

GENERATIONS

HAWAI'I'S RESOURCE FOR LIFE

MAGAZINE | VOLUME 4 • NUMBER 3

PRIVILEGES & DUTIES

Retired Chief Justice Ronald Moon
Calls America To The Bench

**8th Annual
Aging In Place
Workshop
Schedules**

page 22

**What Do
You Say To A
Centenarian?**

page 34

**From Father
To Son; Son
To Father:
Rev. Osumi**

page 35

Major
Distribution
Partners:



**YMCA of
HONOLULU**
FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY



Vacations Hawaii
HAWAII ♦ LAS VEGAS

Complete
Distribution
Locations on
Page 7



15 Craigside



Arcadia

Setting the standard for retirement living. Twice.

Two retirement communities, each unique in their own way. No matter which you select, you can rest easy knowing it's your choice.

We've been focused on delivering peace of mind for almost five decades. We have the experience and expertise to provide the highest level of guaranteed lifetime care. You wouldn't expect anything less from Hawaii's premier retirement communities.

Preferred mauka-view apartments now available.



533-5416
15craigside.org



983-1722
arcadia-hi.org

BIG WINNERS! *at the Cal*



Michael B. from Kaneohe, HI
\$4,000 Winner



Carol M. from Pearl City, HI
\$4,700 Winner



Esther V. from Makawao, HI
\$4,000 Winner

SPECIAL HAWAIIAN PACKAGES • GREAT KAMA'AINA RATES

Starting at only
\$43⁷⁵
per person per night*

Includes:

- Hotel accommodations
- 3 meals per person per day, includes one Prime Rib dinner with dessert per stay
- Free shuttle to Sam's Town and the Strip
- Bellman gratuities • No resort fees
- Even includes the tax!

Call **800-634-6255** or visit **TheCal.com** to book your stay.

*Based on a 5-day/4-night package double occupancy. Price subject to change without notice.

Vacations Hawaii

Your Direct Connection to Las Vegas

BoydVacationsHawaii.com

Honolulu 808-591-4777 | Neighbor Islands 800-548-8951

Aloha
SPOKEN HERE



BOYD
GAMING

“It’s time to ask AlohaCare about your Medicare options!”

Al Harrington
Educator, Healer & Entertainer

This is a paid endorsement.

You get more benefits beyond Original Medicare

Our benefits include:

- » Drug Coverage
- » Vision Coverage
- » Hearing Coverage
- » Preventive Services
- » Tests, X-rays & Lab Services
- » Acupuncture
- » 24-hour Nurse Advice Line
- » Local Customer Service

Call: 973-6395 • Toll-free: 1-866-973-6395 • TTY: 1-877-447-5990
8 a.m. to 8 p.m., 7 days a week • www.AlohaCare.org



AlohaCare Advantage (HMO) is a HMO plan with a Medicare contract. AlohaCare Advantage Plus (HMO SNP) is a HMO plan with a Medicare contract and a contract with the Hawaii Medicaid program. Enrollment in AlohaCare Advantage or AlohaCare Advantage Plus depends on contract renewal. The benefit information provided herein is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments and restrictions may apply. Benefits may change on January 1 of each year. AlohaCare Advantage Plus is available to anyone who has both Medical Assistance from the State and Medicare.

H5969_400250_1 CMS Accepted 101313

“Our country is like a family: Everyone has to pitch in or it doesn’t work. As citizens of the American ‘family,’ we all have certain responsibilities...”

— Cover Story: Privileges & Duties

CONTENTS | Volume 4 Number 3 : June/July 2014

COVER STORY

- 16 PRIVILEGES & DUTIES:
Retired Chief Justice Ronald Moon

EDITORIAL

- 6 Editor’s Note
7 Distribution Locations
8 Contributors
9 Web Navigation
10 The Greatest Generation
11 Honoring Seniors
12 We Live In The Greatest Country
13 Unwrap The Gift Of Medicare Insurance

SENIORS OF SERVICE

- 14 Hawai’i’s Original Pioneer Of Aging

RESOURCE GUIDE

- 22 8th Annual Aging In Place Workshop Schedules

US GOVT PROGRAMS & SERVICES

- 24 Medicare And The Working Individual
25 Don’t Stress Over Fraud

PROGRAMS & SERVICES

- 26 Real Property Tax Credits For Homeowners
27 East O’ahu’s Hidden Gem for Adult Day Care

CAREGIVING

- 28 Independence Starts At Home!
29 AARP: Better Support For Family Caregivers

HEALTH

- 30 Dr. Fernandes: Emphysema
31 Aquatic Therapy for Rotator Cuff Pain
32 Get Ready To BBQ

LIFESTYLE

- 34 What Do You Say To A Centenarian?
35 From Father To Son; Son To Father
36 Dancing With Life
37 Voices Of Aloha
38 Art On The Zoo Fence
39 Senior Games 2014
40 Bedroom & Bathroom Safety
41 A Secured Estimate Is A Secured Roof

WISDOMS

- 42 Two Days In The Summer
43 Legal: Qualifying for Medicaid Is Unpatriotic?
44 Financial: Retiring Into Your Dream Job
45 Legal: The Joint Legacy Trust

It is with great honor and a privilege to welcome all of you to a new season — summer! It's a time where most of our seniors enjoy their time with friends and family. Summer months are always the busiest for family time, even our city's Parks and Recreation will close all the Senior Clubs during the summer. However, for the kids and the 'ohana, July is Parks and Recreation month and I am sure there are tons of activities to keep everyone busy.

June is Elder Abuse month worldwide. Here in Hawaii we need to protect our kūpuna. Every year, an estimated 2.1 million older Americans are injured, exploited, or otherwise mistreated by someone whom they depend on for care or protection. It can happen anywhere and to anyone. But most of all, it *does* happen; and it is happening here in Hawai'i.

Unfortunately, elder abuse is a grossly under-reported crime. It is estimated that for every case that is reported, another 25 cases remain unreported. Just as there are many reasons elder abuse is committed, there are also as many reasons why it is not reported.

If you know of someone being physically abused or merely suspect that this crime is occurring, call the Police and Adult Protective Service immediately! Also, look for our recurring article from Deputy Prosecutor Scott Spallina from the Elder Abuse Unit (pg. 42).

Everyone has the right to live free of abuse, and it is up to us to come together to fight these crimes.

Finally, I want to thank retired Chief Justice Ronald Moon for graciously accepting my offer to be our cover story in *Generations Magazine*. His story about coming from a third generation Korean family in rural Wahiawa, then becoming our Chief Justice of Hawaii's State Supreme Court, is not only impressive, but a display of the honor and integrity that is Ronald Moon. And yes, his daughter is one of our business partners, physical therapist Julie Moon. He is also a fellow MPI alumni along with art director Wilson Angel, myself and the late Reverend Osumi (pg. 35).



Live well this summer!,

Percy Ihara, Editor/Publisher

PS — Don't forget about our 8th Annual Aging in Place workshop on August 23rd at the Ala Moana Hotel (see pg. 22 for a complete list of presentations). It's FREE and no reservations required — just show up. Parking is at the Ala Moana Shopping Center.



**GENERATIONS
MAGAZINE**
1414 Dillingham Blvd.
Suite 201
Honolulu, Hawaii
96817

PERCY IHARA,
Publisher/Editor
808-234-3117
Percy@Generations808.com

DELIA WILSON,
Associate Editor
808-268-4033
Delia@Generations808.com

TILA WOMACK,
Director of Marketing
b/f: 808-315-8089
c: 910-494-4307
Tila@Generations808.com

SHERRY GOYA
Sales & Distribution
808-722-8487
SGoyaLLC@aol.com

WILSON ANGEL
Art Director
Wilson@Generations808.com

AIMEE HARRIS
Contributing Writer
Aimee@Generations808.com

BRIAN SUDA
Photographer
BSuda@aloha.net

PETERSON ROSARIO
Webmaster
Webmaster@Generations808.com

Generations Magazine welcomes new stories, ideas and suggestions of topics to cover.

Visit our website and share your thoughts on our comments section at the end of each article.

In all, we just like hearing from you! Mahalo.

OAHU DISTRIBUTION LOCATIONS:

15 Craigside
AARP Chapter 60
Airline Machinists Union (IAM)
Allstate (Ewa Beach)
Aloha Nursing Rehab Centre
Ameriprise Financial
Arcadia
Attention Plus Care
Avalon Care Centers
Big City Diners
Catholic Charities
Child & Family Services
City & County of Honolulu's
Dauterman Medical & Mobility
Don Quijote Waipahu
Elderly Affairs Division
Filcom Center
Gold Coast Real Estate
Hawaii Association of Retired Americans
Hawaii Kai Retirement
Hawaii Okinawan Center
Hawaii State Executive Office on Aging
Hawaii State Legislature
Hino Hairstyles (Ala Moana Center)
HMSA (main office)
Honolulu Christian Church
Japanese Cultural Center
Kahala Nui
Kaiser Permanente
Kapahulu Community Center
Kapiolani Hospital
Kuakini Health System
Kuhio Pharmacy I & II
Lanakila Meals on Wheels
Lanakila Senior Center
Leahi Hospital
Logo's Bookstore
Longs: Ewa Beach, Hawaii Kai, Kahala Mall, Kapolei, Manoa, Pearlridge, University/King St

Love's Bakery Thrift Stores
Makua Alii Senior Center
Maluhia Hospital
Manoa Cottages Homecare
McKinley Carwash
Moiliili Community Center
Na Mea Hawaii (Ward)
Olalo Retirement Community
One Kalakaua

Pacific Rim Bank
Pali Momi Medical Center
Palolo Chinese Home
Pharmacare: Aiea Medical Bldg., Joseph Paiko Bldg. (Liliha), Pali Momi Medical Center (Aiea), Tamura Super Market (Wainae), Straub Pharmacy (Honolulu)

Plaza at Mililani
Plaza at Moanalua
Plaza at Punchbowl
Pohai Nani
Project Dana
Queen's Cancer Center
Queen's Gerontology
Rehabilitation Center of the Pacific
Roots & Relics

Safeway: Enchanted Lake, Kaneohe, Kapolei, Salt Lake, Waimalu

Salvation Army
Scott Makuakane Law Office
Senior Move Managers
St. Francis Hospice
Straub Clinic & Hospital
The Care Center of Honolulu
The Ihara Team

Times: Aiea, Kahala, Kaimuki, Kaneohe, Liliha, Mililani, Waipahu

Vacations Hawaii
Waianae Comprehensive Health Center
Waikiki Community Center
Windward Mall Food Court

YMCA (all locations)
YWCA: Fernhurst (Honolulu), Windward

PUBLIC LIBRARIES:

Aiea, Aina Haina, Ewa Beach, Hawaii Kai, Hawaii State, Kahuku, Kailua, Kaimuki, Kalihi-Palama, Kaneohe, Kapolei, Liliha, Manoa, McCully-Moiliili, Mililani, Pearl City, Salt Lake, Wahiawa, Waialua, Waianae, Waikiki-Kapahulu, Waimanalo, Waipahu

DISTRICT PARKS:

Aiea, Halawa, Kailua, Kilauea, Makiki, Manoa, Pupukea Beach, Salt Lake, Waiau, Waimanalo, Waipahu

COMMUNITY PARKS:

Aina Haina, Ala Puumalu, Ala Wai, Asing, Crestview, Ewa Beach, Kahala, Kaimuki, Kaneohe, Kuapa Isles, Makakilo, Mililani, Moanalua, Pearl City, Pililaau, Wahiawa, Whitmore

OUTDOOR RACKS (OAHU):

Alakea Street (by CPB building)
Bishop Street (by Bank of Hawaii)
Kaheka Street (by PanAm Building)
King Street (by Down to Earth)
King Street (by Tamarind Park)
Merchant Street (by Post Office)
Merchant Street (by Pioneer Plaza Building)

NEIGHBOR ISLANDS:

HAWAII: Kamuela Inn, Love's Thrift Store (Hilo), Na Puuwai

KAUAI: Love's Thrift Store (Lihue)

MAUI: Maui County Executive Office on Aging, Kaunoa Senior Center, Kalama Heights Senior Community, Hale Makua (Kahului), Hale Mahaolu, Roselani Place, Love's Thrift Store (Kahului)

MOLOKAI & LANAI: Na Puuwai

Generations Magazine's content—editorial or advertising—should not be used as a substitute for advice from your doctors, financial advisors or life planners. Accounts, views and opinions expressed in this magazine do not necessarily reflect the views of the Publisher, Editor, or its staff and distributors, as well as being liable for damages arising out of any content, products or events mentioned in the magazine.

Copyright © 2014 Generations Magazine is produced bimonthly as a free resource for Hawai'i's mature community. All rights reserved. No part of this magazine may be reproduced or transmitted in any form or by any means, except for the inclusion of brief quotations in a review, without permission in writing from the publisher.

Printed by Hagadone, O'ahu, Hawai'i | 808-847-5310 | Neighbor Islands Toll-Free: 800-491-4888

THERE'S NO PLACE LIKE HOME!

CUSTOMIZED & PERSONAL IN-HOME CARE

THE AFFORDABLE ALTERNATIVE TO ASSISTED LIVING FACILITIES

Call **734-5555** • www.kokuacare.com
LEeward 671-9000 • WINDWARD 262-1155 • EAST O'AHU 396-9555
Screened, Trained, Bonded & Insured

FREE • IN-HOME ASSESSMENT & HOME SAFETY EVALUATION
• 10 HOUR SERVICE (After purchase of first 100 hrs.)

