

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

SPECIAL

MEDICARE ISSUE

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Cover & Feature Story Photography by Brian Suda
Mural Art at KTA Superstores-Hilo by Kathleen Kam



As we enter the fall season we are so happy to bring you the wonderful story of a true gentleman and caring Director of the Hawai'i County Office on Aging, Alan Parker. Alan "talks-story" about the people who mentored him and the plantation values that allowed him to be successful. We are grateful to Alan Parker and his whole office

for their support and the many dedicated volunteers who assist all our seniors on Hawai'i Island. A special mahalo to Jolean Yamada, Nic Los Banos and Pauline Fukunaga who were efficient point persons for our magazine staff.

Several other stories focus on Hawai'i Island seniors giving back to their community: the very popular "Seniors Living in Paradise" TV show hosts, George Yoshida and Derek Kurisu (pg. 24), The Kona Rotary (pg. 28), and Senior Outreach volunteers in Paho (pg. 20). We also report on our visit to Hilo's prestigious Lyman Museum (pg. 27). *Generations Magazine* just grew to 58 pages, with resource guides, and more spot-on educational topics by our contributing writers.

With this issue, I am also honored to introduce you to our new Associate Editor Katherine Kama'ema'e Smith from Maui. She brings so much energy, heartfelt feelings for our culture, stories of the islands and love for life and for our seniors. Katherine is a baby boomer on Medicare, who managed her mom's last years and knows both the challenges and joys of caregiving.



Thank you for stopping by the Senior Fair to chat and fill out our questionnaire, which helps us pick topics for upcoming issues. I hope you enjoyed meeting our advertisers and learning more about their services. **Big congratulations to Amy Itagaki of Aiea**, who won our sweepstakes prize—an all-expense-paid Vacations Hawaii Las Vegas package for two at the California Hotel. It's good to be lucky!

Many of you are veterans who put their lives in harms way to protect our freedoms. We thank you for serving our country—and the families of veterans who suffered loss. We ask all our readers to reach out to veterans and families of active military this Veterans Day.

And October also starts the time to review our Medicare plans. Many people just received notice that they must choose a new plan for 2015. We invited Martha Khlopin to give us details and timeframes for changing Medicare plans (pg. 34), as well our regular Medicare column from Hawaii SHIP (pg. 32), as a service to you.



Live well,

Percy Ihara, Editor/Publisher

PERCY IHARA Publisher/Editor 808-234-3117 Percy@Generations808.com	KATHERINE K. SMITH Associate Editor 808-268-0787 Katherine@Generations808.com	SHERRY GOYA Sales & Distribution 808-722-8487 SGoyaLLC@aol.com	TILA WOMACK Director of Marketing b/f: 808-315-8089 c: 910-494-4307 Tila@Generations808.com
WILSON ANGEL Art Director Wilson@Generations808.com	BRIAN SUDA Photographer BSuda@aloha.net	PETERSON ROSARIO Webmaster Webmaster@Generations808.com	



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.



VALERIE CHANG, JD, is Executive Director of the Hawaii COPD Coalition, which is part of the American Thoracic Society Public Advisory Roundtable. After she was diagnosed with emphysema, Valerie became an advocate for COPD, working to create a Hawaii State COPD Plan with stakeholders. She is also active in the Coalition for Tobacco Free Hawaii. Valerie previously worked as trial attorney, a Girl Scout leader, and National Steering Committee Member for the YWCA. She is a graduate of UC at Davis, Martin Luther King School of Law.



MARTHA KHLOPIN is a licensed insurance professional and hosts "Making Medicare Work For You." Tune in to KHNR-690AM Saturdays at 11am or KGU-99.5FM Sundays at 10am. With LiveWell Resources Hawaii, Martha conducts Medicare workshops for individuals, businesses and senior clubs. She is Board Vice-President of the Family Education Centers of Hawaii (FECH) and Hawaii YFC. For Medicare information or to schedule a workshop: **808-973-0754** | mkhlopin@alohacare.org.



KATHY NEWKIRK LEONG R.N. Chief Executive Officer of Kahu Malama Nurses, Inc., one of the largest, and the only Joint Commission Certified Health Care Staffing Service (HCSS) in the State of Hawai'i. Kathy studied nursing at California Hospital Medical Center School of Nursing, Los Angeles and founded Kahu Malama in 1982. Kahu Malama Nurses provides professional health care staff to hospitals, clinics, and medical facilities, and trained staff for home care.



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



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

TERI BRUESEHOFF | DR. RITABELLE FERNANDES | SHERRY GOYA | HAWAII SHIP | STAN MICHAELS
SCOTT A. MAKUAKANE | KIRK MATTHEWS | JULIE MOON | CLINTON MURAKAMI | GERRY SILVA
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STEPHEN B. YIM | Special mahalo to our guest contributor, Dr. Paul L. Enright from Arizona



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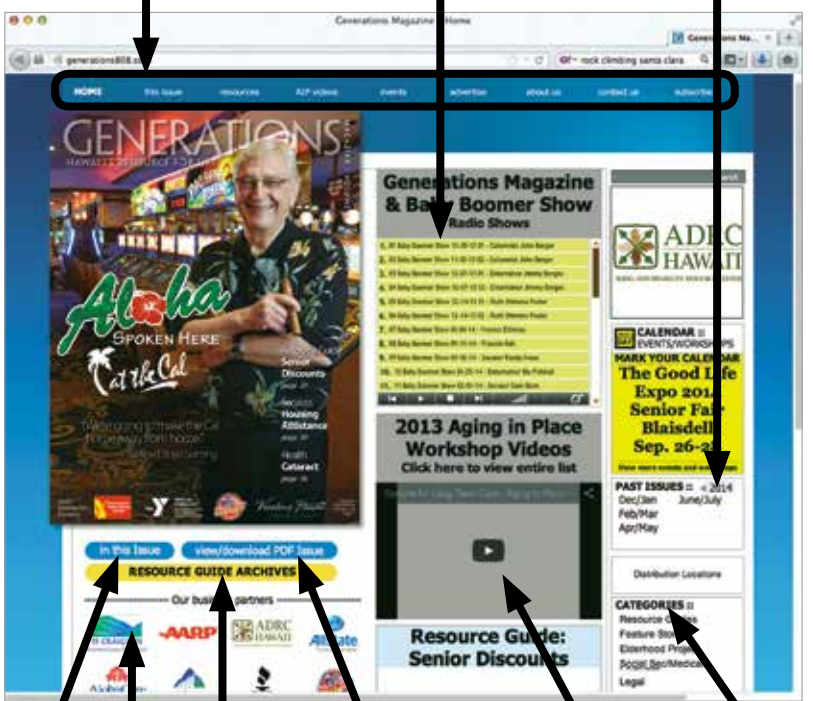
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Aging In Place Workshop Bigger Than Ever

