Makalena and Jackie Pung, baseball pioneer and UH famed coach Les Murakami and football greats squirmen Herman Wedemeyer and Rockne Freitas.

Some of the recent guest speakers have included UH Athletic Director Ben Jay, UH coaches:

Bob Coolen, Dave Shoji, Bob Trapasso, Charlie Wade and other sports guests like Kale Ane (Punahou AD and football coach), Merv Lopes from Chaminade, sports writer Dave Reardon, still active World Weightlifting champion Tommy Kono and Maryknoll High School basketball coach Kelly Grant.

If you are an avid sports enthusiast, sports nut or just love UH sports, come on down to the Honolulu Quarterback Club for lunch that meets each Monday at Maple Garden on Isenberg St. (11:30 a.m. - 1 p.m.). Enjoy a wonderful Chinese luncheon buffet at a reasonable \$15. For more information on upcoming speakers, contact Club President Herman Stern at **220-6454** or email **HermanHStern@msn.com**. ■



Ben Jay, UH Athletic Director and Linda Louie, Quarterback Club Secretary



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Playing For The Fun Of It!

by Garrett Iwai, Recreation Specialist

Twenty-four years ago, Herbert Yasuhara, then Hālawā Park Director, wanted to find an activity that his senior club members could participate in to keep active and exercise. He said, "You see, most of the seniors back then would come to the park and sit down and play games like Mah Jong and Hanafuda."

The Department of Parks and Recreation Annual Senior Classic Games (organized games created for seniors) was held on March 21, 2013 at Hālawā District Park with a total of 87 teams entered in four different games. There were 261 participants, not including spectators, enjoying a beautiful spring day. Divisions for the games were: Senior Division (55-69 yrs.) and Master Division (70+ yrs.). The games consisted of Tunnel Vision, Peg Ball, Pin Ball and Nine Gates. The creator of the games, Herbert Yasuhara, retired 20 years ago from the Department of Parks and Recreation. Thanks to Yasuhara's son, Randy, a Recreation Specialist the games continue on.



Above: Keora Blakeley, Karen French, Sumiye Hirata, Grace Kimura and Betsy Miyahira

Sponsored by *Generations Magazine*, individual achievement certificates and medals for winners were presented to each division for outstanding performance. For more information and to join in the fun and laughter, contact Recreation Specialist, Garrett Iwai at 768-3030 or by email, giwai1@honolulu.gov. ■



Garrett Iwai with Martha and Herbert Yasuhara



It's all smiles as teams compete in "Tunnel Vision" in the gym and John Macadangdang of Ko'olau Senior Hui plays "Peg Ball."

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Chef Michi founded 'Cooking Fresh For You'. Her recipes center on healthy and flavor-packed dishes. Visit www.cookingfreshforyou.com or contact via cookingfreshforyou@gmail.com, 808-286-6484. Also, visit her **Cooking FRESH locations**: 909 Kapahulu Ave. | Queens POB I-1329 Lusitana St. | Queens POB II-550 S. Beretania St. | Lunch Truck-UH Manoa on East West Rd. by Kennedy Theatre.

by Chef Michi

Shrimp Coleslaw with Southeast Asian Twist

Ingredients

- 1 head cabbage, shredded
- 1 head Chinese/Napa cabbage, shredded
- 2 carrots, grated
- 1 red onion, peeled, halved and sliced thin
- 1 cup fresh mint, roughly chopped
- 1 cup fresh cilantro, roughly chopped
- 1 cup roasted peanuts, chopped
- 1 lb. salad shrimp

Dressing

- 1-1/2 cups unsweetened coconut milk
- 1/2 cup mayonnaise
- Juice of 1 lime, or 3 tablespoons
- 3 tablespoons Asian fish sauce
- 3 tablespoons rice vinegar
- 1 cup green onion, sliced thin
- salt and fresh ground black pepper

Prepare dressing by combining all dressing ingredients in a mixing bowl and whisking. Refrigerate for about an hour to thicken and let the flavors develop.

In a large bowl, toss all of the ingredients, except shrimp and nuts. Top the salad with shrimp. Add dressing, but a little at a time in order to not saturate your salad greens (depending on the size of your cabbages, the size of the salad will vary). Season with salt and fresh ground pepper then sprinkle the chopped peanuts on top.