Our Contributors

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.



MILLIE CHUN, a retired teacher and past recipient of Aiea High School HSTA Central District Teacher of the Year. Co-founded and advised the Aiea Leo Club and was awarded the state's "Outstanding Volunteer Youth Organization." She was selected to participate in a DOE-Business partnership, "Business Encouraging Superior Teachers." Chun served as president of HBDA's Pearlridge Dance Chapter, and active member of the Pearl City Community Church who organized the Inspirational Sharing Ministry.



LYNN FORNEY is currently the volunteer leader at Art on the Zoo Fence. She enjoys the art and meeting visitors from all over the world. She grew up in Hawaii as a military dependent, met husband Paul (an artist known for his artwork as Boneyard Reef) at Sandy Beach while in high school. They lived in Texas before returning to Hawaii in 2004. They have 2 sons, Adam & Daniel, and a grandson named Gavin.



REIKO LEWIS, principal of award-winning Ventus Design, brings two decades of experience in Universal Design, hospitality, residential and spa design. Blending artistry with her detail-oriented approach, Lewis has built a reputation in Hawai'i and abroad.



GERRY SILVA was appointed state president of AARP Hawai'i in January 2013. He is AARP's lead volunteer and spokesperson of You've Earned a Say, and in the past year has spoken at 40 community events, meeting hundreds of members and residents across the state. Silva is a retired Army colonel who served for more than a decade as chief of staff of the Hawai'i Army National Guard.



JEFFREY SISEMOORE, JD is Director of Planned Giving and Major Gifts for the National Kidney Foundation of Hawai'i (NKFH). Jeff brings a legal and financial background to NKFH and is devoted to helping people who wish to support the mission of NKFH by showing them how their charitable desires can be achieved while benefiting themselves and their families. Jeff is available for consultation at 589-5976. Register for a free eNewsletter and check out the wealth of information at www.kidneyhawaii.org.

Also, a continuing mahalo to our everpresent contributing partners (in alphabetical order):

TERI BRUESEHOFF | DR. RITABELLE FERNANDES | HAWAII SHIP | SHERRY GOYA | MARTHA A. KHLOPIN | SCOTT A. MAKUAKANE | KIRK MATTHEWS | JULIE MOON | CLINTON MURAKAMI | FUSAO NISHIBUN | FRANK B. SHANER | SCOTT SPALLINA | JANE YAMAMOTO-BURGISAY | EMMET WHITE | MICHAEL W. K. YEE | STEPHEN B. YIM

Welcome To Generations808.com

Main navigation menu: Use these topics to navigate to the various pages in our site. As you run the cursor over the word, it'll become bold. These topics will always exist on every page. Throughout the homepage, there are also various other buttons that'll take you to any one of these topics.

Home is the main page.

This Issue will take you to the current issue's table of contents with live links to individual articles.

Resources will take you to resource guide archives.

AIP Videos show a list of the Aging In Place Workshop speakers.

Advertising contains all of our advertising and marketing information.

About Us is just a little background.

Contact Us via mail, phone or email.

Subscribe provides a subscription form so you can enjoy *Generations Magazine* delivered to your door every other month.

Navigational Menu: Links to not just "resources" but the entire issue

Play the video that's existing on the screen or click in the gray box to link to **AIP Videos**

Links to **This Issue**: Click on any logo to open the company's website on a separate window

Links to **Resources**: Downloads a PDF version of the magazine

Click "full story" to read the remainder of that specific article

Links to archive articles organized by topic

A perfect gift opportunity—one-year subscription to Generations Magazine: Birthdays, or any day! A gift to show you care.

Hawai'i's Resource for Life
GENERATIONS
MAGAZINE

SUBSCRIPTION

6 issues for \$12
(1 issue every other month)

Please send this form and a check payable to:
GENERATIONS MAGAZINE
1414 Dillingham Blvd., Suite 201
Honolulu, Hawai'i 96817

Name _____

Address _____

Phone _____

Email _____

Signature _____



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Saturday, 9am–3pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com





The Greatest Generation

by Kirk Matthews of KHON's The Elderhood Project

Refugees don't flee FROM America, they come TO America. There is promise here. There is hope.

"The Greatest Generation." That's what Tom Brokaw called my parents and their peers, with good reason. They were asked to defend and support their country in whatever way they could.

My father was in the Navy, served as a medical corpsman in the Pacific. He didn't talk much about that time in his life. Few in his generation do. But their patriotism is unquestioned. The world seems to be a more complex place now.

There will be disagreements among us about how best to solve America's problem. But when we agree to disagree and move forward toward that goal—solving those problems, we remain patriots. Boomers may never be labeled the Greatest Generation. We have an obligation, though, to make certain we leave an honorable legacy for

those who come after us. Did we serve our community, our country to the best of our ability? If we can say yes, then we can be counted as patriots.

It's important to take your hat off when Old Glory passes by. But it's also important to know, despite it's problems, that flag represents the hopes and dreams—not just yours, but those of your children and millions of others around the world.

Patriotism can't be measured in any kind of units. You can't earn more "patriot" points than the last generation or your neighbor. You CAN remember that while we are all different—we are all Americans. ■

The Elderhood Project airs on KHON2 Friday morning news at 5:45 a.m. and Thursday news at 5 p.m.



Honoring Seniors

by Sherry Goya

The City & County of Honolulu's Department of Parks & Recreation held their 3rd annual Outstanding Senior Recognition Program on Thursday, April 17th at the McCoy Pavilion. This event gives the City an opportunity to recognize outstanding senior club members and program volunteers.

The District Council Executive Boards and Outstanding Seniors from all four districts on O'ahu were introduced and awarded a Certificate of Recognition along with a commemorative bowl. There were seventy individuals representing twenty-six senior clubs, four senior councils and their senior softball program.

The program was run by Roger Watanabe, Senior Section Coordinator, with the help from Steve Santiago and Randy Yasuhara, Senior Recreation Specialists. All three gentlemen were also applauded for their work with seniors.



At the awards, (lt.-rt.) Percy Ihara, Roger Watanabe, Sherry Goya, Steve Santiago and Randy Yasuhara.

The City also acknowledged those who contributed to making their program so successful. Generations Magazine's Editor/Publisher, Percy Ihara, and I were given beautiful certificates and a commemorative bowl, which I put my car keys in every day!

Anyone interested in joining a Senior Club on O'ahu call **808-973-7258**, or for listing of locations, check *Generations Magazine's* 2014 April/May issue and online at www.generations808.com. ■

JOIN OUR MORNING FAMILY
AND START YOUR DAY WITH A SMILE!

wake up 2day

WEEKDAYS 4:30 - 8:00am

news · traffic · weather · 2day's need to know

TAIZO KANOE JAI RON OLENA

Get discounts and save with PrimeTimeSM

Sign up by
July 31, 2014
and receive
an easy grip flashlight*



If you're 50+ and maintain a First Hawaiian personal checking account, join PrimeTime today! Get discounted banking services, merchant discounts with our PrimeTime Value Book & online SaversGuide[®], gas savings with the Kama'aina Rewards[®] Card, plus invitations to special events!

LEARN MORE.

Call 844-4444, or visit any branch or fhb.com.

Join us at the Maui
PrimeTime Wellness Fair
July 29
The Church of Jesus Christ
of Latter-Day Saints -
Maui Lani



Member FDIC

PrimeTime

Yes, We Care.



First Hawaiian Bank



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am-2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

* PrimeTimeSM is available to those age 50 or better with a First Hawaiian Bank personal checking account. Banking services and special benefits depend on the PrimeTime level you apply for and maintain. These benefits may be lost and membership cancelled if the checking account is closed or converted to another type of account. Discounts cannot be combined with Priority BankingSM benefits, any other special promotions or discounted services. A flashlight will be given to you when you sign up for PrimeTime. Limit of one gift per customer. We reserve the right to substitute an item of similar value. Offer expires July 31, 2014, or when supplies are exhausted. PrimeTime is only available in Hawaii.



We Live In The Greatest Country

by Frank B. Shaner — "I'm not ready to be called a senior."

Has Patriotism become passé? Are people looking at me today when I stand and show respect for the flag, are they shaking their heads in disbelief thinking, I'm old fashioned? Am I out of step with the majority?

Back in the days, we used to place our hand over our heart and recited the, "Pledge of Allegiance" every morning before school started, even during a parade, as our flag passed. We took our hats off and stood silent while our flag was being raised or the, "National Anthem" was being sung.

My dad taught me to respect our flag and that it should never touch the ground. I even learned how to march as my dad used a broomstick in place of a rifle, placing it over his right shoulder marching in the living room... hup, hup, ... at our Kapahulu house.

I am a World War II baby born in 1947, lived through the Korean War, Bay of Pigs, Cuban

Missile Crises, and the Vietnam Conflict. I joined the Army in 1966, which influenced my perspective on what it is to live and serve in a country dedicated to freedom and democracy.

Today, I don't see the same vigilance of patriotism from our younger generations. I don't believe our places of learning are emphasizing the same patriotism and respect for our country that I was exposed.

I felt, and will always feel; we live in the greatest country in the world, USA ... Ten Hut! ■



Home Boy – oil on canvas
Frank B. Shaner

Tune in to **The Baby Boomer Show** with Frank B. Shaner, AM690, every **Saturday, 4pm–5pm**. Experience his art online through **Facebook** and at www.frankbshaner.com.



Unwrap The Gift Of Medicare Insurance

by Martha A. Khlopin, AlohaCare, Medicare Manager

For those who joined or renewed their Medicare Advantage plan this year, don't forget to take time to unwrap the bundles of information you should have received from your plan by now. Annually, Medicare plan sponsors are required to send new and existing members information on premiums, benefits, cost sharing and all covered services. It should also explain how to access benefits and get help from the plan.

Here are examples of some of the materials:

Welcome Letter— Confirms enrollment and may be used to verify coverage, if you need services before your membership card arrives

Medicare Membership Card— The card you will use to receive health and/or drug benefits

Evidence of Coverage— This booklet offers details about your Medicare Advantage Plan

Summary of Benefits— This booklet summarizes key features of the plan and costs

Drug Formulary— A list of drugs covered by your plan

Provider & Pharmacy Directory— A listing of your plan's in-network providers

Medicare Plan Ratings— Medicare Health and Prescription Drug rating based on your plan's quality and performance

Multi-Language Interpreter Service— Notice that plan provides free interpreter services

Privacy Notice— Explains how medical information about you may be used or shared, and how you can get this information ■

Martha Khlopin hosts the popular weekly radio program "**Medicare Moment with Martha—The World of Medicare**" sponsored by AlohaCare. It airs on **KHNR-690AM on Saturdays from 11–11:30am** and on **KGU-99.5FM on Sundays from 10–10:30am**. For information, call **808-973-0754**, mkhlopin@alohacare.org. (Calling this number will direct an individual to a licensed insurance agent/broker). AlohaCare Advantage (HMO) is a HMO plan with a Medicare contract. Enrollment in AlohaCare Advantage depends on contract renewal. H5969_400253_1 CMS Accepted 02012014

Premium Senior Services Independence in the comfort of your home.

Designed for seniors who want to remain independent, Premium Senior Services provides a helping hand. All of our service providers are screened and trained to insure the highest level of quality service and care.

- Home helper services like: house cleaning, light meal preparation, errands and companionship.
- Transportation to medical appointments, shopping and activities.
- Expert advice on identifying, accessing and coordinating Medicare, Medicaid, Social Security, Long Term Care planning and more.

For rates and more information
call 527-4777 or visit
www.PremiumSeniorServices.com



A fee based alternative from  CATHOLIC CHARITIES HAWAII



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com



PHARMACARE PHARMACIES

FREE VITAMINS FOR SENIORS!
Visit any Pharmacare Pharmacy and get free vitamins each month for a year.
(While supplies last)

Please speak with a pharmacy staff member about vitamin availability. Kaiser members are not eligible to participate.

Pharmacare Pharmacies on O'ahu

- Tamura Super Market 628-2800
- Queens West 840-5630
- Pali Momi Medical Center 840-5660
- Aiea Medical Building 840-5680
- St. Francis Liliha 840-5620
- Straub Hospital & Clinic 840-5640
- Kapi'olani Medical Center 840-5670

LOCAL PERSONALIZED HEALTHCARE

"My wife and I couldn't find her medications at any pharmacy. Your pharmacy at Tamuras in Waianae was the only one to offer to order it for us. We now drive from Aiea to Waianae and it's worth the drive. Your customer service is out of this world; it's just amazing."

—Pharmacare Customer

www.pharmacarehawaii.com



Hawai'i's Original Pioneer of Aging

by Generations Magazine staff

In this issue's category of *Seniors Of Service*, we spotlight someone of community involvement and inspiration. Shimeji Kanazawa or "Shim" as she was fondly called graced our cover in April 2011. In this issue, we would like to honor her again, as a senior of service.

Shim was an advocate to numerous programs and services for the elderly, disabled and youth. She was best known for being the "founder" of Project Dana, although she credited its development and growth to the many contributing volunteers.

In this following concept for Project Dana, she stated, "For the project's next phase, I'd like to propose a partnership between the youth and elderly. Together, they could share their talents and resources, supporting each other in relationships that benefit both the individuals and the community."

At the time of our interview, Shim continued to be a leading visionary of character and heart.