by Generations Magazine staff

The 8th Annual Aging in Place Workshop at the Ala Moana Hotel on August 23rd had attendees waiting to go into the exhibit area by 7:30am. They could see 60 agencies and companies busily setting up their displays and were anxious to visit them. Workshop sessions were “standing room only” and organizers were very pleased with the response throughout the entire day.

“So many seniors want to stay in their homes as long as possible, and every day more services and great strategies become available to help them do just that,” said Michael Yee, an O’ahu financial planner and contributing author for *Generations Magazine*. Yee and 20 other experts presented ‘aging in place’ strategies, and made themselves available for questions at the workshop sessions.

More seniors need to hear this information. Even though an estimated 1200 seniors attended the Aging in Place workshops, more seniors need to come next year. Attorney Stephen Yim said in his workshop that only 30% of seniors have done adequate financial and health planning. Fall prevention expert David Nakamaejo of Comforting Hands Senior Care said that even though falling is a major cause for seniors to lose their independence—most falls are still preventable. Tell your friends and neighbors to attend next year. ■



The 8th Annual Aging in Place Workshop
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Ala Moana Hotel

No reservations required. For more information, call 808-234-5117.

TIME	Topic & Speaker	Topic & Speaker	Topic & Speaker	Topic & Speaker	Topic & Speaker
8:30-9:30	Financial Planning for Seniors Michael Yee, CFP®	Health Insurance Options David Nakamaejo	Legal Issues for Seniors Stephen Yim	Real Estate for Seniors Michael Yee	Travel Tips for Seniors David Nakamaejo
9:30-10:30	Financial Planning for Seniors Michael Yee, CFP®	Health Insurance Options David Nakamaejo	Legal Issues for Seniors Stephen Yim	Real Estate for Seniors Michael Yee	Travel Tips for Seniors David Nakamaejo
10:30-11:30	Financial Planning for Seniors Michael Yee, CFP®	Health Insurance Options David Nakamaejo	Legal Issues for Seniors Stephen Yim	Real Estate for Seniors Michael Yee	Travel Tips for Seniors David Nakamaejo
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1:30-2:30	Financial Planning for Seniors Michael Yee, CFP®	Health Insurance Options David Nakamaejo	Legal Issues for Seniors Stephen Yim	Real Estate for Seniors Michael Yee	Travel Tips for Seniors David Nakamaejo

OVER 45 EXHIBITORS

Generations Magazine

Ala Moana Hotel



It's Not A House—It's HOME

by Kirk Matthews, KHON2 News

In 1992, when Hurricane Iniki hit the islands, my mother-in-law refused to leave the house. Both Linda and I were working and we called her over and over, trying to get her to go to a shelter. She wouldn't leave her beloved dog behind and at that time, not many shelters accepted pets. Fortunately, she rode out the storm, in the dark, hugging the pup.

This brings us to Puna on the Big Island. Neighborhoods there took a serious hit from tropical storm Iselle. I know this much about Puna side of Hawai'i Island: there are families kūpuna who have lived there for years and would react just like my mother-in-law. They would NOT leave their homes. It's not just a house—it's a HOME. It may be because of a pet. It may be because of a koa rocker in the living room. It may be because of photo albums that keep their memories alive.

Experts tell us that aging in place—even during a storm—is a vital concept when it comes to our seniors. The longer they can stay in comfortable familiar surroundings, HOME, the better off they will be—physically, emotionally, spiritually, financially.

It is important to remember, we need to think about the needs of our seniors, not just on a day to day basis, but especially during times of emergency. They may experience confusion, stress—but if that senior relative or neighbor has your arm to lean on, you can make all the difference in the world. And if they have a pet, scoop that baby up and take it with you. ■

*The Elderhood Project airs on KHON2 News
Friday mornings at 5:45 a.m. and
Thursday afternoons at 5 p.m.*



Kūpuna For Common Grace

by Sherry Goya, Generations Magazine Staff

Matching the kindness of a neighborhood church with the needs of a kid in a public school,” is the motto of Common Grace, created in 2002. This homegrown organization partners members of neighborhood churches and service clubs with elementary school students at breakfast, lunch or after-school time to offer kindness to kids. Many seniors volunteer with Common Grace.

It all started with the Principal of Queen Lydia Lili'uokalani Elementary telling Jay Jarman and Pastor Ron Arnold of Kaimuki Christian Church that they have lonely children on their campus. She asked, “Would any of your church family members like to come once in a while to sit and talk and make friends with our kids?”



Jay Jarman and Kevon

Today, Common Grace partners with twenty-one elementary schools, interacting with approximately 150 students. They are supported by the State of Hawai'i Department of Education Superintendent, and received the 2007 Partnership in Education Award. Jay Jarman, Executive Director, received the 2009 Outstanding Advocate for Children and Youth Award from the Hawaii State Legislature.


If you want to be a friend to a lonely little kid, you may contact **Common Grace: 808-282-6194**. Mentors complete a two-hour training session and pass a background check and work in teams to offer mutual support and built-in back-up in case you are not able to be with your child at your regular meeting time. For more information visit: www.commongrace.org. ■

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For decades Hawai‘i County has been a proving ground for statewide community programs designed to help seniors. What makes Hawai‘i Island so special — how come they get new programs first? To understand this success story, is to know the roots of Alan Parker, Director of Hawai‘i County Office on Aging (HCOA) and a community planner for 36 years. He claims it all goes back to seniors themselves and their plantation heritage.