Serves: 10-12

Time: 35 minutes active, about 1 hour total to allow for preparation of dressing. ■



Create a Kidney-Friendly Kitchen

by Jeffrey Sisemoore, JD, Director of Gift Planning National Kidney Foundation of Hawai'i

Some 26 million Americans suffer from Chronic Kidney Disease (CKD), but experts predict this number will rise due to high obesity rates (approximately one-third of all adults) and high blood pressure. Both of these are risk factors for CKD. The aging of baby boomers will also increase this number because age over 60 is also a risk factor for CKD, making kidney disease a very important issue for seniors.

Most people have no symptoms until CKD is advanced. If you wait until you have symptoms to be tested, you've waited too long. Therefore, taking care of overall health should not be postponed. Wise practices for seniors include exercising regularly, a low-salt diet, controlling weight, monitoring blood pressure, cholesterol and glucose levels, not smoking, drinking moderately, avoiding non-steroidal anti-inflammatory drugs (NSAIDs) and getting an annual physical.

For spring cleaning, start in the kitchen to take steps toward kidney health. Get ready to clear out some common grocery items that could be wrecking your kidneys. The kidneys work 24/7 to clean out toxins in the body, so keep them healthy by cleaning out your kitchen. Now is the perfect time to trash the following:

SALT SHAKER. Believe it or not, Americans today consume 50% more than the recommended daily amount of sodium. Diets high in sodium increase blood pressure levels and high blood pressure damages the kidneys over time. It's 2,300 mg of sodium (or 1 teaspoon of salt) per day that should be the limit.

RED MEAT. High protein diets, especially those containing large quantities of animal protein, may harm the kidneys. Red meat is also high in saturated fat—another no-no.

SODA. Sugar-sweetened beverages, such as sodas are high calorie and contain no nutritious value. These beverages are linked to the presence of protein in the urine, one of the earliest signs of kidney disease. Colas also have phosphorus additives which can harm the kidneys.

PROCESSED FOOD. Crackers, potato chips, deli meats, cheese spreads, instant potato mix are all examples of processed foods that are high in sodium and phosphorus additives—both which can have negative effects on the kidneys.

SUGAR. An overdose of sugar can lead to health problems such as diabetes and obesity. As these are risk factors for kidney disease, eliminating or reducing sugar intake can reduce your kidney risk as well.

With CKD, there are many dietary considerations and options. On the Internet, search for "kidney friendly recipes" to discover a wealth of helpful information. Start with our own *Calabash Cookbook* at www.kidneyhi.org/index.php?cid=16. Pay special attention to foods recommended for kidney patients and consult an expert if you are already diagnosed with CKD, because diets are especially critical for different stages of the disease. ■

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Seniors Raising Grandchildren

by Dr. Ritabelle Fernandes, MD

According to the U.S. 2010 Census, there were more than 2.7 million households with grandparents raising their grandchildren...and growing. As grandparents age, raising children can sometimes be challenging. Grandparents need to take care of themselves mentally, physically and spiritually, as it is vital to overall health and to live prosperous lives raising healthy grandchildren.

Grandparents often step in because of the “missing generation” of parents who are unable to care for their own children because of their immaturity, substance abuse, domestic violence, AIDS or death.

How could grandparents adapt to this new role?

- Get help and support, join a support group.
- Stay healthy by getting regular check ups.
- Remember your age. Acknowledge how you feel and your capabilities.
- Encourage open and honest communication.
- Don't neglect the relationship with your spouse.
- Make it legal, seek advice of an attorney.
- Find out about public assistance.
- Take advantage of tax breaks.
- Start an education fund.
- Stay positive. Focus on creating a stable environment.

What programs are available in Hawai'i?