Shim's continued commitments and dedication awarded her an Honorary Doctorate of Humane Letters degree from the University of Hawai'i for her public service of over six decades and a Lifetime Honorary Kūpuna member of the Policy Advisory Board for Elder Affairs (PABEA). She was chosen as the first to receive the honors in the recognition for her decades of achievement in advancing policies and programs that enhanced the lives, safety and wel-



**Shimeji "Shim" Kanazawa
1915-2014**



fare of Hawai'i's elders and their caregivers.

She had been appointed and commissioned by many of our leading Governors from being chairperson for Family Life and Law Committee to being the driving force behind the State of Hawai'i Executive Office on Aging. In 1981, Shim became the first female director and chairperson of the Board of Kuakini Medical Center.

In 1961, 1971 and 1981, Shim led a delegation of approximately 12 community leaders to Washington, D.C. discussing current issues facing the aging population. She was selected to serve on the National White House Aging Committee in Washington, D.C. under the administration of President Jimmy Carter. Here, it allowed her the opportunity to share the plight and success of eldercare in Hawai'i as an advisory to our President and Senate Committee regarding current matters and trends of the older Americans.

Since 1986, Shim served on the Board of Directors for Mō'ili'ili Community Center (MCC), participating in their various committees and chaired the annual membership meeting committee. She appreciated the multi-generational and cultural component MCC provides to the community.

In the article done in April 2011, Shim was asked, "What should people in retirement do with their lives?" She said, "keep up a healthy lifestyle, keep busy, pursue hobbies, do things for others, focus on volunteerism, and keep families together."

She will be missed! ■



(right) Shim helping Japanese civilians and internees during WWII. (below) Her sitting in the Governor's press chamber.



Visits clinic regularly.

Takes Pilates.

Believes 62 is the new 39.

Our convenient neighborhood Straub Clinics, and screening and education programs, make it easy for you to take control of your health. Go to hawaiiipacifichealth.org to learn more.

Choose Healthy, Live Well

Diabetes is an epidemic in Hawai'i. It affects over 100,000 people in our state and the number increases daily. Prevention is the key, so it is important to learn about dietary and physical activity recommendations and know your risk factors.

Choose Healthy, Live Well is a pre-diabetes education program offered by the Straub Health Management Department. This 5-session program can help people at risk for Type 2 diabetes take the first step toward preventing diabetes and living a longer, healthier life.

For more information, call the Straub Health Management Department at 522-4325.



One of just 13 hospitals nationwide to earn all three Healthgrades awards in 2013.

STRAUB
CLINIC & HOSPITAL
An Affiliate of Hawai'i Pacific Health

Hawai'i Pacific Health is a not-for-profit institution.



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am-2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

PRIVILEGES & DUTIES

Retired Chief Justice Ronald Moon Calls America To The Bench

by Generations Magazine staff

Before retiring in 2010, Moon—an attorney for 16 years and judge for 28—put the “law of the land” to work for more than 40 years. As judge, he says he was proud to support the interests of his state and country, and witness hundreds of citizens perform their civic duty as jury members within the court system. He notes that jury duty is one of the key ways citizens can engage in civics and participate in the democracy of which we all depend on.

As this issue of *Generations* coincides with the Fourth of July, we sat down with Moon and asked him to reflect on what it means to be an American—as a retired chief justice, Korean-American and private citizen.

“Public service is the rent one pays for the space he/she occupies here on Earth...” this motto

is something my father used to say often, recalls Ronald T. Y. Moon, the former chief justice of the Hawai‘i State Supreme Court. “He was a living example...a very community-minded person. His actions prompted me to join the judiciary, thereby committing to public service.”

THE JUDICIARY - STATE OF HAWAII
RONALD T.Y. MOON
JUDICIARY COMPLEX

From the Plantation to the Judiciary

As a third generation Korean-American, Moon doesn't take our democracy, freedom or rights for granted.

Moon's grandparents on both sides came to Hawai'i in the first wave of Korean immigration, between 1903 and 1905. The family lived in Wahiawa. After leaving the plantation, Moon's paternal grandfather opened a tailor shop in Wahiawa that served as the family business for two generations. The Moon family (parents Duke and Mary, Moon and his three younger siblings) lived above the store.



Left: Grandfather Moon and Ronald (10 months).
Below: Toddler Ronald with dad enjoying a day at the Honolulu Zoo.



Academics were impressed upon Moon by his parents (his father wasn't educated beyond high school due to lack of finances; his mother attended vocational business school), who believed that education was necessary if one was to be productive in life. Yet, Moon admits that he wasn't the best student. He attended Leilehua High School and town high schools. He says that it wasn't until he was admitted to Mid-Pacific Institute (MPI) that his parents' advice sunk in.

"The school gave me the guidance, supervision and motivation that I needed," Moon says. "It was difficult for my teachers and counselors, specifically the Dean of Boys and my American History teacher, Lester Cingcade."

Cingcade was instrumental in seeing that Moon, "Stop being a kid and grow up!"

At MPI in the late '50s, during Moon's junior and senior years, there were "rules upon rules" for which any violation of them would result in a "charge" that would send students to the Senate Court (school's student court). Cingcade was the advisor and honor students were the judges.

During Moon's first year at MPI, he was in Senate Court on nearly a weekly basis for violating rules, ranging from disrupting class and holding a girl's hand on campus to his hair touching his ears and dust on his dorm room's window sill, etc. Punishment included "hard labor" such as pulling weeds, collecting garbage from the cafeterias, or not being able to go home on weekends.

"I believe that being a defendant in Senate Court convinced me that I would very much appreciate one day being on the "other side" of the courtroom," Moon says.

In fact, in his senior year at MPI, Moon got the opportunity to "defend" one of his good friends. Moon explains that his classmate got caught plagiarizing. Instead of writing a report on the American classic, *Moby Dick*, he used the comic book edition. The senior English instructor recommended to the school that he be expelled. "This meant that after four years of attending MPI and living away from home, my friend wouldn't graduate," Moon says. "I knew that his parents—a schoolteacher and service station owner—were not wealthy people. Private schools are so competitive and they sacrificed to pay for their son's way through boarding school. It didn't seem right that he'd be kicked out in our senior year."

With Cingcade's voice drumming in his head "to stop being a kid and to grow up," Moon decided to secretly visit the teacher and make a case on his friend's behalf. As a result, Moon's friend was allowed to stay on campus and graduate. (Later, he became a very successful businessman, and he and Moon are still very good friends to this day.)

"That experience gave me an awareness that I enjoyed helping people," Moon recalls.



Mid-Pacific Institute
Class of '58

my own...I was not to rely on the mom-and-pop shop. It was just that way," Moon recalls.

To determine Moon's future, the family visited the well-connected and educated reverend at the Wahiawa Korean Christian Church, where they were very involved in the parish activities.

"If you had a question, it was customary to visit the reverend for guidance," Moon explains. "The reverend stated that I would go to Iowa, as he knew of a very good school [University of Dubuque] that has a seminary...and that I was going to be a good minister one day."

Moon attended the University of Dubuque and then transferred to Coe College, where he studied toward becoming a social worker.

A older cousin, James Choi, who was studying at the University of Iowa Law School encouraged Moon to submit his application.

"He advised me that in order to get a good job in social work, I'd probably need to earn a doctorate degree. He suggested that I try to become a lawyer...that way, as a social worker, I could understand the law and better help people," Moon says.

In 1965 Moon graduated from the University of Iowa Law School and obtained his doctorate of jurisprudence.

After school, Moon returned to Honolulu. "It was the right thing to do to come home in '65. At the time, memories of the war with Japan and the Korean War were still fresh in America's mind. I didn't feel very comfortable in a nearly all-White community. If you looked Asian, you reminded them of the enemy."

College Conundrum

Although Moon started to find focus at MPI, he didn't graduate with college ambitions. Rather, he attempted to persuade his father to allow him to take care of the family business. "My father, however, wasn't going to have anything to do with me unless I went to college. If I was going to skip college, then he wanted me out of the house and living on

Once Moon returned to the Islands, he became law clerk to United States District Court Judge Martin Pence. He served under Pence for one year.

In 1966, he joined the staff of the Prosecuting Attorney of Honolulu where he was deputy prosecutor. Later, Moon left public service to become a partner in the law firm of Libkuman, Ventura, Moon and Ayabe until Gov. George Ariyoshi appointed him to the Hawai'i State Judiciary as a circuit court judge.

Then, Gov. John Waihe'e elevated Moon to the office of Associate Justice of the Hawai'i State Supreme Court in 1990. In 1993, Moon was promoted to chief justice.



Swearing in as Chief Justice with wife, Stella Moon, by Chief Justice Herman Lum in 2003.

No Injustice in Judgment

Judge Pence, from the U.S. District Court, had a great influence on the development of Moon's judging philosophy that revolved around two key points—judicial independence and treating all who appeared before the judge with respect.

"Pence essentially taught me judging," Moon says. He educated Moon on how to review cases and how to remain objective despite outside pressures, such as the media, politicians, big-business, special interest groups, and even protests outside of the courthouse.

"Pence insisted that judging always comes down to the facts of the case from evidence *only* admitted in court. Once determining the facts, you then apply the applicable law to those facts," Moon says. "You don't let the outside influence your decisions. That is what judicial independence is all about. That's what I tried to do throughout my career."

Moon continues to promote judicial independence in Hawai'i, and is averse to the fact that judges in many other states are elected rather than selected under a system like Hawaii's that utilizes citizens and lawyers in the selection process. "When judges are elected—and they need to waves signs, ask for donations, gain votes—they become politicians," he says.

To get votes, you have to be popular, Moon notes. "When a big issue comes up and you make a ruling... and it's not a popular decision... you lose votes and perhaps lose your job. Judges can't be placed in that kind of situation."



Induction into the Royal Order of King Kamehameha I.

Moon's second guiding principle—to treat people with respect, courtesy and civility—stems from the overarching ideologies of his father, Cingcade and Pence.

"I told the judges who I supervised that they should not scold, admonish or belittle people, like 'Judge Judy' on TV," Moon

says. "They shouldn't exhibit condescending behavior toward the people that come before them."

Democracy On Trial

After spending four decades in the legal system, Moon has witnessed the pros and cons of the legal system. One of the greatest weaknesses, he fears, is our lack of civic knowledge. And he questions whether it poses a threat to American democracy.

"The kind of ignorance that I'm talking about is illiteracy in civics—understanding government, its makeup and how it works... being able to name the vice president, your state's senators or the three branches of government—executive, legislative, judiciary," Moon explains. "Our inability to do so disappoints me a great deal."

Moon sites a recent study by the Center for the Study of the American Dream at Xavier University in Cincinnati, Ohio, which reveals that one-third of native-born citizens fail the civics portion of the naturalization test, in stark contrast to the 97.5 percent pass rate among immigrants applying for citizenship.

"Some people may argue that immigrants had time to study," Moon says, "but I contend that native-born citizens have lived here all their lives, spend 12 to 18 years in school, have access to unlimited media and resources... yet they can't name the governor of their own state or identify the law of the land, such as *The Constitution*? It's just amazing and depressing!"

Moon explains, "It's because of these kinds of reports year after year when I was serving in the judiciary, especially as a chief justice, that I understood clearly why nearly 25 percent of people don't show up for jury duty in Hawai'i (and up to 75 percent in other states such as Florida), and why voting is at an all-time low. People are oblivious to their civic responsibilities."

Our country is like a family: Everyone has to pitch in or it doesn't work. As citizens of the American "family," we all have certain responsibilities, like going to school, voting, obeying the law... and jury duty.

Any jury pool assembled to try a criminal or a civil case is supposed to be drawn from *all* socioeconomic classes of the general population. When a quarter or more of the people summoned don't show up, the person who is in trial is potentially robbed of the opportunity to be fairly judged by his/her peers.

Moon explains that he understands that jury duty is not an attractive thing to most people. In fact, he's heard "every excuse in the book" to get out of it. Moon says, "But I always ask people who try to skip jury duty to imagine a situation where their friend, family member, spouse, or themselves is charged with a crime and a jury trial is set to determine their guilt or innocence. Wouldn't they want a good, fair and well-balanced jury? Wouldn't they want a peer to represent them in the jury? Would they want a reluctant jury member who doesn't want to give service—or doesn't believe in the jury system—sitting in judgement of them?"

It was a family affair at the Kapolei Judiciary Complex ceremony and Chief Justice Ronald Moon's retirement celebration. From left to right: Moon's wife Stella; mother Mary; daughter Julie and sons Scott and Ronald Jr. (not pictured); and step-daughters Jan and Jill; and step-son Herb (not pictured).

Use Your Voting Voice

"Civic literacy is important so everyone can understand democracy and see how things are done in government," Moon says.

Moon points out that the first general election in 1960 after Hawai'i became a state, voter turnout was 94.6 percent. Since then, the rate has been gradually slipping. In disbelief, Moon says that in 2008, "even when we had a local boy running for president, Hawai'i was *last* of all the states with a 43.6 percent voting rate."

To vote is to respect the history that granted us that privilege. To vote is to help your state and country choose positive leaders. Whether or not your candidate wins, the point is that you used the voice and power that was given you.

Retiring From The Bench

After Moon's first term as chief justice ended, he considered retiring. He knew his wife Stella would like to spend more time with him, but she also encouraged him to go for a second term—he says, "as long as I thought I'd enjoy myself."