Grassroots Wisdom

Plantation Values Inspires
Alan Parker of ADRC Hawai‘i

An interview by Katherine Kama‘ema‘e Smith



HCOA has a simple process for delivering services to the elderly: when seniors voice a problem, Alan and his staff listen. That’s it. Hawai‘i Island citizens start their own grassroots initiatives and mobilize resources to solve it. “Actually, we don’t create programs,” says Parker. “Seniors and the community come up with their own ideas. My six community planners listen and support them with good business planning.” The results of this simple strategy are astounding. Statewide Caregiver Resource Centers (CRC), Community Planning Councils on Aging, Community Voices Programs and Aging and Disability Resource Centers (ADRC) all started on the Big Island.

*Main photo: Alan Parker with his hānai mother, Rita Branco, and grandson, Kyan Ray Keaka Parker.
Inset photo: Younger Alan on his first ourreach assignment in the rural plantation towns.*

Cover & Feature Story Photography by Brian Suda

Sound too easy? This humble man at the helm of HCOA practices what he calls “plantation values,” and recites lessons his own mentors taught him a generation ago: *watch, listen, be quiet and work hard*. Parker, highly respected by his peers and employees and adored by elderly clients, has quietly and diligently translated his parents’ values into a system that works. His staff and a large network of county social service programs are passing on this same elder wisdom to a new generation. HCOA is a living network of public and private organizations, profit and non-profit entities that respect one another’s strengths and limitations. They work together to aid and protect their elders.

Strength In Collaboration

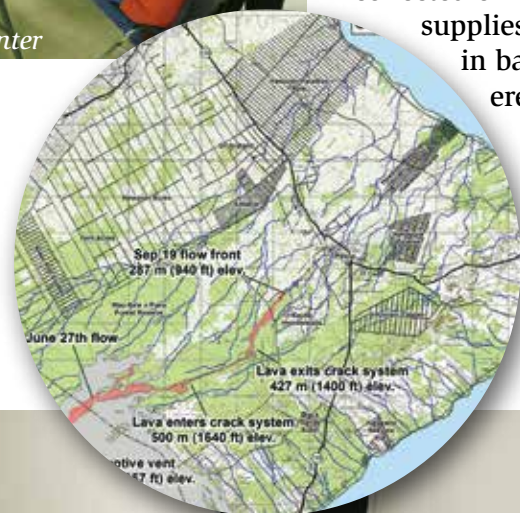
While Hurricane Iselle winds were battering Puna, a rural district south of Hilo with a large elderly population, Hawai‘i County Mayor Billy Kenoi called a meeting of all public agencies, including Civil Defense, Office of aging, and United Way with all their agencies. Alan Parker brought his two senior planners, Shelly Ogata and Nic Los Banos.



Command Center

Problem 1: Elderly living alone in rural areas of Puna were at high risk but Hawai‘i County first responders didn’t know how to find them.

HCOA to the rescue—their computer database of some 3,000 seniors became a resource. IT specialist Horace Farr culled out Puna addresses of elders and synched GPS for 320 target homes. The result was a map showing where elderly and disabled residents might be trapped. Hawai‘i County Department of Parks and Recreation, along with many agencies collected emergency supplies, put them in bags and delivered them.



Between the "War Room" and the Command Center, both entities assist and monitor the crisis.



In the midst of the storm, first response teams with medical and social workers found and delivered aid, food and needed emergency information to 80 isolated seniors. It’s a perfect example of how community-based grassroots efforts work.

What was born in a storm is now a Hawai‘i Island First Response Coalition. All the agencies mobilized in Iselle formalized outreach procedures so they would be prepared to activate in future disasters. This month the teams are working again, with evacuation plans for Pahoa residents in the path of Kilauea’s latest lava flow. This is the Parker’s “grassroots wisdom” in action.

Alan believes and teaches that Hawai‘i culture has something special, which spans the generations and allows people to work together well. He says, “I got a lot of wisdom from the Plantation Generation: *hard work, reliance on family and neighbors, respect for the older generation, and making responsible decisions for future generations*. The kūpuna in my hānai family taught me these same values.

“I had a wonderful family. As you know, it is a cultural practice to share your kids with other families. When I was a young teen I bought a car with no transmission—a Chevy Impala—and I had no clue how to put in a new transmission. That’s what kids do. My family didn’t have a garage. Our neighbors, The Branco family gave me their garage to work on my car for months until I got enough money and knowledge to fix my car. Can you imagine what a sacrifice they made for a neighborhood kid?

That was 1965. After that the Brancos invited me to every family gathering, as a hānai son. Nurturing other through the family is an old Hawaiian and plantation tradition. That’s just how we work at HCOA.”

Two of Alan’s mentors are George Yoshida, and Derek Kurisu, Hosts of KTA Superstores’ “Seniors Living in Paradise Show” on Oceanic Cable TV. George was the Director of the Elderly Activities

Division of Hawai‘i Department of County Parks and Recreation who started Big Island Senior Centers. Derek is Vice President of KTA Superstores and a visionary who has partnered with George and Alan to create public resources like the hosting the TV show, soliciting donors and prizes for the annual Old Americans Luncheon, and editing the HCOA Silver Bulletin. This public/private collaboration is not a campaign promise, but a 30-year reality.

George and Derek promote the values they were all raised with—they call them “*plantation values*” because a lot of different people groups were forced to work together and get along in plantation camps, housing for workers on large sugar plantations. Kurisu is in demand as an inspirational speaker, promoting these values, and Yoshida creates programs and venues that build on them—he began Kūpuna Hula and Senior Softball, which are now state-wide and international programs.

Alan Parker holds his mom’s generation in great esteem. “Mom was Japanese. Dad came from Ohio during World War II and joked that he came to fight the Japanese, but ended up being captured by one of them! The leaders of that era were strong and very wise: Mary Matayoshi at Hawai‘i Community College, American Cancer Director Lily Inouye, Patrick Pavao at Veterans Affairs, and office volunteer, Alice Ondigon. I learned so much from all of them.

“I made some mistakes, too,” admits Parker. One time the Department of Parks and Recreation asked him to develop a plan to restore Puna parks destroyed by Kilauea in the 80s. Parker grins. “The Puna folks really hated my plan—shot it down

good. Gee, you know I felt bad...but afterwards I called a meeting and asked the people to put together their own plan; I invited the ones who had complained the most. Three months later they laid out a plan they really liked and it was almost exactly what I had proposed! But you know the big difference was that it was their plan. I never forgot that grassroots is number one.”