Foster Grandparent Program is a part-time volunteer program that enrolls eligible low income seniors statewide to assist children with special needs. Stipends are provided. **808-832-5167.**

Grandparents Support Group at the Queen Lili'uokalani Children's Center conducts support groups for grandparents raising grandchildren. **808-235-7613.**

Hawai'i Family Services, Inc. provides information on program services for grandparents providing care to grandchildren. **808-696-3482.**



Na Tūtū is an advocacy group comprised of grandparents, relatives and organizations concerned with issues facing the caregiving of children. **808-239-8908.**

PATCH provides information on licensed day care centers. **808-839-1988.**

Senior Helpline provides information on grandparent support groups, legal services and housing assistance. **808-768-7700.**

The Parent Line provides resources for caregivers and children. **808-526-1222.**

Tūtū Support Group offers emotional support, counseling and information for grandparents caring for children. **808-696-3482.**

Tūtū and Me is a mobile preschool program targeting Hawaiian communities. **808-524-7633.** ■

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Pain Should Not Be A Part Of Getting Old

by Dean I. Kashiwabara, Physical Therapist

No one likes to endure aches and pains during work or play, or, for that matter, completing routine day-to-day activities such as housecleaning and yard work. Even standing, walking and sitting for short periods of time can be agonizing for those with ongoing, chronic pain. Physical therapy can help people return to their “pre-pain” condition and resume their life in comfort.

A physical therapist can help people transition from chronic pain to a well-deserved quality of life in movement.

SYMPTOMS & DIAGNOSIS

It all starts with an evaluation, summarizing physical deficiencies in or near the area of pain. For example, a typical patient with low back pain may demonstrate restricted range of motion (ROM) and/or pain with forward-bending, weakness (tingling and numbness) in the area of pain or in remote areas; poor posture and/or significant muscle spasms in the lower back area.

Diagnosis can include:

- limitation in joint range of motion (ROM)
- muscle inflexibility
- loss of strength or motor control
- abnormal postures
- inefficient movement patterns
- soft tissue changes (swelling & muscle spasms)

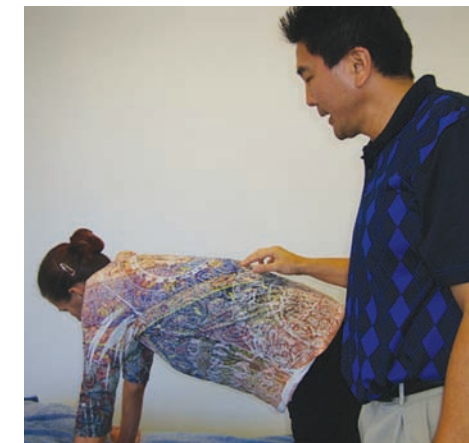
All of the above issues directly or indirectly contribute to the cause of symptoms — most notably pain. As these impairments diminish, so will the symptoms.

TREATMENT

Treatment may include strengthening exercises, massage and education on proper mechanics with forward bending and sitting. Patients should also be shown the correct form to take with body movements or static positions that may contribute to the symptoms.

COMMON PROBLEM AREAS

Injuries may not necessarily be caused by a single traumatic event, such as a fall or a strain, but can be caused by repetitive overuse. Overuse causes gradual and cumulative wear and tear of tissues. Furthermore, improper movement patterns or postures can perpetuate this type of injury.



For musculoskeletal disorders, typical sites of treatment include the spine (neck, upper, lower back); hip and pelvis; lower extremities (knees, ankles, feet); and upper extremities (shoulders, elbows, wrists, hands). However, physical therapy supplements a variety of medical specialties such as neurology, cardiopulmonary, geriatrics, pediatrics and sports medicine.

Some may say that “getting old is not for sissies!” It doesn't have to be that way. No one should have to live with pain. Don't ever believe that pain is just a part of getting older. Research has shown that physical therapy can produce positive, meaningful change — regardless of age.

Ask your advising physician for a referral to physical therapy, as most health insurance plans reimburse for these services. It's not uncommon to treat chronic pains for several months or up to years. Procrastination can actually prolong recovery and delay the potential to a “pre-pain” lifestyle. Recovery is possible with a combination of education and stylized exercise.

Don't worry... exercise doesn't have to be agonizing and grueling. It's less arduous or complicated than you may think, with a satisfying pain-free reward! ■

Kashiwabara Physical Therapy
1314 South King St., #654, Honolulu, Hawai'i 96814
808-596-7077 | dean@kashpt.com



Stretching To Better Health: Part II

by Diane Cadinha, Certified Personal Trainer

Last issue, Feb/Mar, I talked about the importance of stretching and staying flexible to maintain function. I focused on stretches for the lower body. In this issue, we're going to look at some upper body stretches.