Moon decided to apply, and in 2003 he was retained to serve a second term as Chief Justice of the Hawai'i State Supreme Court. He retired in September 2010—three years shy of completing the term because under Hawai'i law all judges must retire at age 70.

"I feel that for me, the age limit was very appropriate. I had 40-plus years in the legal field—nearly 18 of which were as chief justice—the longest serving chief justice since statehood. I was ready to go!"

"I'm indebted to Stella, my biological and adopted children, my parents and grandparents for the tremendous support and love they've extended to me in my pursuit of love, peace and joy in my career throughout the years," he says.

Going Out On Top

To cap his career, the West O'ahu court complex in Kapolei was named the Ronald T. Y. Moon Judiciary Complex just days before his retirement. It currently serves as the new home of family court for the 1st Judicial Circuit.

"I was very flattered and honored that it was named after me," Moon says. He notes that his predecessor Chief Justice Herman Lum had the original idea 20 years earlier and spent a lot of time trying to convince the legislature to build a one-stop shop family court center.

"When Lum retired and I took his place, the family court was still a very good concept. Luckily at the time, Kapolei was new and the 'second city' was looking for community foundations, such as a courthouse," he says.

In retirement, Moon continues his lifetime civil service by offering dispute resolutions, such as mediation and arbitration. He also aids high-risk teens in Waipahu at Kick Start Karate, founded by former Honolulu Police Chief Lee Donohue. In addition, Moon sits on several boards, including Mid-Pacific Institute, St. Louis School, Wahiawa United Church of Christ and Ohana Pacific Bank.

"I have the opportunity to learn new things and read material that isn't strictly law... it's so refreshing," Moon laughs. "Retirement, which is your last phase of life... is ultimately the best. I just love it. Maybe I should have retired earlier!"

Whether working or retired, Moon encourages everyone to get involved in civics in whatever way best suits them. "I understand that everyone is busy trying to make a living, but we should all do what we can to get involved in the community—PTA, Lions or Rotary Club, team coach, tutoring and so forth," Moon says. "We fulfill our civic duties by investing in our communities and country... thereby enjoying, strengthening and preserving our rights and freedoms." ■



The 8th Annual Aging In Place Workshop

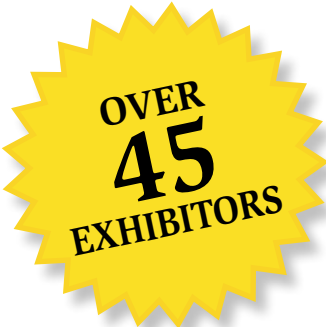
Saturday, August 23, 8:30am–2:45pm
Ala Moana Hotel

		AARP	Legal & Financial	Government Prgm. AlohaCare
		HIBISCUS BALL RM.	PLUMERIA ROOM	PAKALANA ROOM
AM Session	8:30–9:30	Costs and Challenges of Care: Possible Solutions <i>Steve Tam, AARP</i>	How to Finance your Long-Term Care Needs <i>Michael W.K. Yee, CFP Ameriprise Financial</i>	Medicare Made Simple <i>Martha Khlopin, AlohaCare</i>
	9:45–10:30	The Future of Social Security, <i>Kathy Jaycox, AARP</i>	Aging in Place—Use Your Home to Stay at Home <i>Percy Ihara</i>	Medicaid Myths and Legends: What Have You Heard? <i>Cassandra Stewart, Cardon Out Reach</i>
	10:45–11:30	Fraud Watch! The Con Artist’s Playbook <i>Jackie Boland, AARP and Deputy Prosecuting Attorney Scott Spalina</i>	Estate Planning for You and Your Family <i>Stephen Yim, Attorney at Law</i>	Social Security <i>Jane Burigsay Social Security Administration</i>
	Mid-Day Break	Visit Exhibitors (Open all day) Over 45 Exhibitors	Visit Exhibitors (Open all day) Over 45 Exhibitors	Visit Exhibitors (Open all day) Over 45 Exhibitors
PM Session	Noon–1:00	Costs and Challenges of Care: Possible Solutions <i>Steve Tam, AARP</i>	How to Finance your Long-Term Care Needs <i>Michael W.K. Yee, CFP Ameriprise Financial</i>	Medicare Made Simple <i>Martha Khlopin, AlohaCare</i>
	1:15–2:00	Getting Your Life Documents In Order <i>Jeannette Koiwane, Kokua Mau</i>	Aging in Place—Use Your Home to Stay at Home <i>Percy Ihara</i>	Medicaid Myths and Legends: What Have You Heard? <i>Cassandra Stewart, Cardon Out Reach</i>
	2:15–3:00	Assistive Technology to Survive and Thrive <i>Barbara Fischlowitz-Leong, Exec. Director of ATRC Hawaii</i>	Estate Planning for You and Your Family <i>Stephen Yim, Attorney at Law</i>	Premium Senior Services <i>Christina Valenzuela, Catholic Charities</i>



No reservations required. For more information, call 808-234-3117

Caregiving Cardon Outreach	Healthy Aging	Kokua Care
CARNATION ROOM	ILIMA ROOM	GARDEN LANAI
Fall Prevention Tips <i>David Nakamaejo, Comforting Hands Senior Care</i>	Supplements For Seniors <i>Dr. Amy Brown, University of Hawaii</i>	De-Clutter and Age in Place Graciously <i>Cynthia Arnold, Declutter Hawaii</i>
Living with Alzheimer’s <i>Pamela Yuen, Alzheimer’s Association</i>	10 Things to Know About Physical Therapy <i>Julie Moon, Physical Therapist</i>	Navigating Long-Term Care Options <i>Hope Young, Kokua Care</i>
Don’t Send Me to a Nursing Home <i>Teri Bruesehoff HiHomecare</i>	Staying Healthy, Safe and Active: Senior Exercise and Tai Chi <i>Debbie Hart, Director Child & Family Service, Gerontology Program</i>	7 Secrets to Reversing Aging <i>Dr. Shintani</i>
Visit Exhibitors (Open all day) Over 45 Exhibitors	Visit Exhibitors (Open all day) Over 45 Exhibitors	Visit Exhibitors (Open all day) Over 45 Exhibitors
Fall Prevention Tips <i>David Nakamaejo, Comforting Hands Senior Care</i>	Supplements For Seniors <i>Dr. Amy Brown, University of Hawaii</i>	De-Clutter and Age in Place Graciously <i>Cynthia Arnold, Declutter Hawaii</i>
Don’t Send Me to a Nursing Home <i>Teri Bruesehoff HiHomecare</i>	10 Things to Know About Physical Therapy <i>Julie Moon, Physical Therapist</i>	Navigating Long-Term Care Options <i>Hope Young, Kokua Care</i>
Living with Alzheimer’s <i>Pamela Yuen, Alzheimer’s Association</i>	Staying Healthy, Safe and Active: Senior Exercise and Tai Chi <i>Debbie Hart, Director Child & Family Service, Gerontology Program</i>	7 Secrets to Reversing Aging <i>Dr. Shintani</i>



Medicare And The Working Individual

Information provided by the Hawaii SHIP- State Health Insurance Assistance Program

Are you going to stop working when you are 65 years old? If you are like some people in Hawaii — you love your job and you aren't ready to stop working just because you are eligible for Medicare. What happens then? Do you have to sign up for Medicare? Will you be penalized if you don't enroll?

These are some common questions that we receive at the Hawaii SHIP Program (State Health Insurance Assistance Program). We will try and walk you through the common factors, but again, you need to check with your current employer and any other insurance that you are eligible for to see how they all fit together.

First, we suggest that you contact the benefits administrator at your current job (or your spouse's job if you are covered by their plan) to find out how Medicare may change your coverage or what you need to do for them. This is usually the Human Resource department.

Second, call Social Security Administration (or best to create an account with them so you can check it online) and see if you are eligible for "premium free" Medicare Part A (for most people they have worked 40 quarters (10 years) and paid payroll taxes). If you don't have to pay for Part A — enrolling will usually be secondary to your employer group health plan and you will also receive the Medicare & You Handbook in the mail each fall.

The decision to enroll in Medicare Part B & Medicare Part D is a personal decision, but you want to make the right decision at the right time so that you will have the coverage when you need it and won't incur higher costs through penalties.

If you are able to delay enrolling in Part B (Medical Insurance) and Part D (Prescription Drug Coverage) then you will have a special enrollment period when you (or your spouse) stop working and are no longer covered by the active employer group health plan. The special enrollment periods are eight (8) months for Part B and 63 days for Part D. Best to start investigating your options about 6 months before you plan to retire.

Again, Medicare unlike your Social Security, full retirement begins at 65 and you should begin looking at what your options are about six (6) months prior to your 65th birthday. If you need assistance the Hawaii SHIP provides counseling, pre-retirement webinars and presentations to help you look at your options.

Contact our certified Medicare counselors if you would really like to learn more about Medicare and help your community, or becoming a Hawaii SHIP Volunteer. ■

Hawaii SHIP (State Health Insurance Assistance Program)
1-888-875-9229 | 808-586-7299
help@hawaiiiship.org | www.hawaiiiship.org
For 2014 Medicare updates: www.medicare.gov



The people you want to help the most are usually the same people who don't want to be a burden.

LIFE LESSONS 101

When it matters most, count on us. Interim HealthCare® helps seniors live an enriched life — safely, securely and independently. We understand the challenges you face, we know how to help you find the answers you need, and we provide the kind of care you can count on for the people who are counting on you.

– Bathing/Grooming	– Unique HomeLife Enrichment Activities
– Meal Planning/Preparation	– Light Housekeeping
– Medication Reminders	– Escorts to Doctor Appointments
– Help after a stay in the hospital	– Errands/Shopping
	– And much more!

Call today for a **FREE** in-home evaluation
(808) 951-0949
InterimHealthCare.com/Honolulu



Don't Stress Over Fraud

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



April is Stress Awareness Month, but one thing that should never cause stress is doing business with Social Security.

However, if you fall victim to fraud, it can really stress you out, not to mention damage your credit score and wallet. We encourage you to be cautious of suspicious email, letters, and phone calls or any time someone asks for your personal information.

What Social Security Does Not Do

Generally, Social Security will not call or email you and ask for your personal information, such as your Social Security number or banking information. If someone contacts you and asks for this kind of information and claims to be from Social Security, do not give out your personal information without first contacting us to verify the validity of the request. It could be an identity thief phishing for your personal information.

Report suspicious calls to our Fraud Hotline at 1-800-269-0271, 10:00 am – 4:00 pm (ET), or online at www.oig.ssa.gov using the "Fraud, Waste, or Abuse" link (www.oig.ssa.gov/report).



When making a report, please include as many of the following details as possible of the alleged suspect(s) and victim(s):

- **Names**, addresses, phone numbers, dates of birth, and Social Security numbers
- **Description & Location** of the fraud
- **When & How** the fraud was committed
- **Why** the person committed the fraud (if known)
- **Who else** has knowledge or witness of the potential violation.

Stealing Your Identity

Identity theft is one of the fastest-growing crimes in America. If you or anyone you know has been the victim of identity theft, you should contact the Federal Trade Commission at www.idtheft.gov, or call 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261.

False Advertising

Misleading advertisers may victimize people who receive Social Security and Supplemental Security Income (SSI) benefits. Such companies offer Social Security services for a fee, even though the same services are available directly from us free of charge. Especially upsetting are ads that make it appear as though they came directly from us. By law, such advertisements must indicate that the company is not affiliated with Social Security.

If you see, what you believe is misleading advertising for Social Security services from a company that fails to say it is not affiliated with Social Security, report it to us at:

**Office of the Inspector General
Fraud Hotline
Social Security Administration
P.O. Box 17768
Baltimore, MD 21235**

This goes for advertisements in print, online, or on television or radio. Also, advise your state's attorney general or consumer affairs office and the Better Business Bureau. You can visit the Office of the Inspector General online at www.oig.ssa.gov and select the "Fraud, Waste or Abuse" link.

Learn more about identity theft and misleading advertising by reading our publications on the subjects at www.socialsecurity.gov/pubs.

You may have enough stress already. Don't get stressed over fraud. ■

Questions, online applications, or to make an appointment to visit a Social Security office, contact:
1-800-772-1213 (toll free) | 1-800-325-0778 (TTY)
www.socialsecurity.gov



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

AM 690 EVERY
THE ANSWER SATURDAY

GENERATIONS RADIO SHOW with Percy Ihara: 4 pm – 6 pm
Open mic conversation from Financial to Caregiving and Govt programs

Real Property Tax Credits For Homeowners

by Fusao Nishibun, Tax Relief Supervisor, Division of Treasury, Dept. of Budget & Fiscal Services, City and County of Honolulu

The City and County of Honolulu offers a real property tax credit to property owners who meet certain eligibility requirements. If you qualify, the maximum real property tax owed would not exceed 3% or 4% of your income, depending on your age.

What are the Eligibility Requirements?

- You must have a home exemption in effect on the property at the time of application and during the tax year of July 1, 2015 – June 30, 2016
- Any of the titleholders do not own any other property anywhere
- Combined income of all titleholders for the 2013 calendar year does not exceed \$50,000

How Do I Apply for the Tax Credit Program?

Application available at the following locations beginning July 1, 2014 to the deadline date of September 30, 2014:

- All Satellite City Hall locations
- Treasury Division in Honolulu Hale, Room 115
- Tax Relief Section at the Standard Financial Building at 715 So. King St., Room 505
- Online at www.honolulu.gov/budget/Treasury_division.htm

When will the tax credit be applied to my real property taxes?