Parents, Virgil Ray and Tsukie Hirai-Parker

Senior planners, Shelley Ogata (3rd from the left) and Nic Los Banos (far right) meet the team from various departments of HCOA and ADRC to gather in a specifically designed conference room nicknamed the “War Room”. Horace Farr (inset), IT specialist, stands by for instructions.

When Parker joined HCOA in 1974 as Director of Retired and Volunteer Senior Program (RSVP,) his boss was Gladys Bowell, a social worker from New York, who had worked with big national agencies and the National Girl Scouts. “She had impressive experience, but she didn’t come in and tell us what to do; she just fit in to the community, gained trust and listened to everybody. Then she gathered folks from every echelon of the community: unions, plantations, and heads of state agencies, housewives and the mayor, to work on aging problems. And then Gladys kept listening. When they came up with something worth doing, she helped with planning, found donors and grants to support it. That first program was Kona Homemakers Program, which is still successful 40 years later. Gladys was great at getting people to tell her what they need.”

“I got a lot of wisdom from the Plantation Generation: hard work, reliance on family and neighbors, respect for the older generation, and making responsible decisions for future generations.” –Alan Parker

Alan reminisced about mobilizing his first group of RSVP volunteers. “Isami Kobayashi, head of the Papaikou Senior Club, did so much for seniors. We needed RSVP volunteers like retired schoolteachers to help in the schools. His club was big—over 400 retirees—so I asked him to put the word out. He came back and said he was sorry; he wanted all his club members to volunteer, but only 150 signed up! Yikes—I had to scramble to find assignments for all 150 of them! Dorothy Kataoka and Shigeko Chang would take two busloads of volunteers up to Hilo Hospital each week. They were housewives, truck drivers, and plantation field crew, but they found ways to help: landscaping, working in the hospital laundry and in the physical care department doing needlework. It’s different now—government programs dictate what kind of volunteers they want, with this skill or that. At HCOA a desire to help is still top priority. If people want to help, we can find work for them. That’s why our RSVP program is still going strong.”

In 1978 HCOA Director William Takaba brought formal case management and database

tracking to HCOA, and it made a big difference in the effectiveness of all the programs. That year Pauline Fukunaga joined the department. Later in 2001, after a two-year assignment at the Parks Department, Alan took over as HCOA Director, and made Pauline his Lead Planner. She will retire early in December 2014.

Seeds Of Values Take Root In The Future

Parker is proud of his current staff and says the young people working at HCOA are remarkable. “I hear people complain about the next generation, but I don’t get it. I see young people with a lot of skills who are serious about helping our seniors. Our Hawai‘i families have passed down their plantation values to the next generation. I am passing them down to my grandchildren.”

Early RSVP volunteer Lily Alicuban, and Derek Kurisu passed on their her community values. Liliy’s grandson Evan and Derek’s son Blake were buddies in Key Club at Waiakea High School and secured grants to install Personal Emergency Response Systems (PERS) in the homes of elderly living alone-- light switches that would turn ordinary porch lights into blinking emergency lights. The emergency lights saved lives. Now Evan is Resident Physician at USC School of Medicine. Blake, a New York Marketing Manager, earned his MBA from Harvard.

Within HCOA, Planner Nic Los Banos is an example of a new breed of county employees with business degrees, that Parker mentors. They bring to the job computer skills, and business skills like controlling and marketing, as well as financial accounting and planning.

Hawai‘i County Office on Aging contracts with and has working relations with over 50 agencies and other partners to deliver services to a mix of aging Hawai‘i residents: active and healthy, frail and elderly, disabled and chronically ill. This broad network of services are funneled through an Aging and Disability Resource Center (ADRC) named Kahi Mālama (Place of Care) located in Hilo, a one-stop shop where seniors can access all the county programs and resources for aging: caregiver support, case management, counseling, employment information, legal, nutrition, personal care, outreach, respite, transportation, volunteers, elder abuse and neglect, healthy aging, awareness and prevention.

Alan’s small staff of five planners covers a lot of ground by coordinating with their partner organizations. In addition, a host of volunteers allow Hawai‘i County to meet its commitment to the aging through modern communications, shared resources, and a commitment to helping others. Without volunteers, the network could not meet its full mission.

“At HCOA a desire to help is still top priority. If people want to help, we can find work for them. That’s why our RSVP program is still going strong.” –Alan Parker

What’s in store at Hawai‘i County Office of Aging after Alan Parker closes out 40 years and retires at the end of the year?

“I leave a clean slate for the next director,” says Parker. “2015 is the start of a new strategic planning cycle. Since the recession in 2008, federal and state funding has been reduced, and the small HCOA staff has been pulled thin by an increasing number of clients as baby boomers retire. Disaster relief adds to the workload. Nevertheless, HCOA is meeting its mission. We have a marvelous staff, and they get a lot of work done—done well. I think as the economy continues to strengthen, our budgets will get more robust.”

Also retiring after 36 years is Lead Planner, Pauline Fukunaga. “Hawai‘i has the greatest



longevity in the nation,” says Pauline. “We also have the fastest growing group of 85+ year-olds in the country. For many years HCOA exclusively served old and frail elderly residents, but now we also have a growing number of active seniors with different needs. We are listening to what they want, and our programs will have to change,” said Fukunaga.

Parker reflected, “Pauline and I have learned that top-down, cookie cutter programs don’t work very well here; they don’t seem to last. But *grass-roots, community-based* programs will continue to be born in Hawai‘i County after we step down. My wonderful staff and the generation of workers behind them are skilled listeners, skilled business planners and committed to help Hawai‘i seniors plan and grow solutions to their problems.”

We left the HCOA staff with a good feeling—and a new gratitude for the values that set Hawai‘i apart from all other communities:

***respect for elders,
grassroots wisdom and
aloha for all. ■***



In 2010, Alan Parker (left) receives the Excellence in Action Award from the U.S. Administration on Aging, the Centers for Medicare and Medicaid and the Veterans Administration, presented by Audrey Suga-Nakagawa, State ADRC Coordinator and Mark Miranda, the Governor’s Liaison.