First, remember to warm your muscles up. You can do arm circles to warm the shoulder joint. Shoulder rolls help to warm up the shoulder girdle (upper back). Shrug your shoulders toward your ears, then roll them back bringing your

shoulder blades together, then dropping them down to where you started. Repeat.

Other things to consider is getting enough magnesium, which helps in contraction and relaxation of muscle tissue. Staying hydrated and getting enough healthy oils daily help keep your muscles lubricated & supple for easier stretching. ■

Join Diane online at www.shapingup808.com, or call 808-221-3905; email shapingup@hawaii.rr.com.



Chest/Front of Shoulder Stretch: Reach back side-ways on the wall and lean in to feel a nice pull. You can reach High, Med & Low for different chest fibers.



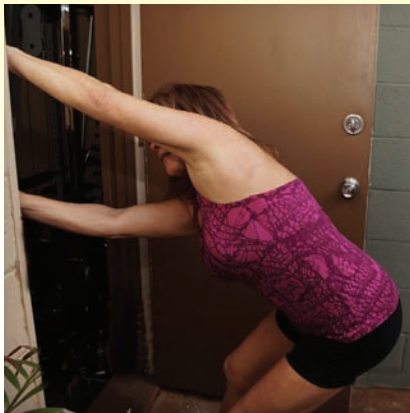
Rotator Cuff/Tricep Stretch: Holding a band or towel vertically behind the shoulders, pull up to stretch one side; pull down to stretch the other.



Side Shoulder Stretch: Bring arm across chest, pull in toward your body, keeping your arm straight. To stretch the back of your shoulder, bring your arm up higher.



Forearm Stretches: Bend over onto a chair, rotating the wrist outward. Lean back just enough to feel a pull. Rotate the wrist inward to stretch other side.



Lat Stretch (side of back): Turn top arm in; grab doorway or pole; then pull back and lead with the spine keeping your back flat with butt out. Alternate side.



Spine-on-the-ball Stretch: Opens the vertebrae, internal organs and arteries. (Without a ball, lay on the floor reaching arms out and feet away from center.)



Major Cause Of Tooth Loss

by Dr. Wynn Okuda, DMD

Periodontal or gum disease is an infection that affects the gums and bone. It starts with plaque, the sticky, colorless layer of bacteria that forms on your teeth. If not removed thoroughly each day, it hardens into tartar or calculus, which irritates the gums. Toxins from the bacteria also irritate gums, and may cause the gums to separate from the teeth. Gingivitis is an early stage of periodontal disease. If untreated, the bone level around the affected teeth may recede, resulting in loose teeth.

The goal of keeping your teeth for a lifetime ensures you are able to eat a variety of healthy foods, maintain good nutrition and enjoy the foods you love! Gum maintenance is the key.

The American Dental Association states gum disease is a major cause of adult tooth loss and affects about 75% of Americans. Gum disease is a "silent disease." When you first feel pain it may

be already too late to save your teeth. The warning signs include red, swollen, tender or bleeding gums, or persistent bad breath. Depending on the severity, treatment may include special rinses, extensive cleanings and surgery.

To prevent gum disease, routine dental exams and cleanings are highly recommended to keep your teeth and gums safe. Visit www.ada.org for proper techniques on brushing and flossing and more information.

Healthy gums and a strong bone foundation contributes positively to oral and overall health. ■

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

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





Volunteering: Keep Yourself Active And Make An Impact On Others

by Timothy Caminos, Director of Communications Hawai'i's Better Business Bureau

For the past 50 years, May has been a month to appreciate and celebrate the vitality and aspirations of older Americans and their contributions to our communities. Many seniors are productive, active, and influential members of society, sharing essential talents, as well as passing on wisdom, and life experience with their families, friends, and neighbors.

With busy lives, it can be hard to find time to volunteer. However, the benefits are enormous to you, your family, and your community. The right match can help you find friends, reach out to the community and even learn new skills.