If approved, the tax credit will be applied to the July 1, 2015 – June 30, 2016 tax year.

You must file annually for this credit.

For more information and assistance in applying for the Tax Credit Program, contact the Tax Relief Office at 808-768-3205. *Information subject to change without notice.

East O’ahu’s Hidden Gem for Adult Day Care

by Emmet White, President and CEO, Arcadia Family of Companies



Tucked away in Niu Valley, Kilohana Senior Enrichment Center is a little-known resource for East O’ahu families. The adult day care is operated by Arcadia, Oahu’s only provider of continuum care. For almost 50 years, Hawai’i’s families have looked to Arcadia as a trusted resource for senior living.

The center serves seniors and their caregivers during the workday with a safe, stimulating environment. Seniors can enjoy activities, games, wellness exercises, and nutritious meals with plenty of space for private time. Caregivers have the freedom to work or attend daytime activities with peace of mind knowing loved ones are in good hands.

In addition to socialization, Kilohana offers a personal care plan based on a client’s needs and managed by Arcadia’s interdisciplinary care team. Services are available Monday—Friday 7:30 am — 5:30 pm.

Kilohana Senior Enrichment Center, like Central Union Church Adult Day Care & Day Health, is operated by Arcadia. The Arcadia family of companies includes 15 Craigside, Arcadia Retirement Residence and Arcadia Home Health Services. For more information on Kilohana Senior Enrichment Center call 808-373-2700 or visit arcadia-hi.org.

ONE COMPANY. ONE AGENT. MANY WAYS TO SAVE.

Let me help you save time and money. Protecting more of your world with Allstate makes your life easier. And it can put more money in your pocket. Bundle your policies and you can save even more. Why wait? Call me today.

M Dixon & Associates Inc. 808-689-9770
marcdixon@allstate.com
www.allstateagencies.com/47049

Allstate You're in good hands.

Subject to terms, conditions and availability. Savings vary. Allstate Insurance Company, Northbrook, Illinois © 2011 Allstate Insurance Company.

Home Care Specialists

Many families are not sure what help is available. We'll take the time to give you honest answers to your questions.

If you need caregivers in the home, we customize our services to your family’s needs and lifestyles, from bathing and preparing meals to just giving a family member much needed time away.

- Reliable, trustworthy personnel with proven experience, background checks and drug screening
- Total patient care with assistance in daily living activities, housekeeping, running errands, giving meds, wound care, oxygen admin, blood sugar checks and tube feedings
- Reachable staff 24/7
- Locally owned and operated
- From 2 hours to 24 a day, to meet your specific needs
- 31 years caring for Hawaii
- Finding answers for a loved ones care is priceless

Kahu Malama Nurses We Care for Hawaii

Hawaii's only temp service to earn JCAHO's coveted seal of approval.

Office: (808) 951-0111
1357 Kapiolani Blvd., Suite 850, Honolulu, HI 96814

www.kahumalama.com

Captain Cook Coin Company OF HONOLULU

We buy & sell collectibles:

- Coins & Currency
- Vintage Jewelry
- Tokens & Medals
- Hawaiiana

Collections and Estates sought!

Captain Cook Coin Company is one of Hawaii’s most respected coin dealers. Owner, Craig Watanabe has 54 yrs. experience in buying and selling coins, currency and other collectibles. Give Craig a call or go online now!

ANA Life Member | Authorized PCGS, NGC, ANACS & CAC Dealer | ICTA Charter Member

808-531-2702 captaincookcoin.com



Independence Starts At Home!

by Teri Bruesehoff, Chief Operating Officer HiHomeCare (The Hawaii Group subsidiary)

When we celebrate the 4th of July with family, friends, food and fireworks, it is a time to remember what it means to be **free**.

With many of our aging, recuperating or ill 'ohana, independence means being able to receive quality care in the privacy and comfort of their own homes. Home healthcare is not just about doctors, nurses, aides and companions providing safe, quality care in the home; it's about the right to remain independent as long as possible, even to the end of life.

Home is familiar. Home is comfortable. Home is where most of us want to be when ill. The ability to age and get well in the comfort of your own home surrounded by family and friends helps keep the spirit of independence alive.

Fourth of July is also about patriotism. Being patriotic is not just about pledging allegiance to

the flag and believing in american values, it is about being proactive in our community, and making things better for the young and the old.

Nurses, home health aides and companions emulate patriotism by caring for their fellow citizens and providing quality health services rain or shine, most likely without glory or recognition. These caregivers give back by providing all our seniors access to quality home care.

Let's commend all the caregivers who are committed to our 'ohana and by supporting the value and dignity of home healthcare, we are protecting our most vulnerable citizens, our fellow americans! ■

HiHomeCare, 745 Fort Street, Honolulu, HI 96813

808-356-HELP (4357) | info@hihealthcarehawaii.com
hihealthcarehawaii.com

Nightingale Case Management, Inc.
specializes in long-term care placement:

- State Licensed Adult Foster Homes on Oahu
- Cost-effective to Nursing Homes
- Monitoring and Care Coordination by Clinical Team
- 24/7 Care

Please contact us at (808) 484.220 for a free assessment and consultation.

(808) 484.2205
nightingalecmi@hotmail.com
www.nightingalecasemanagement.com

NIGHTINGALE
CASE MANAGEMENT, INC.

Better Support For Family Caregivers

by Gerry Silva, State President, AARP Hawaii

Hawaii's family caregivers are starting to get the support they need. These caregivers are among the 247,000 sons, daughters, husbands and wives who help loved ones stay independently at home for as long as possible—providing help with everyday tasks.

In mid-April nearly 500 Hawaii residents joined elder advocacy groups and resource providers in paying tribute to family caregivers at an event at the Japanese Cultural Center. The event was to recognize the extraordinary contributions they make, highlight helpful community resources and provide an update of recent legislative efforts to support caregivers and their families.

During the 2014 legislative session AARP supported a measure that would allow family caregivers be more involved in the patient healthcare process. Senate Bill 2264 (the CARE Act) was a Kūpuna Caucus bill backed by many House and Senate legislators and community groups. It was intended to give caregivers the instruction needed to safely care for loved ones when they're discharged from the hospital.

AARP believes caregivers should be informed and recognized for their role in coordinating the care of loved ones transitioning from hospitals to home. Research found that family caregivers are under pressure to provide increasingly complex medical tasks—like wound care, injections, and medication management—when loved ones return home from the hospital. Caregivers often receive little or no training to provide care and are often the only option available to families, who may not be able to afford professional home care.

How serious are the challenges facing Hawaii's caregivers? The answer may be found in personal stories of caregivers like Keri Yamamoto, a caregiver and occupational therapist, whose uncle was admitted twice last year to a local hospital. She was "highly dissatisfied" with the discharge procedure. She testified in Support of SB 2264. On Maui, caregiver Michele Paularena, also supported the bill when her husband was discharged from the hospital without adequate instructions on how to administer the medications prescribed.

While SB 2264 did not survive this session, the House Finance Committee passed a concurrent resolution (HCR 78) that calls for the establishment of a family caregiving working group to examine and assess the role of caregivers in the hospital discharge process. AARP welcomes the opportunity to work with hospitals and community stakeholders to ensure caregivers are properly instructed in the care of loved ones at discharge.

Hawaii needs coordinated care putting patients and families first. As our population ages, it's essential that family caregivers are supported and our community recognizes the limits of what they can do on their own. ■

AARP Hawai'i state office:

808-545-6024 | Toll-Free: 866-295-7282

www.aarp.org/hi | facebook.com/AARPHawaii
twitter.com/AARPHawaii

GENERATIONS RADIO SHOW



A weekly series on
aging and senior issues
with Percy Ihara,
Publisher of Generations Magazine

The show is airing at a critical time. In a decade, one-third of Hawai'i's population will be 65 or better. The state is urging kūpuna and their families to prepare now for home and community-based care.

Financial and legal advisors to caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

LISTEN LIVE on KHNR
SATURDAYS 4pm – 6pm

AM 690 THE ANSWER
NEWS. OPINION. INSIGHT.

Visit Generations808.com for complete show archive



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

AM 690 EVERY SATURDAY
THE ANSWER

GENERATIONS RADIO SHOW with Percy Ihara: **4 pm – 6 pm**
Open mic conversation from Financial to Caregiving and Govt programs



Emphysema

by Dr. Ritabelle Fernandes, MD

Emphysema is a lung disease that makes it hard to breathe. Emphysema, along with chronic bronchitis are referred to as Chronic Obstructive Lung Disease (COPD). COPD is the fourth leading cause of death in the United States. Smoking is the leading cause of emphysema.

Emphysema results when the delicate linings of the air sacs in the lungs become irreversibly damaged causing airflow limitation. As the fragile tissues between air sacs are destroyed, air pockets in the lungs develop. Air becomes trapped in these spaces of damaged lung tissue. The lungs slowly enlarge, and breathing requires more effort. The main symptom of emphysema is shortness of breath, which usually begins gradually.

What causes emphysema?

The main cause of emphysema is long-term exposure to airborne irritants such as:

- Tobacco smoke
- Marijuana smoke
- Air pollution
- Manufacturing fumes

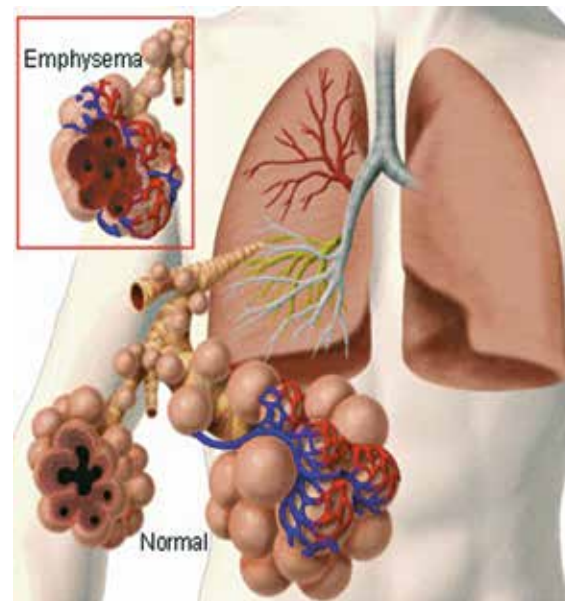
Rarely, emphysema is caused by an inherited deficiency of a protein that protects the elastic structures in the lungs called alpha-1-antitrypsin deficiency emphysema.

How is emphysema diagnosed?

Lung function tests or spirometry are noninvasive tests which measure how much air the lungs can hold and how well the air flows in and out of the lungs. It can also measure how well the lungs deliver oxygen to the bloodstream. A physician may order a chest X ray and blood tests.

How is emphysema treated?

Emphysema cannot be cured, but treatments can help relieve symptoms and slow the progression of the disease. Bronchodilators and inhaled steroids are the mainstay. Antibiotics may be prescribed during acute bronchitis or pneumonia. Pulmonary rehabilitation programs can teach persons on breathing exercises and techniques



to reduce breathlessness and improve exercise capacity. As lung function deteriorates a person may need home oxygen. Surgery is the last resort and includes lung volume reduction surgery or lung transplant.

What lifestyle changes are recommended?

- Quit smoking
- Avoid respiratory irritants and fumes
- Exercise regularly
- Get the recommended immunizations — influenza and pneumococcal vaccinations

What help or support is available for anyone with emphysema?

- Join a COPD support group
- The American Lung Association has Better Breathers Clubs all across the country.
- Call the Lung Helpline at **1-800-LUNGUSA** ■



Aquatic Therapy for Rotator Cuff Pain

by Julie Moon, Physical Therapist

We have all heard the term “rotator cuff.” What is a rotator cuff? A group of four muscles: supraspinatus, infraspinatus, subscapularis and teres minor that connects the shoulder blade (scapula) to the arm bone (humerus).

The rotator cuff tendons are key to a healthy functioning shoulder. They are subject to wear and tear or degeneration, as we use our arms. Occasionally, the muscles or tendons of the rotator cuff become irritated or damaged because of injury or overuse.

What are the risk factors?

- Over the age 40
- Impingement syndrome
- Poor posture
- Muscle/joint tightness
- Repetitive overhead motions

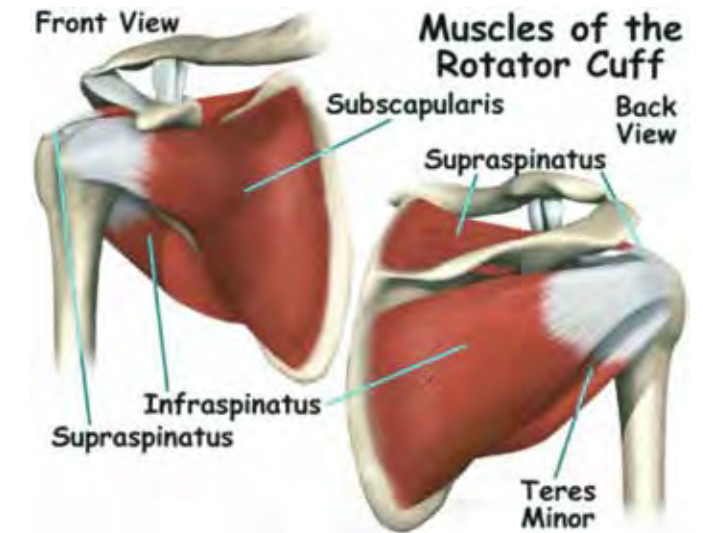
What are the symptoms?