Evacuation Outreach
as Lava Flows
Toward Pahoia Town

by Katherine Kama'ema'e Smith, Associate Editor

Generations Magazine staff was invited to join a team of community volunteers on an evacuation outreach mission to Puna seniors living in the path of Kilauea's latest lava flow. In past centuries streams of lava obliterated Puna farms and Kalapana Village, but most years, fertile soils and clear, ocean breezes make this region a nice place to farm and raise a family. Earthquakes, Hurricane Iselle and Kilauea make 2014 an unusually bad year.

Mauka from Pahoia Community Center, an onerous smoke plume rises from the forest — a constant reminder of encroaching hot lava. This day, the flow was predicted to reach town in two weeks.

We joined a team of five volunteers, including social services people and a registered nurse — searching Pahoia and the surrounding area for locations where seniors were known to live alone. "We need to document every senior who might be isolated and not have access to evacuation services. If they need assistance planning, moving or even finding alternative housing, we can connect them to the right agency. We want to know if they have an evacuation plan. Obviously, disabled seniors are most vulnerable," said Lou Wanda S., who works for Hope Services Hawaii in Hilo.

The van driver used an address list generated from the Hawaii County of Aging database and



"This is what we do," said Nurse Dawn, "We'll keep checking on the elderly until they are all out of danger.."



"My mother and I already moved our valuables, says Mrs R. If the lava comes, we'll go and leave everything else behind," she said, as if evacuating was a routine.

It's hard for people who don't live in Hawai'i County to imagine taking lava flows in stride, but Pahoia ancestors always lived with Pele in their backyards. Sometimes lava stops before it reaches a house; sometimes it continues to the sea and flows for weeks or years. The flows are fickle and unpredictable, sometimes destroying an entire forest, but flowing around, sparing a single tree.



Back at the Command Center in Pahoia Community Center, the team debriefed the day and prepared to go out the following day. They would continue until all the vulnerable are identified and evacuated. Many, many other agencies and volunteers will offer assistance to displaced seniors as they find new housing and establish new routines. ■



Photo courtesy of the USGS

BIG ISLAND SENIOR CLUB MEETINGS

Cooper Center	19-4030 Wright Road	Volcano	Thur / 9 am - 12	985-9115
Hale Hālāwai	75-5760 Alii Drive	Kailua-Kona	Wed / 9 am - 12	326-2640
Hale Hau'oli	45-540 Koniaka Place	Honoka'a	Wed / 9 am - 12	775-0090
Hakalau Gym (Kula'imano CCH)	28-2892 Alia Street	Pepe'ekeo	Tue / 9 am - 12	963-5300
Honomū Gym	28-1641 Government Main Road	Honomū	Mon / 9 am - 12	963-5302
HOVE Community Center	92-8607 Paradise Circle Mauka	Ocean View	2nd Wed / 9 am - 12	989-4074
Kea'au Community Center	16-186 Pili Mua Street	Kea'au	Wed / 9 am - 12	966-6790
Kohala Court House	54-3900 Akoni-Pule Highway	Kapa'au	Mon / 9 am - 12	889-0171
Kona Imin Center	76-5877 North Kona Belt Road	Hōlualoa	Wed / 8:30 am - 12	324-1509
Kula'imano Community Center Hall	28-2892 Alia Street	Pepe'ekeo	Thur / 9 am - 12	964-3302
L. Yoshimatsu Center	67-1199 Māmalahoa Highway	Kamuela	2nd, 4th Tu / 9 am - 12	887-2011
Laupāhoehoe Point Gym	36-1041 Laupāhoehoe Point Road	Laupāhoehoe	Fri / 9 am - 12	962-6268
Nā'ālehu Community Center	95-5635 Māmalahoa Highway	Nā'ālehu	2nd Thu / 9 am - 12	929-9047
Pa'auilo Gym	43-977 Pa'auilo Hui Road	Pa'auilo	Tues 8:30 am - 12	776-7600
Pāhala Senior Center	96-1169 Holei Street	Pāhala	Tue / 9 am - 12	747-0497
Pāhoa Community Center	15-2910 Puna Road	Pāhoa	Fri / 9 am - 12	965-5106
Pāpa'ikou Community Center	27-228 Maluna Place	Pāpa'ikou	Thur / 8:30 am - 12	964-3300
Pōmaika'i Center	929 Ululani Street (Kaūmana)	Hilo	M, W / 8-11	961-8714
Pōmaika'i Center	929 Ululani Street (House Lots)	Hilo	Tu, Th / 8 am - 11	961-8714
Seniors of Paradise	Haw'n Paradise Pk. Comm. Center	Paradise Park	Mon / 9 am - 12	982-7611
St. Benedict's Church	84-5140 Painted Church Road	Hōnaunau	Thu / 9 am - 12	328-2595
St. Theresa's Parish Hall	18-1355 Volcano Road	Mt. View	Fri / 9 am - 12	965-1913
Waikoloa Village Assoc. Comm. Rm.	Melia Street	Waikoloa	3rd Mon / 9 am - 12	883-2424
Yano Hall	82-6156 Māmalahoa Highway	Captain Cook	Tue / 9 am - 12	989-1295



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Calvin Hara
NHA, CASP, Administrator

HANDI-CONTACTS

■ Resource Center ■ Transportation ■ Meal Delivery ■ Senior Centers

STATEWIDE EMERGENCY

Police, Fire, Ambulance	911	
Civil Defense	733-4300	www.scd.hawaii.gov
Poison Control Center	800-222-1222	www.aapc.org
Suicide & Crisis Line	832-3100	www.amhd.health.state.hi.us
Senior Helpline (City & County)	768-7700 O'ahu 961-8626 Hilo / 323-4390 Kona 270-7774 Maui 553-5241 Moloka'i 565-6818 Lāna'i 241-4470 Kaua'i	