Volunteers are often the glue that holds a community together. It allows you to connect to your community and make it a better place. However, volunteering is a two-way street. Dedicating your time expands your network and can help you maintain a healthy lifestyle.

Hawai'i's BBB recommends taking the four following steps to make sure your time and energy are put to great use as a volunteer:

- 1) Identify your skills.** Volunteering opportunities are available for any skill level. Consider what you're good at and what services you'd be particularly well-equipped to provide. From stuffing envelopes to construction, to providing pro bono legal advice, you can find a good fit regardless of your education or talents.
- 2) Consider your passions.** Maximize your enthusiasm for volunteering by finding an issue that resonates with your own personal passions. If you're a runner, consider a marathon fundraiser. If you like history, look for opportunities to help out at an archeological dig. By identifying your passions, you're more likely to stay engaged with the charity and be a more effective volunteer.
- 3) Determine your availability.** Make a realistic estimate of how much time you're willing to give. Maybe it's just a weekend of picking up trash at a park, a week of building schools in a foreign

country or maybe you're willing to make a long-term commitment to tutor someone to read. It's better to volunteer the amount of time you can reasonably handle, rather than drop out in the middle of a longer commitment.

4) Research the charity thoroughly. Just as you would before making a cash donation, research the charity fully before you volunteer to make sure the organization has a commitment to standards and accountability. You can contact Hawai'i's BBB to hear or get news on local and national BBB charity reviews. ■

Better Business Bureau, Hawai'i
808-536-6956 | 877-222-6551 Neighbor Islands
www.hawaii.bbb.org



Caring for Aging Parents: Don't Wing It!

by Michael W. K. Yee, CFP

As the parents of boomers age, more family members are managing eldercare responsibilities. Healthcare and finances aren't easy topics for many families to broach. In fact, research from the Money Across Generations IISM study shows that 36 percent of boomers' parents feel that talking about healthcare with family will likely or very likely create tension or spark an argument.¹

This is where a long-term financial plan comes into play. Your plan should support your financial goals and help to care for your parents needs, especially when there are unexpected expenses and emotions involved.

To get started:

- **Talk about finances now.** While it may be uncomfortable to discuss finances, it's essential that you're familiar with your parents finances. This includes medical, disability and long-term care insurance policies. Use this information—along with your own funds—to choose healthcare options.
- **Create a contact list.** Ask your parents to compile a list of account numbers, computer login names and passwords, plus the names, addresses and phone numbers of the professionals they work with. Also, ask about the location of important financial and legal documents and lockbox keys.
- **Identify current healthcare costs and needs.** Learn about your parents medical and pharmaceutical expenses and identify any cost savings. For example, change from a name brand to a generic prescription or, instead of filling prescriptions at your pharmacy, order a long-term supply from a mail-order provider.
- **Build a support network.** Talk with family members, neighbors and industry professionals to see who can help you care for your parents and in what capacity and at what cost.
- **Anticipate future lifestyle changes.** Even if they aren't yet needed, explore the costs of in-home, senior apartment, assisted living and memory care housing and services, as well as the costs of having a parent live with you. Consider the pros and cons of each option.

■ **Become familiar with assistance programs.** Your parents may qualify for government programs, supplements or services. For information, visit www.Govbenefits.gov. Also, contact your local Area Agency on Aging for information about elder programs and services.

■ **Keep your retirement goals in mind.** Continue to manage your budget and save for your future. Be mindful that exiting and re-entering the workforce even temporarily may affect your earning power and employer-sponsored retirement plan.

■ **Know your rights at work.** The Federal Family and Medical Leave Act of 1993 (FMLA) allows covered employees up to 12 weeks of unpaid leave to provide care for a family member with a serious health condition.² If you're caring for a parent, inform your Human Resources department about your situation to take advantage of this legal protection, if relevant, and create a workable plan within your company's policies.

Thinking about caring for an ill or aging parent isn't easy to do, but creating a plan now can help immensely down the road. Consider working with a financial advisor who can help you plan for unexpected expenses and prepare for the costs of healthcare during your own retirement. ■

Michael W. K. Yee at (808) 952-1222 ext. 1240

Michael W K Yee, CFP®, CFS®, CRPC®, is a Financial Advisor and CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 25 years. To contact him, michael.w.yee@ampf.com, 808.952.1222 ext 1240, 1585 Kapiolani Blvd., Suite 1100 Honolulu, Hawai'i 96814.