- Shoulder pain
- Upper arm pain
- Pain/weakness lifting the arm
- Pain/weakness reaching
- Pain lying on the shoulder

Performing rotator cuff exercises in warm water can help to strengthen the muscles and make it less painful during rehabilitation.

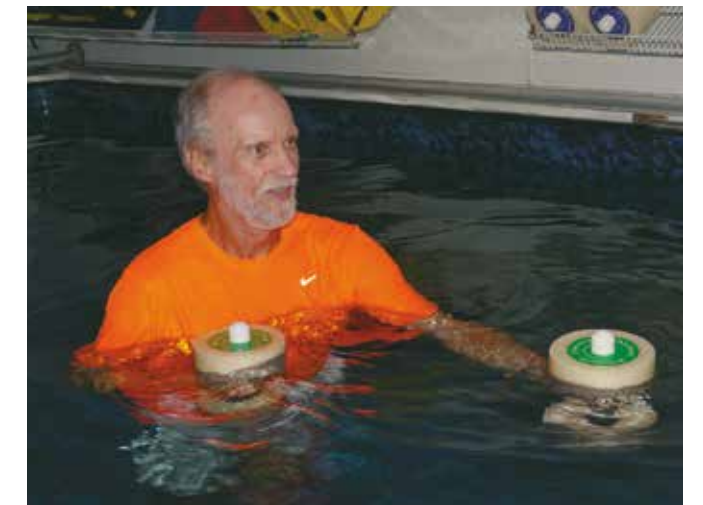
The Journal of Orthopedic and Sports Physical Therapy published a study that compared the effects of land and water exercises on the rotator cuff. It was found that the water’s buoyancy minimizes the amount of stress on the shoulder and the resistance created by the water actually improved the effectiveness of the exercises. The study concluded, aquatic therapy allows for earlier rehabilitation after surgery or injury without compromising the patient’s safety.

So when traditional therapy is too painful to endure, aquatic therapy can offer an early start to rehabilitating the rotator cuff and allow for a speedy recovery. ■



Testimonial:

Vernon G. Campbell Lcdr/NC/USN/Ret (Lieutenant Commander U.S. Navy Retired Nurse Corps) age 65, an exercise enthusiast stated, he suffered with chronic shoulder pain and while exercising in warm water, he’s noticed improved mobility and strength with significantly less pain. As a result, he has been able to resume a normal exercise regimen without pain or discomfort.



Moon Physical Therapy, LLC
320 Ward Avenue, Suite 107, Honolulu, HI 96814
Aquatic Therapy, Land-based Therapy and
Cardiopulmonary Rehab Programs
808-597-1005 | www.moonpt.com



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

AM 690 EVERY
THE ANSWER SATURDAY

GENERATIONS RADIO SHOW with Percy Ihara: **4 pm – 6 pm**
Open mic conversation from Financial to Caregiving and Govt programs

Applying for benefits can be very difficult. Without assistance, many applications are denied. Since 1996, Cardon Outreach has helped people across Hawaii get coverage for Nursing Home or Home and Community Based Medicaid services.

We are committed to working with you and helping you through the Medicaid Long Term Care Eligibility Process.

Call us for a **FREE** screening and more information.

808.566.6666

TOLL FREE FROM ALL ISLANDS
855.690.8977

CARDON OUTREACH®
www.cardonoutreach.com



Get Ready To BBQ

by Jeffrey Sisemoore, Director of Planned Giving for the National Kidney Foundation of Hawaii

Celebrate a patriotic Fourth of July with kidney-friendly food. Sometimes people think that the world of food might be ruined if a diagnosis of Chronic Kidney Disease (CKD) is made or dialysis is required. Nothing could be further from the truth. Care is needed to follow your doctor's advice and nutrition requirements; there are plenty of foods good for your health and tasty too.

As we celebrate Fourth of July, The National Kidney Foundation of Hawaii decided to offer a kidney-healthy recipe appropriate for CKD, Dialysis, and Diabetes patients — and the rest of us who just like good, healthy food.

BBQ PINEAPPLE CHICKEN

Ingredients:

- 4-5 oz. skinless chicken breast
- 20-oz. can pineapple rings
- 2 tsp. chopped garlic
- 1 tsp. Dijon mustard
- 1/2 tsp. wasabi paste



Directions:

Remove pineapple rings from can, save the drained pineapple juice. Mix pineapple juice with garlic, mustard and wasabi paste. Dice chicken breasts into 2-inch cubes. Combine pineapple juice mixture and chicken together, marinate overnight in the refrigerator. Place the chicken pieces on skewers. Barbecue chicken on a hot grill until the chicken is golden brown and cooked in the center (5 to 10 minutes depending upon the temperature of your grill). Serve over 4 pineapple rings. Serves 4.

(Source: <http://www.kidney.org/patients/kidneykitchen/recipes.cfm>)

The National Kidney Foundation of Hawaii has prepared a cookbook of kidney-healthy recipes available to the public. Go to www.kidneyhi.org/Calabash_Cookbook.php to order a copy.

Have a happy Fourth of July! ■



National Kidney Foundation of Hawaii
808-589-5976 | jeff@kidneyhi.org
www.kidneyhi.org | www.kidney.org



Have you Fallen?

1 out of 3 Seniors fall every year!
30% of falls are preventable.



Call Project Dana for a **FREE**
Home Safety/Fall
Prevention Assessment!
808-945-3736

Active licensees with RERC
can receive commissions
from referrals made on any
island or the Mainland.
Call for a new agent packet.

Real Estate Referral Center, Inc.

1888 Kalakaua Ave, #C312
Honolulu, HI 96815

Sherry A. Goya (S), President

808-722-8487
sgoyallc@aol.com



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am-2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuuacare.com



WE CAN HELP YOU:

- Understand your senior living options
- De-clutter your home and age in place safely
- Create a floor plan and organize your home
- Pack, move & unpack in your new home
- Prepare your home for sale with trusted vendors
- Find the right buyer & guide you through the process
- Relieve your stress and give you peace of mind through the transition

**If you'd like to arrange a private seminar for you,
your church or group, call 754-2225
or email us at ihara@iharateam.com.**

MISSION STATEMENT: To honor God, with the highest level of competency, care and compassion with uncompromising integrity.

The IHARA Team
www.oahuhomes.biz

SENIORMOVE MANAGERS
www.smmhawaii.com

De-clutter Hawaii
www.declutterhawaii.com



THE IHARA TEAM - KELLER WILLIAMS HONOLULU
1347 Kapiolani Blvd., 3rd Floor • Hon., HI 96814 • Each Keller Williams Office is Independently Owned & Operated



What Do You Say To A Centenarian?

by Generations Magazine staff

Can you imagine being born a century ago? Life must have been simpler. But reaching this century-marker is certainly a privilege.

Well, at the Ko'olau Senior Hui there is always a monthly celebration of birthdays for their seniors. And in April of this year, the Ko'olau Senior Hui had a very special celebration with a special cake. It read, "Happy 100th Birthday Mildred Wong" as she celebrated her birthday at the Kaneohe Senior Center with family and friends.

Mildred, born and raised in Kaneohe, must have seen a lot. She witnessed the world and the evolution of governments, like the Statehood of the Hawaiian Islands. Watched technology progress in leaps and bounds: AM/FM, watching black & white TV, then color. Computers were only used in large companies. Now every person owns one, small and large. The thought of organic food probably wasn't the same as it does today. To Mildred,

it was her own backyard garden. You may still see her pulling weeds in her yard at home.

The point is that she's taken care of herself and she continues to enjoy her life and her new status as a Centenarian. And there's the secret.

So, what do you say to a centenarian? Simply, "Happy 100th Birthday, Mildred Wong!" and Generations Magazine wishes you many more to come. ■

If you know of any other centenarians, send us a photo and something about him/her. Contact Sherry Goya: 808-722-8487 SGoyaLLC@aol.com



From Father To Son; Son To Father

by Generations Magazine staff

Rev. Paul S. Osumi, 1905–1996. "Today's Thought" Who was that man behind those simply inspired messages, written in the daily newspaper column of the Honolulu Advertiser and published for over three decades for all of Hawai'i to read?

Norman Osumi, the youngest son of the late Reverend Paul Osumi, received many inquiries about publishing a new collection of "Today's Thought." But, Norman felt any new collections would need more since his father had already published three small volumes one in 1966 and the other two in the 90's. With the labor of love, Norman took a decade to complete his research on his father's interesting life.

In the Hilo Tribune, Norman states, "I started reading his journals, as well as letters he wrote and received from my mother, military authorities, Christian leaders, friends and church members. The more I read, the more interested I became in my father's past, which he rarely talked about. He almost never mentioned the war years, when he was interned and encountered many disappointments and much hardship and disgrace. Many people told me it was common for the older generation, especially fathers, not to tell their children about their lives."

Norman completed his research and published his book in 2013, *Today's Thought — Rev. Paul Osumi, The Man & His Message*, a book inspired by his father's life; a biography from his perspective.

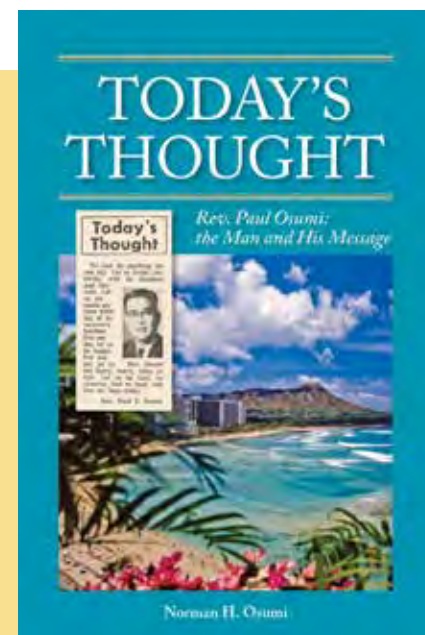
He writes of his father's childhood life living on O'ahu and how he earned his academic scholarships in order to continue his studies. His father's life in ministry and the ordeal of being wrongly accused as an enemy agent, arrested and imprisoned then shipped to a prisoner-of-war camp. He was then reunited with his family as they lived in Gila Relocation Camp located in Arizona for the remaining four years during World War II. Still with his father's faith, he gave hope to the many with his inspirational messages.

Beyond the words of wisdom, the late Rev. Paul Osumi messages were written about life, giving words of encouragements and hope to the lives of many.

To the conclusion of the book, Norman included over 300 selected "Today's Thought" inspirational sayings that were printed in the *Honolulu Advertiser*. One of them is this:

The Way to Love — Rev. Paul Osumi

"The way to love anything is to realize it might be lost. As we mediate over it we will come to see its truth. A good way to love the members of our family is by remembering that they might be lost. A good way to love our country is by realizing that its blessings might be lost." ■



Inspired by his father's life and sayings of God, love, peace and humanity, Norman Osumi chronicled his father's life.

You may find this inspiring book, *Today's Thought — Rev. Paul Osumi, The Man & His Message* by Norman Osumi online and stores near you:

Legacy Isle Publishing
www.legacyislepublishing.net

Logos Bookstore
www.logosbookstorehawaii.com

Amazon Prime
www.amazon.com

Barnes & Noble
www.barnesandnoble.com

Japanese Cultural Center of Hawai'i (JCCH)
2454 South Beretania Street
808-945-7633 or email at info@jcch.com

Mail Orders for autographed book, contact "Today's Thought", 808-595-4676

with Honolulu's only Endless Pool and one-on-one direct therapy care!

Orthopedics, Sport Medicine and Manual Therapy

Indoor, Private Aquatic Physical Therapy

Cardiopulmonary Rehabilitation & Geriatric Therapy

Moon Physical Therapy, LLC
Julie Moon, M.P.T.
Owner & Treating Physical Therapist
320 Ward Avenue, Suite 107
808-597-1005
www.moonpt.com
Email: jsomoon@hotmail.com

"I suffered from chronic shoulder pain and was unable to tolerate activities of daily living. While exercising in the warm water, I noticed improved mobility and strength with significantly less pain. As a result, I have been able to return to my normal exercise routine without discomfort and I would highly recommend Aquatic Therapy to anyone with chronic pain." Vernon G. Campbell 65 y.o.
Lieutenant Commander US Navy Retired Nurse Corps

We accept all major private health insurance, as well as Worker's Comp and No Fault.

Dancing With Life

by Millie Chun of the Hawaii Ballroom Dance Association

If you find your exercise regimen becoming boring and a chore, stop fighting it and switch to ballroom dancing!

AARP The Magazine, March 24, 2011 issue, reports that dancing is not only fun, but it's therapeutic. Dance can, among other things, boost your cardiovascular health and bone strength as well as improve balance. Joe Verghese, professor of Neurology at Albert Einstein College of Medicine, reported that "unlike many other physical activities, dancing involves significant mental effort and social interactions." Frequent dancing, which involves both intellectual and social stimulation, was reported as the only physical activity shown to reduce the risk of getting dementia.

So while learning dance steps with a partner, brain health and general well-being is improved while having fun exercising, socializing, and forming new friendships.

Retired Computer Specialist, Herbert Ota is a living testimony benefiting from ballroom dancing. While vacationing on a cruise, Herbert collapsed when the cruise ship docked in Vienna, Austria. On October 25, 2013, Herbert was immediately taken to a hospital where emergency triple by-pass surgery was performed.