O'AHU / HONOLULU COUNTY

■ Aging & Disability Resource Center	768-7700	www.elderlyaffairs.com
■ Catholic Charities Hawaii	527-4777	www.catholiccharitieshawaii.org
■ City & County of Honolulu Parks & Recreation	768-3003	www.honolulu.gov/parks/dprseniorcitizens
■ Honolulu Community Action Program	521-4531	www.hcapweb.org
■ TheHandi-Van	456-5555	www.honolulu.gov/dts/riders.htm
■ TheBus	848-4444	www.thebus.org/Fare/seniorfare.asp
■ Hawaii Meals On Wheels	988-6747	www.hmow.org
■ Lanakila Meals On Wheels	531-0555	www.lanakilapacific.org/programs/
■ CCH Lanakila Multi-Purpose Senior Center	847-1322	www.catholiccharitieshawaii.org
■ Kapahulu Senior Center	737-1748	www.kapahulucenter.org
■ Mo'ili'ili Community Center	955-1555	www.moiililicc.org
■ Waikiki Community Center	923-1802	www.waikikicommunitycenter.org

HAWAI'I COUNTY

■ Aging & Disability Resource Center	961-8626 Hilo 323-4390 Kona	www.hawaiiadrc.org
■ County of Hawai'i P&R- Elderly Activities Div.	961-8708	www.hawaiiicounty.gov/pr-elderly/
■ Hele-On Bus System	961-8744	www.heleonbus.org
■ Shared-Taxi Program	961-8744	www.heleonbus.org/shared-ride-taxi-program
■ Hawai'i County Nutrition Program	961-8726	www.hawaiiicounty.gov/pr-elderly/
■ Hau'oli Senior Center	775-7503	www.hawaiiicounty.gov/pr-elderly/
■ Holualoa Senior Center	322-5032	www.hawaiiicounty.gov/pr-elderly/
■ Kamana Senior Center	961-8710	www.hawaiiicounty.gov/pr-elderly/
■ Kea'au Senior Center	966-5801	www.hawaiiicounty.gov/pr-elderly/
■ Kohala Senior Center	889-6502	www.hawaiiicounty.gov/pr-elderly/
■ Lily Yoshimatsu Senior Center (Kamuela)	887-3008	www.hawaiiicounty.gov/pr-elderly/
■ Pāhala Senior Center	747-0497	www.hawaiiicounty.gov/pr-elderly/
■ Pāpa'ikou Senior Center	964-3300	www.hawaiiicounty.gov/pr-elderly/
■ Pōmaika'i Senior Center	961-8710	www.hawaiiicounty.gov/pr-elderly/
■ Waimea Learning Center	887-2011	www.hawaiiicounty.gov/pr-elderly/
■ Yano Hall (Captain Cook)	323-3190	www.hawaiiicounty.gov/pr-elderly/

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MAUI COUNTY

■ Aging & Disability Resource Center	270-7774 Maui 553-5241 Moloka'i 565-6818 Lāna'i	www.mauicountyadrc.org
■ County of Maui Housing & Human Concerns	270-7805	www.co.maui.hi.us/index.aspx?nid = 117
■ Maui Economic Opportunity (MEO)	249-2990 Maui 553-3216 Moloka'i 565-6665 Lāna'i	www.meoinc.org
■ MEO Transportation	877-7651	www.meoinc.org
■ ADA Paratransit Program	270-7511	www.meoinc.org
■ Maui Bus System	871-4838	www.co.maui.hi.us
■ Kaunoa Center Meals On Wheels Program	270-7321	www.co.maui.hi.us
■ Hale Hulu Mamo (Hana Senior Center)	248-8833	www.mauiaduldaycarecenters.org
■ Kaunoa Senior Center – Paia	270-7308	www.co.maui.hi.us
■ Lana'i Senior Center	565-6282	www.co.maui.hi.us
■ Moloka'i Senior Center	553-5402	www.co.maui.hi.us
■ West Maui Senior Center	661-9432	www.co.maui.hi.us

KAUA'I COUNTY

■ Aging & Disability Resource Center	241-4470	www.kauaiadrc.org
■ County of Kauai Parks & Recreations	241-4460	www.tinyurl.com/KauaiCounty-SrRecreation
■ Kaua'i Economic Opportunity (KEO)	245 4077	www.keoinc.org
■ Paratransit Service	246-8110	www.tinyurl.com/CountyOfKauaiParatransit
■ The Kaua'i Bus	246-8110	www.kauai.gov/Transportation
■ KEO Food Program	245-4077	www.tinyurl.com/KEOFoodProgram
■ Hanapepe Neighborhood Center	335-3731	www.kauai.gov
■ Kalaheo Neighborhood Center	332-9770	www.kauai.gov
■ Kapa'a Neighborhood Center	822-1931	www.kauai.gov
■ Kaumakani Neighborhood Center	335-5770	www.kauai.gov
■ Kekaha Neighborhood Center	337-1761	www.kauai.gov
■ Kilauea Neighborhood Center	828-1421	www.kauai.gov
■ Koloa Neighborhood Center	742-1313	www.kauai.gov
■ Lihue Neighborhood Center	241-6857	www.kauai.gov
■ Waimea Neighborhood Center	338-1122	www.kauai.gov



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Hooked On “Seniors Living In Paradise” Show

by Generations Magazine staff



George Yoshida and Derek Kurisu —two guys seniors invite into their homes every day.

“Seniors Living in Paradise” one-hour show on Oceanic Cable TV is a phenom — re-running twice a day in prime time all month, and cut into short Youtubes for the online world. Some seniors watch it nightly to bring sound, laughter, and company into their homes. “I can’t believe how many people in Hawai‘i and on the mainland watch this show!” says Hawai‘i County Mayor Billy Kenoi. “Tune in and you’ll be hooked.”

It’s a series of upbeat, homespun vignettes featuring seniors, kids and families doing what communities do. For 60 minutes we follow show host George Yoshida, a jovial tutu man who “knows everybody’s auntie,” from one happy activity to another. The program bumps along like a Sunday drive, with something for everyone: banter of personal interviews, community activities, family parties, information for seniors, cooking demonstrations, and kids of all ages and ethnic groups — interacting with seniors. Local style music and Yoshida’s “everything is beautiful” attitude keep viewers engaged and coming back for more.

“I think we deliver a lot of information — we recognize many talents, achievements and values that our kūpuna pass on to the keiki. We want folks who are not able to get out to see good things happening in our communities on the Big Island. They get enough upsetting news — we bring them fun, hope, and plenty to smile about.”