Advisor is licensed/registered to do business with U.S. residents only in the states of Honolulu, Hawai'i.

¹ The Money Across Generations IISM study was commissioned by Ameriprise Financial, Inc. and conducted by telephone by GfK in December 2011 among 1,006 affluent baby boomers (those with \$100,000 or more in investable assets); 300 parents of baby boomers; and 300 children of baby boomers at least 18 years old. The margin of error is +/- three percentage points for the affluent boomers segment and +/- six percentage points for the parents and children of boomers segments.

² United States Department of Labor, Wage and Hour Division, Family and Medical Leave Act <http://www.dol.gov/whd/fmla/>

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Your Favorite Charity in Your Estate Plan

by Scott Makuakane, Est8Planning Counsel, LLC

Charitable giving can be complicated, especially when it moves beyond cash or writing a check. A recent *Forbes* article provides some advice you may not have considered. The article is titled “Five Ways To Be Charitable Even If You Aren’t Bill Gates.” Take heart in knowing that even if you’re not Bill Gates, the “five ways” do not require the complexities of his estate plan.

Here are the *Forbes* tips (with some commentary by yours truly) for your consideration:

■ **Give the gift of education and medical care.** Have you thought about giving your children or grandchildren in the form of a 529 college savings plan or a direct gift to the college? Gifts by way of 529 plans use up your annual gift tax exclusion (which is \$14,000 per recipient per year as of 2013), but they are a wonderful way to benefit your loved ones. You can also pay tuition directly to a private school or college and not have to treat that payment as a gift for gift tax purposes. A similar exclusion applies to payments made directly to doctors, dentists, orthodontists or other medical care providers. These latter kinds of gifts are called “qualified transfers” and are worth discussing with your financial and estate planning advisors.

■ **Give your IRS distribution to charity.** Since you have to take your required minimum distribution anyhow, send it directly to a charity instead. This is a no-brainer if you are taking RMDs from your traditional IRA and are also charitably inclined. You won’t get a deduction, but you won’t have to take the charitable gift into income either. The net result is a win for you and your favorite charity. This strategy may have a limited shelf life, as it is set to expire at the end of 2013. Hopefully, Congress will make it permanent at some point.

■ **Name your charity as your beneficiary on your retirement account.** This option is appropriate if you’ve decided that left over retirement funds should pass to charity instead of loved ones. Be sure to designate your charitable beneficiaries accordingly! Note: The full amount of your retirement account given to charity is income tax

free. If left to a non-charity, then the full amount is taxable as ordinary income, AND your retirement account is includible in your estate for estate tax purposes. If you are charitably inclined and have substantial retirement plan assets, this is an opportunity to avoid some double taxation (income tax + estate tax).

■ **Donor-advised funds.** By giving to a donor advised fund, you can give today, take the charitable deduction in this year’s taxes, but decide which charities to benefit next year or beyond. They are easy to establish too. In Hawai‘i, you can work with the Hawai‘i Christian Foundation or the Hawai‘i Community Foundation.

■ **Charitable gift annuity.** Are you keen on the idea of receiving a guaranteed lifetime monthly income, especially as an assurance in old age? If you also want to benefit charity, then consider hitting two birds with one stone by opting for a charitable gift annuity. Not every charity will do this for you, but it’s worth asking if your favorite ones will. One Hawai‘i charity that will offer charitable gift annuities is the YMCA of Honolulu.

This is just an overview of the “five ways” featured by *Forbes*, so be sure to consult with your financial, tax and legal advisors regarding the appropriateness of each for your circumstances.