Herbert and Shirley Ota, President of HBDA

Three months later, Herbert was on the dance floor with his wife Shirley eagerly learning the romantic Bolero with directors Ben & Faith Agbayani of the Hawaii Ballroom Dance Association (HBDA), Hawai'i's oldest and largest dance organization founded by Eugene Ichinose.

They religiously attend dance rehearsals five times a week with a team of eight couples from the Pearlridge Chapter. They showcased their dance number at the HBDA 55th Anniversary Ball on May 3, 2014 at The Palladium in Honolulu.



Dancing at the Palladium, Honolulu

This celebration was a gala affair, with different dance exhibition teams representing different chapters, each choreographed by HBDA's own creative dance instructors. In addition, Herbert had also rehearsed and prepared for CABARET III, an HBDA fundraiser directed by Jack Cione. It was a new extravagant musical comedy production with a cast of 82 performers in lavished costumes from the HBDA, Arcadia and Craigsides.

With all of Herbert's scheduled dance rehearsals, he is recuperating well and gaining his strength back from his open-heart surgery. He is looking simply great, a testament to the wonders of dance therapy with the HBDA.



Preparing for the Cabaret III performance, (left to right) Millie Chun, Allyson Doherty, Jack Cione, Shirley Ota

You are never too young or too old to learn to dance. If you would like to get in good shape, stay physically fit and mentally alert, while having fun and making new friends, contact any one of our HBDA chapters.

HBDA is "the place to learn to dance". You are invited and more than welcome to come, and dance with us! ■

Hawaii Ballroom Dance Association (HBDA)
808-753-8673 | hawaiiballroomdance@hawaii.rr.com
www.hbda-hawaii.org

Voices Of Aloha

by members of Voices Of Aloha

Voices of Aloha, formerly The GleemenPlus of Honolulu, traces its origins back to 1916 when the Gleemen of Honolulu, the oldest male chorus west of the Rockies, was established. In 1996, while under the direction of Shigeru Hotoke, the group was opened to women and the name was changed to The GleemenPlus of Honolulu. In 2013, the name was finally changed to Voices of Aloha. Mark Yasuhara has directed the group since 2007.

Voices of Aloha is the quintessential community choir in that most are average singers representing a cross-section of the multi-generational, cultural, racial, and religious tapestry that is Hawai'i, singing songs the community loves. Their repertoire includes classical favorites as well as original arrangements by Mark Yasuhara of Broadway and popular tunes, patriotic anthems, and of course, the songs of the people of Hawai'i.

Yasuhara says choral singing is one of the best low-impact activities for seniors. Full-voiced singing incorporates deep, core breathing, good posture and physical coordination. Learning and performing the music challenges and focuses the mind and creates natural and easy social interaction. Unlike karaoke, choral singing encourages cooperation, support and blending with other singers. Voices of Aloha members say rehearsals are stimulating, invigorating, happy affairs, a highlight of their week.



Performance at the The City & County of Honolulu's Parks and Recreation's 25th Annual Senior Classic Games 2014.



Voices of Aloha, a multi-generational and cultural choir group, directed by Mark Yasuhara (center?)

The choir perform at civic and private functions, churches, retirement centers and nursing homes. Recently, they performed at the annual Senior Classic Games at Halawa Gym coordinated by Garrett Iwai for their 25th anniversary. The Games were created in 1989 by, then, recreational director, Herb Yasuhara, Mark's uncle. Herb was recognized and Voices of Aloha opened the Games with a half-hour concert in his honor, concluding with the singing of "The Star Spangled Banner" and "Hawai'i Pono'i."

All ages are welcome. The group primarily consists of seniors, including a few octogenarians. They welcome, without audition, anyone who enjoys choral singing. Since many are not music readers, rehearsal CD's are provided and director Mark Yasuhara offers a music-reading seminar in July. Most everyone who joined as a non-music reader can, at least now, follow the notes.

Voices of Aloha meet every Tuesday at 7 pm in the Annex of the Community of Christ Church at 1666 Mott-Smith Dr. in Makiki, one block makai of Roosevelt High School, from September through May. ■

PACIFIC DESIGN & CONTRACTING
A DESIGN AND DRAFTING COMPANY
WENDELL SAKAGAWA
808-542-5885
wsakagawa@gmail.com

Multi-Generational Design | ADA Design Renovations
1400 Pensacola Street, Suite 205, Honolulu 96822

Art On The Zoo Fence

by Lynn Forney

Since 1953, some of Hawaii's best local artists have displayed and sold their art on the fence of the Honolulu Zoo along Monsarrat Avenue across from Kapiolani Park.

Many artists have come and gone; including young artists just getting started in the art world, older artists that picked up art as a hobby after retirement, artists that have become very successful and a few artists that have been regular members for many years.

The artists gather every **Saturday & Sunday from 9:00 am–4:00 pm**, rain or shine under the beautiful trees along Monsarrat Avenue, offering shade, a welcome reprieve from sunny Waikiki beach across the street.

As you stroll along the zoo's fence line, you will find these artists showcasing a wide variety of art and photography; you are sure to find something you will like.



Artist Lavonne Baldwin at the fence with her art.

Visitors come from all over the world to view and purchase art from these artists, and many have customers who return each year.

Currently there are about 25 regular artists and spaces available for stand-by artists as well. The organization is non-profit, and each year a donation of art supplies is given away to schools and other groups.

If you are interested in displaying your art or would like more information, visit our website, www.artonthezoofence.com. And "like" us on our Facebook page, **Art On The Zoo Fence**.

We look forward to seeing you in beautiful Waikiki! ■

Senior Games 2014

by Generations Magazine staff

The games continue on: **The City & County of Honolulu's Parks and Recreations' 25th Annual Senior Classic Games 2014**. The games were created for seniors by Herbert Yasuhara, a retired Hālawā Park director.

This year there were over 270 participants (not including spectators) and a total of 88 teams from 20 senior clubs entered in 4 different games: Tunnel

Vision, Peg Ball, Pin Ball and Nine Gates, with age divisions: Seniors 55–69 and

Garrett Iwai, Shirley & John Macadangdang and Harry Mizushima



Above, Mayor Kirk Caldwell gives his best, while outdoor activities are enjoyed.

Masters 70+. There were over 40 staff members from the Department of Parks and Recreation helped with management and execution, even the Honorable Mayor Kirk Caldwell stopped by to play a few games with the seniors.

Generations Magazine sponsored the event and presented each division's participants with certificates of achievement and medals for outstanding performance. For information and to join next year, contact Recreation Specialist, Garrett Iwai at **808-768-3030** or email, giwai1@honolulu.gov. ■



841 Bishop Street, Suite 725
Honolulu, HI 96813

Serving Oahu, Kauai, Maui and the Big Island

General Inquiries(808) 536-8531
Hearing ImpairedCall TTY 711

COMMUNITY PLAN

Local Customer Service

QUESTCall Toll Free **1-877-512-9357**
QUEST ExpandedAccess (QExA)Call Toll Free **1-888-980-8728**
www.UHCCommunityPlan.com

MEDICARE SOLUTIONS

Local Customer Service

AARP MedicareCompleteCall Toll Free **1-888-736-7435**
UnitedHealthcare Dual CompleteCall Toll Free **1-866-622-8054**
UnitedHealthcare MedicareComplete...Call Toll Free **1-866-238-7220**
www.uhcmedicareolutions.com



Shaping Up!

with Diane Cadinha
ACE & NASM CERTIFIED

- ◆ Personal training for all ages
- ◆ Specializing in senior fitness
- ◆ Locations: Mililani & Honolulu

808-221-3905

shapingup@hawaii.rr.com
shapingup808.com



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.



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

AM 690 EVERY SATURDAY
THE ANSWER

GENERATIONS RADIO SHOW with Percy Ihara: **4 pm – 6 pm**
Open mic conversation from Financial to Caregiving and Govt programs



Bedroom & Bathroom Safety

by Reiko Lewis, Interior Designer, Ventus Design

Two of the rooms you spend the most time in—the bedroom and the bathroom—are also the most important rooms to look at if you're considering renovations to your home.

For seniors, one of the most dangerous rooms in a home is the bathroom. Investing in enhancements here can pay huge dividends in significantly reducing the risk of accidents and injuries later. Even what can seem like simple changes, such as creating even, single-level entry into the bathroom or installing grab bars, which offers a dual function as a light, can reduce that risk for family members of all ages.

One change that homeowners don't often think of, is moving the bathroom faucet volume control from its typical location at the back of the sink to the front of the sink, or even installing touch-censored faucets. This can be a little more work, but allows the faucets to be more easily

accessed—from both a wheel chair as well as young keiki. Installing a lighted mirror with pivots can also be an added convenience.

In the bedroom, don't let the dangers of trip and falls keep you up at night. Installing low energy lighting along the floor and bed frame is not only quick and easy, but keeps the floor and your path visible in the dark. The best part, you'll sleep more soundly knowing you've done everything you can to keep every member of your family safe. ■



Ventus Design | 1441 Kapiolani Blvd., Suite 1115
ph 808-356-5622 | c 808-358-9135
rlewis@ventusdesignhnl.com
www.ventusdesignhonolulu.com



A Secured Estimate Is A Secured Roof

by Clinton Murakami, Murakami Roofing

With Independence Day on the horizon and summer shifting into gear, homeowners are encouraged to address pending roof-related issues to ensure the safety and longevity of one's home. A professional roofing company should be contacted for any roof upgrades. It is recommended that a few estimates from companies verified by the Better Business Bureau or referrals from friends and family be looked into first.

By researching the company's portfolio and references, customers can weed out inexperienced, fly-by-night operations that could produce shoddy results, costing more in the long run.

It is also recommended that homeowners check with the State's Regulated Industries Complaints Office: 808-587-3295 or www.cca.hawaii.gov/rico/business_online/, to determine the status of a company's licensing information and history.

Once you've nailed down two or three estimates, you can do a real in-depth comparison by asking those companies for information on the industry's new and popular roofing materials. Don't let price be the determining factor—consider the quality of materials.

When choosing a roofing company, make sure they are licensed and bonded with a general liability insurance. This is to insure peace of mind and the safety of your home. The end result, a happy homeowner with a new roof.

This 4th of July, let's all raise our flags to honor our veterans who sacrificed their own lives for our freedom. ■

Murakami Roofing | www.murakamiroofing.com
808-348-8270 | murakamiroofing@gmail.com

SEE WHAT YOU'VE BEEN MISSING.



JENKINS EYE CARE offers routine eye examinations and the latest advancements in treating common or more serious eye conditions. Dr. Jenkins has performed more than 570 bladeless laser cataract surgeries using LenSx® technology since 2012. A medical pioneer, Dr. Jenkins was the first in Hawai'i to perform LASIK and LenSx® eye surgery and to use the iStent® implant for patients suffering from both glaucoma and cataracts.

Specializing in the treatment of: Nearsightedness, Farsightedness, Astigmatism, Cataracts, Glaucoma, Dry Eye Syndrome

Call today to make an appointment. (808) 591-9911



JENKINS EYE CARE

www.JenkinsEyeCare.com
Facebook.com/jenkinseyecare | Twitter: @jenkinseyecare
YouTube: www.youtube.com/jenkinseyecare
615 Pi'ikoi Street, Suite 205 Honolulu, Hawai'i 96814

How can a little red wagon work for YOU?

Est8Planning Counsel LLC
Estate Planning & Administration
Alakea Corporate Tower
1100 Alakea Street, Suite 2424
Honolulu, Hawai'i 96813-2840

Reserve your space by calling
(808) 587-8227 or
register online at
www.est8planning.com

Please join us for a free, no pressure, no obligation
Est8Planning Essentials workshop,
and discover how a little red wagon can work for you.



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

AM 690 EVERY
THE ANSWER SATURDAY

GENERATIONS RADIO SHOW with Percy Ihara: 4 pm – 6 pm
Open mic conversation from Financial to Caregiving and Govt programs



Two Days In The Summer

by Scott Spallina, Senior Deputy Prosecuting Attorney

The Fourth of July is the cornerstone of summer. It is a date where families will get together; BBQ's will occur; and fireworks will be watched. Memories of our youth will resurface, and stories of our nation's birth will be told.

Independence Day being on Friday this year, will turn the weekend into a three-day break. In short, it will be celebrated as a holiday.

Nineteen days prior to Independence Day, on Sunday June 15, World Elder Abuse Awareness Day (WEAAD) will happen. No parades, however, will be marking this day, nor will picnics be planned around it. If you don't read the paper that day or watch the news carefully, it will go unnoticed.

In 2006, WEAAD was created to bring awareness that elder abuse exist in our society. Judging from my experiences as supervisor of the Elder Abuse Unit at the Prosecutor's Office, this goal has not been achieved. I get calls from victims and their families who are in shock that these crimes exist and they have fallen victims to them. Even within law enforcement, there is surprise at the rate these crimes occur and the ingenuity these criminals employ.

Part of our collective ignorance comes from the fact that these offenses are rarely reported to the police or covered by the media. This lack in reporting leads to the belief that these crimes do not occur that often, gives potential victims a false sense of security that this could never happen to them.

Another reason we don't think about elder abuse is that, quite frankly, it's depressing. Stories of elder abuse are reminders that this situation could be a possible future in our own lives. We don't like to think that when we get older we might need assistance or become vulnerable. Just look at the small minority of us that have invested in long-term care insurance. We want to believe we are going to grow old—being healthy the entire time—and then, at the ripe age of 112, we will go to sleep and gently pass into the night. Events like WEAAD are not conducive to the "ignorance is bliss" mentality many of us share.