Volunteer host Yoshida started out as a high school teacher and coach before joining the Hawai‘i County Department of Parks and Recreation, their Elder Activities Division. He created

Kūpuna Hula and Seniors Softball. George is happiest devoting his time, cheerfully showing the world what happy seniors and their families are up to. He didn’t count on becoming a senior superstar, but things happen.

Kurisu is in demand too, as an inspirational public speaker on “plantation values:” norms, values, attitudes and work ethic that plantation workers practiced to get along with one another and share in the benefits of plantation camps communities like Hakalau, where he grew up. Now he teaches younger generations these same values, so they can be successful too. He creates respect and brings the generations closer together.

As Vice President of KTA Superstores, Derek is a business superman, disguised as a kua‘āina farmer who leads a never-ending battle in helping seniors enjoy a better life, and create public/private collaborations that grow KTA Superstores brand in the process. Seniors win big with: The annual Old American Luncheon, monthly cooking demonstration at senior centers and Mountain Apple Brand, KTA’s private label plant that employs many seniors.

These “Seniors Living in Paradise” guys are going to hook you too! ■

Living in Paradise: Oceanic Time Warner Cable channel 27

Seniors Living in Paradise

Mon. – Fri.: 6:00 am – 7:00 am | Daily: 6:30 pm – 7:30 pm

Primetime Living in Paradise

Daily: 7:30 pm – 8:30 pm, 12:00 am – 1:00 pm

Watch recent Youtube episodes online:

www.ktasuperstores.com/living-in-paradise-show

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SouthEast Asian Chicken & Corn Soup

by Chef Michi

Even in the Islands it can get chilly during the winter months and on those days there’s nothing more satisfying or easy to prepare as a home-made soup. This soup provides a good dose of protein from the chicken breast, lots of fresh ingredients that pack on the flavor and a creamy broth of limey coconut.

Ingredients:

- 1 15-oz. can of unsweetened coconut milk
- 2 15-oz. cans of low-sodium chicken broth
- 1 can of sweet corn, reserve liquid
- 1 cup water
- 1-1/2 lb. boneless skinless chicken breast, sliced thinly into strips
- 4 scallions, sliced thin
- 1/2 cup thinly sliced white onion
- 1 Tbsp. minced fresh ginger root
- 2 Tbsp. sweet chili sauce
(eg. Mae Ploy spring roll dipping sauce)
- 2 Tbsp. fish sauce
- 2 Tbsp. fresh lime juice
- 4 kafir lime leaves, sliced thing
(substitute the zest from the lime)
- 1 handful rice noodles
(find these in your Asian section)
- 1 cup rough chopped cilantro
(stems and leaves)

Directions:

Soak your rice noodles in a bowl of water as you prep the soup base. In a medium saucepan, combine the first four ingredients and bring to a gentle boil. Add the scallion, onion, ginger and chicken and continue cooking until the chicken is cooked through. Add the noodles, sweet chili sauce, fish sauce, sliced kafir and lime juice. Ladle soup into bowls and top with fresh cilantro.

Serves: 4 | **Time:** 20 minutes

Wine pairing: Sauvignon blanc ■



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Preserving Hilo's Past: The Lyman Museum

by Katherine Kama'ema'e Smith, Associate Editor, Generations Magazine

A few blocks mauka of Hilo Bay at 276 Haili Street is a white frame building with dark green trim and a surrounding veranda upstairs and down, in the style of nineteenth-century New England homes. A guided tour of the Lyman Mission House, listed on both the National and State Registers of Historic Places, gives visitors a colorful and accurate look at missionary life in 1800s Hilo. The Lyman Museum, which includes the adjacent Mission House, is one of only four accredited museums in Hawai'i and is also a Smithsonian affiliate.

Sarah and David Belden Lyman were educator-missionaries of the American Board of Commissioners for Foreign Missions (ABCFM) in Massachusetts, assigned to the Hilo Mission in 1832. The very first missionary station in East Hawai'i, the Hilo Mission had been established in 1824 at the village of Waiākea. The Lymans entered the Hawaiian mission field at a time of the "Second Great Awakening," when thousands of converts were filling new churches throughout the Islands, including Hilo's own Haili Church, founded in 1824. By 1840, over 90 percent of Hawaiians throughout the Islands attended Sunday services every week.

The Lymans also built a large thatched-roof meeting hall where they held religious services and educational programs each week. Later, as seasoned teachers, they were commissioned by Kamehameha III to found and administer the Hilo Boarding School for Hawaiian boys and young men. Native Hawaiians responded so favorably



to missionary training in reading and writing that Hawai'i became the most literate country on the planet.

The Lyman Museum was established in 1931, with natural and cultural history collections housed in the Lyman family home, and a mission "To tell the story of Hawai'i, its islands and its people."

In 1971, an adjacent museum building designed by architect Vladimir Ossipoff was constructed, and all the holdings were moved to this secure space with controlled environmental conditions and expanded room for exhibits. The Earth Heri-



tage Gallery showcases the geological beginnings and natural habitats of the islands, while the Island Heritage Gallery tells the stories of the peoples and cultures of Hawai'i. The Lyman Hawaiian shell collection is renown. The Museum's collection of gems and minerals is the life's work of a Lyman great-grandson, is described by the Smithsonian as one of the ten best in the U.S.

The Museum upholds the Lyman tradition of lifelong learning by regularly hosting educational programs on the natural, cultural, and social history of Hawai'i, engaging and informing the community and visitors alike. In October, local island historian Boyd D. Bond will present "A Broad History of Hawai'i Island"; later in November, he will talk story about the complex life and colorful reign of Kamehameha III.

For information on the many educational opportunities: Lyman Museum, Hilo
808-935-5021 | www.lymanmuseum.org

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Active Kona Retiree Volunteers Giving Back

by Generations Magazine staff



Bernhard Langer celebrates his 2014 win at the Mitsubishi Electric Championship at Hualalai with Kona Rotary Volunteer Chairpersons.

Senior Volunteers with the Aloha Spirit are having fun and preparing for the Mitsubishi Electric Championship at Hualalai coming up January 19–25, 2015. This PGA Champions Tour event, televised internationally on The Golf Channel, requires the work and dedication of 400 local residents every year. Kona Rotary, with support from The Four Seasons at Hualalai, signs them up and manages their many duties.