Another important point to remember is that paying estate tax (the tax on owning stuff when you die) is 100% optional. You can give your loved ones a decent inheritance, benefit one or more charities for a term of years, and then have whatever is left of your estate go to your descendants. This is a very powerful technique, called a Charitable Lead Trust. Again, talk with your trusted advisors about whether this might make sense for you and your ohana. ■

Scott Makuakane, Attorney at Law
Specializing in estate planning and trust law.

www.est8planning.com
O‘ahu: 808-587-8227, Maui: 808-891-8881
Email: maku@est8planning.com

Time For A Meeting

by Stephen B. Yim, Attorney at Law

Many people think that when they retire they would be able to travel, or sit and read a book worry-free. Sadly, many also express that their experience during retirement is not at all that way. Some are caring for spouse’s who have dementia or other mental or physical challenges. Some are fearful that they do not have enough money to last their lifetime. Others face their own mental and/or physical challenges as well.

These challenges can turn into crisis rapidly in all areas of life, including mental, physical, legal, economic, social and spiritual.

Successfully managing these myriad of issues requires family members and their advisors to unify their efforts together in a holistic approach synergistically to ensure that our elders remain

safe, healthy and as independent as possible, preserving their dignity for the duration of their life.

For this purpose, engage in a family meeting with all family members, fiduciaries and the financial advisor so that everyone gains an understanding of the estate plan and the underlying intent and wish of the maker of the plan. Not only can this provide for a meaningful discussion, a “circle of trust” can be established to provide protection from anyone outside of this circle attempting to take advantage of our elders. ■

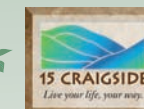
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“Did you know in Hawaii, terminally ill adults can obtain a prescription from a doctor for medication to end their suffering?”



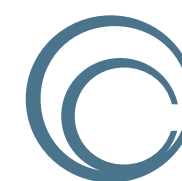
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National Healthcare Decisions Day is April 16! Meet Compassion & Choices trained volunteers & learn more about advance care planning Monday, 4/15 at Waimanalo Health Center & Tuesday, 4/16 at the Hawaii State Capitol rotunda

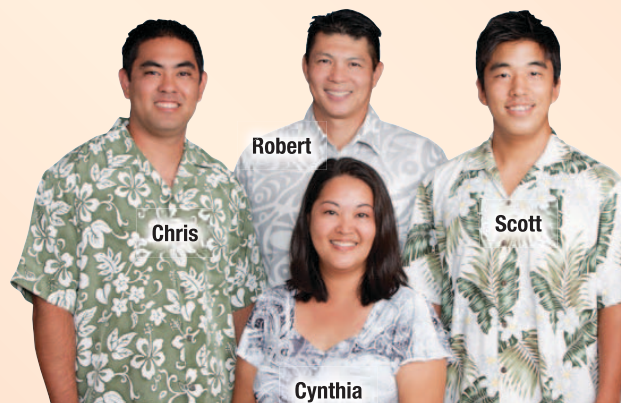
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Don't leave your name and credit rating to chance.

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“The average identity theft victim spends more than \$1200 in the quest to clear his or her name.”

- Federal Trade Commission (FTC)



For more information and to enroll, please contact

Peterson Rosario
Small Business, Group Benefits & CDLP Specialist
Independent Associate, Pre-Paid Legal Services, Inc.
gsbhawaii@gmail.com 808.781.4709



Healthy Times Two !

'Ohana Health Plan + Fitness Program

With 'Ohana, your health plan may include a Fitness Program as part of your benefit package – at no additional cost!

As an 'Ohana member, you could enjoy a basic fitness membership, plus additional access to amenities such as:

- Fitness equipment and free weights
- Access to any participating Fitness Program location
- Classes led by certified instructors
- Health education seminars and fun social activities

**Ready to get fit? Questions about 'Ohana Health Plan?
Call 1-877-231-2632.**

Already an 'Ohana member? Call us at:

'Ohana Liberty (HMO-POS SNP)	1-877-457-7621
All other plans.....	1-888-505-1201
TTY users	1-877-247-6272

We are available

8 a.m. to 8 p.m., 7 days a week

'Ohana Health Plan, a plan offered by WellCare Health Insurance of Arizona, Inc. WellCare is a Medicare Advantage organization with a Medicare contract and a contract with the Hawai'i Medicaid program. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, co-payments and restrictions may apply. Benefits may change on January 1 of each year. Some plans are available to those who have medical assistance from both the state and Medicare. A variety of Medicare Advantage, Part D and Special Needs plans may be discussed. Please contact 'Ohana for details.