This observance day, however, does serve a purpose. Once a year, we might stumble upon a mentioning of this day and take a moment to think about our parents or grandparents and give them a call to see how they are doing. OR perhaps take another look at that piece of mail we got and question the sincerity of its claim that it has made us rich.

So, although WEAAD will most likely not become an event in the future where fireworks will be lit, it will for some remind us that although we won independence centuries ago, and we are not free from the crimes that target our seniors. ■

To report suspected elder abuse, contact the Elder Abuse Unit at: **808-768-7536** | ElderAbuse@honolulu.gov www.ElderJusticeHonolulu.com

Long Term Care Advisors

National Leaders in Long Term Care Protection

"John helped me find an affordable long-term care policy at age 70. I chose the policy [so] I could remain in my home & use the services of family or friends. John has always been knowledgeable, readily available, honest & reliable. I have no reservations recommending him to anyone seeking an ltc plan suitable for their individual needs"

Dr. Nancy Young



John Wesley Nakao, CLTC

MINIMIZE BURDENING YOUR FAMILY WITH THE 70% LIKELIHOOD OF NEEDING LONG-TERM CARE. Protect & pass on your savings, getting care in your own home & NOT a nursing home. We broker all major companies with 30% couple & 15% health discounts with sharable benefits, paid up policies & RETURN OF UNUSED LTC BENEFITS TAX FREE. Call or email for no-obligation long-term care, life insurance or lifetime income information or quotes.

JOHN NAKAO, Long-Term Care Risk Specialist
808-485-8888 • ltca@hawaii.rr.com
www.LTCAdvisor.info/usa



Qualifying for Medicaid Is Unpatriotic?

by Scott A. Makuakane, Counselor at Law

Some people question whether Medicaid planning might be unpatriotic. After all, Medicaid is a "welfare" benefit funded by our tax dollars. Is it "wrong" to put yourself in the position to have the taxpayers pay for your long-term care? Let us begin by considering what it means to be a taxpayer.

Everyone knows that it is immoral and illegal (and unpatriotic) to cheat on your income taxes. But does that mean any of us has an obligation to pay more taxes than the law requires? Of course not. The Internal Revenue Code allows us to take various kinds of deductions when we file our annual income tax returns. As long as we deduct no more than the law allows, we are engaging in the noble practice of tax avoidance. However, if we knowingly take a tax deduction in an amount or of a kind that we are not entitled to take, the terminology changes to tax evasion. For tax avoidance, a person is praised, for tax evasion, a person goes to jail.

In the 1916 U.S. Supreme Court case of *Bullen v. Wisconsin*, Justice Oliver Wendell Holmes wrote "when the law draws a line, a case is on one side of it or the other, and if on the safe side is none the worse legally that a party has availed himself to the full of what the law permits. When an act is condemned as an evasion, what is meant is that it is on the wrong side of the line." Taking economic advantage of what our law allows—staying on the "safe" side of the line—is both legal and patriotic.

Justice Louis Brandeis, whose tenure on the U.S. Supreme Court overlapped that of Justice Holmes, famously stated this same principle another way: I live in Alexandria, Virginia. Near the Supreme Court chambers is a toll bridge across the Potomac. When in a rush, I pay the dollar toll and get home early. However, I usually drive outside the downtown section of the city and cross the Potomac on a free bridge. If I went over the toll bridge and through the barrier without paying the toll, I would be committing tax evasion. If, I drive the extra mile and drive outside the city of Washington to the free bridge, I am using a legiti-

mate, logical and suitable method of tax avoidance. For my tax evasion, I should be punished. For my tax avoidance, I should be commended.

Knowing the alternatives that are available to you is the essence of wise planning. You cannot make a choice that you do not know you have. So if paying for long-term care is an issue for your family, learn about Medicaid qualification so you can plan your and family's financial future wisely. Availing yourself of a benefit that the law allows and intends cannot be unpatriotic. ■

Scott Makuakane, Counselor at Law
Focusing exclusively on estate planning and trust law.

Watch Scott's TV show, **Malama Kupuna**
Sundays at 8:30 p.m. on KWHE, Oceanic channel 11

www.est8planning.com
O'ahu: 808-587-8227 | maku@est8planning.com

Living at Home
is the BEST place to be

Customized Personal Care in Your Own Home

- ♥ Warm companionship
- ♥ Light meal preparation
- ♥ Light housekeeping
- ♥ Bathing and dressing assistance
- ♥ Medication reminders
- ♥ Respite for family caregivers

Comforting Hands Senior Care
Call 545-3700 or 262-8586
for a FREE assessment in your own home!

Visit us at ComfortingHandsHawaii.com



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

AM 690 EVERY SATURDAY
THE ANSWER

GENERATIONS RADIO SHOW with Percy Ihara: **4 pm – 6 pm**
Open mic conversation from Financial to Caregiving and Govt programs



Retiring Into Your Dream Job

by Michael W. K. Yee, CFP

Americans in general have strong work ethic, so a life of extended leisure doesn't appeal to everyone. With the average U.S. life expectancy estimated at 80.1 years, there's no reason why you can't pursue meaningful work in retirement especially if your health is good and your mind is sharp. The desire for activity and income are other important reasons you may decide to return to the workforce and stay well beyond age 65.

Retirees today can consider a number of opportunities, such as turning special expertise into a consulting gig, taking a part-time job, starting a small business or volunteering for non-profit work. Let's take a closer look.

Become a consultant. Many retired professionals turn their past into thriving consulting businesses, often providing services to their former employers.

Others blog about their fields of expertise. Speaking engagements, seminars and webinars are additional ways you can share your knowledge, which can bring income and provide you with the professional and intellectual stimulation your former work life provided.

Get a part-time job. If your former field offers part-time opportunities, you may be the lucky ones to land a less-than-full time job with better-than-average compensation.

Some seniors go back to school to get another degree, training or certification that will qualify them for a challenging part-time job in a field of interest. Or, decide to take a low stress, entry-level job simply to remain active—bagging groceries, working a cash register or becoming a barista to stay busy while lining your pockets with a little extra cash.

Start your own small business. Merchandising and auction sites such as eBay and Etsy are where people turned their hobbies of collecting or crafting into thriving businesses.

In your former work life, you may not have had as much time to devote your hobby as you would have liked. Now you can pursue selling your col-



lectibles or handmade treasures and enjoy the rewards of a small business.

Volunteer. Many retirees take advantage of their open calendars to ramp up volunteering for organizations they support.

While giving your services freely to your favorite nonprofit won't pad your pocketbook, it can be extremely rewarding and meaningful. Whether you choose to help your favorite church, hospital, professional organization or animal shelter, volunteering your time can enrich your life and benefit your community in important ways.

It's up to you to create a rewarding retirement.

If you choose to continue working for a paycheck, your financial advisor can help you examine how additional income will impact your overall retirement finances.

Remember, the point of a work commitment in retirement is not to replicate your former 40-plus hour workweek. Ideally, your retirement career is about staying active and engaged in ways that keep you young.

Whether or not you pursue a new line of work in retirement, be sure to leave room for activities and interactions that will make your golden years as rewarding as they can be. ■

Michael W. K. Yee, CFP

1585 Kapiolani Blvd., Suite 1100, Honolulu

808-952-1222 ext. 1240 | michael.w.yee@ampf.com

Michael W K Yee, CFP®, CFS®, CRPC®, is a Financial Advisor 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 26 years.

Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC.

© 2014 Ameriprise Financial, Inc. All rights reserved. File # 823751



The Joint Legacy Trust

by Stephen B. Yim, Attorney at Law

Moving on in life, there are a lot to think about and questions to consider when passing down assets to loved ones.

Are you married?

Is your marriage a partnership?

Are your children from the same marriage?

Do you have separate trusts?

Do you own a home?

If you answer yes to any of these questions, consider a *Joint Legacy Trust*.

With the new \$5.34 million estate tax exemption, only about 0.14% of us will pay an estate tax. Owning a home and passing it on could cause a capital gains tax. Having a joint trust not only reflects and mirrors your life as a partnership, but other benefits include: simplicity, flexibility, and reducing capital gains tax.

The Joint Trust offers simplicity in that it eliminates the need for obtaining a Federal Identification Number and filing a trust income tax return when the first spouse dies; flexibility to accommodate change after the first spouse's passing; and reduces capital gains tax by taking advantage of a "step-up" in basis, coined "freebasing" by *Forbes Magazine*.*

Separate Trusts were prepared when the estate tax exemption was \$600,000 per spouse and helped to reduce estate tax. With an exemption of over \$10 million per couple, most of us will not pay an estate tax, and our children may pay capital gains tax unless we change to a Joint Legacy Trust. ■

*Forbes Magazine, March 2014: "Freebasing Your Estate". If you would like a free copy of this article, please call me and I will be happy to send you a copy.

Stephen B. Yim, Attorney at Law

2054 S. Beretania St., Honolulu

808-524-0251 | stephenyimestateplanning.com



How can you Help?

Make your car a Kidney Car!

It is fast and hassle-free! And, you still get a great tax deduction. For more information on how you can donate your vehicles on Oahu call 593-1515, on Maui call 270-8890 or go online to www.kidneyhi.org



National Kidney Foundation™
of Hawaii



1314 S. King St., Suite 1555, Honolulu, HI 96814 • Phone: 593-1515 • www.kidneyhi.org
To learn more about our programs, support groups and volunteer opportunities visit www.kidneyhi.org



Accepting gently used clothes, small household items and HI5c

Look for the MAILER that tells when we're in your neighborhood or call 596-7575 or go online to www.kidneyclothes.org



8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

AM 690 EVERY
THE ANSWER SATURDAY

GENERATIONS RADIO SHOW with Percy Ihara: 4 pm – 6 pm
Open mic conversation from Financial to Caregiving and Govt programs



OVERWHELMED with years of stuff?

We Specialize in:

- * Retirement Community & Care Home Move-ins
- * Removing Unwanted Items From Your Property
- * Setting Up Your New Home to Fit Your Needs
- * Downsizing, De-Cluttering & Floor Planning
- * Estate Clear-Outs & Sales

We help take the stress out of downsizing & de-cluttering.

Call 221-8345 for a free consultation. Visit www.smmhawaii.com



Hawaii's 1st and Only Member of
the National Association of Senior
Move Managers. Bonded & Insured.






Robert Ching
Manager

Cynthia Arnold
Vice President



POWERED BY THE IHARA TEAM










BROOKE
Pletsch, RA

SCOTT
Kawamura, RA

ANTONET
Barut, RA

DAN
Ihara, RA

JULIE
Ihara, RA

KENT
Leong, RA

AILEEN
Andres, RA

KAI
Oshiro, RA

ARE YOU PREPARED FOR YOUR FUTURE?

Each month, we host a
FREE Senior Living Options
seminar that helps
you better understand
the options that are
available for you.

You'll learn about:

- How to plan for the future and/or expanded needs which may arise as you age.
- Understanding the difference between a monthly rental and a "buy-in" community.
- How to down-size and de-clutter years of personal belongings.
- Removing the stress of moving and creating a plan for a smooth transition.
- How to increase the value of your home to sell at the highest price in today's market.

**For more information on our next seminar date,
or if you'd like to arrange a private seminar, call us today at 754-2225.**



KELLER WILLIAMS HONOLULU • 1347 Kapiolani Blvd., 3rd Floor • Hon. HI 96814 • Each Keller Williams office is independently owned & operated.





8th Annual AGING IN PLACE WORKSHOP
August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

Exhibitors contact: Hope Young
Hope@kokuacare.com

Your Home For Life

Sophisticated living for every stage of your life



© 2009, Rockler Companies, Inc.



© Rev-A-Shelf.com



Virtual images created by Ventus Design

Do you expect your home not just to be safe and functional for all members of your family but a space which expresses who you are?

A 2013 Smart Choice Award-winning interior design agency, Ventus Design specializes in designing senior-living spaces that are aesthetically appealing while still being functional and attractive. With a background in hospitality design and experience in working with ADA guidelines, we are able to bring good qi (harmony) into projects, evoking homes that not only offer a safer living environment, but which subtly incorporate modern and stylish elements.

By actively listening to our clients we are able to take their history and realize design ideas that creates a space which reflects their values and enhances their lifestyle at any age, creating a home that you and your family can be proud of and enjoy safely today and for years to come.

Please call us today at Ventus Design, 1-808-356-2652, send email to rlewis@ventusdesignhnl.com, or visit us at www.ventusdesignhonolulu.com for a complimentary consultation.



Reiko Lewis
Principal

Ventus Design
1441 Kapiolani Blvd.
#1115
Honolulu, HI 96814
P: 808.356.2652
C: 808.358.9135



WINNER OF 2013 SMART CHOICE AWARD
By 55+ Housing Council-Southern California

Vacations Hawaii

Special Packages from \$649

Cruise into Vegas on Our New 767



- Five chartered patterns per week • State-of-the-art Boeing 767 signature interior
- Twin aisle 2-3-2 seating in three classes of service
 - High ceilings with generous headroom • Dramatic interior lighting
 - TV monitors in every seat back with
8 channels of entertainment



Visit the New Vacations Hawaii Website

www.boydvacationshawaii.com

1585 Kapiolani Boulevard, Suite 900, Honolulu, HI 96814 • Honolulu 591-4777 and Neighbor Islands 1-800-548-8951