“We love our committed seniors, says Larry Webb, Volunteer Co-Chair for Kona Rotary. “Ninety percent of our volunteers are retirees and seniors. Without Kona retirees, the monumental logistics of an event this size could not be carried out. I handle the technical side—spreadsheets, scheduling and volunteer operations.”

Co-Chair Kris Hazard is the front person who coordinates MEC’s mighty team. “Our cracker-jack volunteer managers train and run their own crews for Scoring, Standard Bearing, Golf Pro and Spectator Transportation, and staffing Spectator Village. They also assist Tournament Operations and the Golf Channel. What we love about our seniors is their commitment longevity. Every year they return with a smile, creating a well-oiled machine, alive with camaraderie and aloha.”

January’s PGA Champions Tour season-opener also gives volunteers opportunity to give back to their community. Some, like Bill and Cindy Armer, are golfers who retired to Kona from the mainland. “We wanted to be a part of the community. At the Tournament, we’re having fun and helping Hawai‘i. We’re proud to wear our volunteer shirts and play at Hualalai when it is in tournament condition.”

MEC Volunteers who work three full shifts earn a free round of golf at the prestigious Hualalai Golf Club. What a plum to play a private course when it is in top condition. But the Hawaii County community is the big winner. Fabulous international TV exposure builds their economy, and PGA Champions Tour makes generous donations

to three local charities each year. Kona Rotary turned their gift into ten \$1,000 student scholarships, free eye exams for 500 Hawaii County elementary school children, medical equipment for Kona Community Hospital and new turf at athletic fields in Kona public parks. Champions Tour donations also benefit The Daniel R. Sayre Foundation, which underwrites rescue equipment for Hawaii County firefighters and first responders, and Big Island Junior Golf Association.

Volunteering is a great way for active seniors to make a huge difference in their community. To volunteer call Alan at **808-936-6074**. For information on the Mitsubishi Electric Championship log on to www.pgatour.com/mec. ■



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Prepare For Future Hurricanes Now

by Clinton Murakami, Murakami Roofing, LLC

The protection of family and property is very important to us. Potentially dangerous storms headed Hawaii's way serve as a notice to homeowners: now is the ideal time to shore up one's roof with the goal of mitigating catastrophic damage.

In advance of future storms, homeowners should check past service records for their roof. If it has been more than 10 years since installation or repairs have taken place, a roofing inspection will pinpoint necessary improvements. Most reputable roofing companies will offer free inspections, and get up on the roof to access any current or potential problems. Just having them look over your roof gives needed peace of mind.

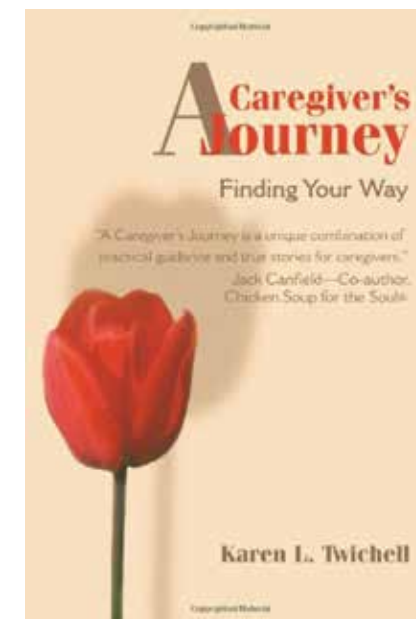
Remember, the hurricane season runs through November; anticipate potentially dangerous storms, and address key roof issues:

- Check for loose edge flashings and worn or cracked shingles.
- Clean gutters and downspouts of debris, and trim encroaching tree branches; heavy rains can overwhelm gutters and impede the proper flow of water around areas which may lead to unnecessary damage.
- Inspect all skylights and additional roof flashings for cracks and other defects.

By taking these simple steps, residents give themselves and family members the best chance of riding out the busy hurricane season. ■

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A Book By Karen L. Twitchell: A Caregiver's Journey— Finding Your Way



"Karen Twitchell presents a unique combination of practical guidance and true stories for caregivers."

— Jack Canfield, Co-Author,
Chicken Soup for the Soul®

Caregiving is as much a crisis as the disease or catastrophe that calls us to service. With little warning and less training, we assume responsibility for our loved one. Karen Twitchell, R.N. has written a book for us. Twitchell knew bed care, but when caring for her own mother, she found that medical training did not address overcoming fear, exhaustion and balancing two jobs.

Twitchell put together *A Caregiver's Journey*, a powerful, truthful and most of all, helpful guide that should be in every adult's home library, and shared with every friend called to care for a loved one.

Millions of caregivers are providing long-term support for patients with Cancer, AIDS, Alzheimer's, strokes, heart disease and other chronic diseases.

With most of the attention focused on the disease crisis, caregiving family or friends with no medical or social work experience become overwhelmed, but often feel shy to even ask for help. This book's main concern is the health, stability and perseverance of the loving caregiver.

A Caregiver's Journey addresses both the practical and emotional issues facing those new to patient care with instruction, references and personal anecdotes. Twitchell shares real-life experiences that touch the heart and demonstrate strategies to manage difficult times. Informative chapters packed with information and dozens of resources provide hope. A companion workbook offers charts and journals to keep track of medications and schedule the nitty-gritty details of 24/7 care. ■

A Caregiver's Journey—Finding Your Way By Karen L. Twitchell
Available at www.amazon.com | ISBN 0595168353

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MAKING MEDICARE WORK FOR YOU
A radio program with Martha Khlopin

Medicare Open Enrollment Period

Information provided by Hawaii SHIP (State Health Insurance Assistance Program)

One of my favorite things about traveling around the Big Island is the stop signs at Parker Ranch—they say “Whoa” instead of “Stop”. We find that each community is very unique and special in its own way, but during October and November we all have to say a resounding “Whoa” because it is time to take a moment and check on our Medicare health and drug plan. The Open (or annual) Enrollment Period is the opportunity to change plans, add a plan if you don’t have one or drop a plan. You should ask yourself the following questions: *Does my current plan still meet my needs? Where does my coverage come from? If I have coverage from a former employer, what guidance have they provided to me? Are there new options in my zip code that I may want to explore?*

Not sure where to start or do you want to understand the basics?

Hawaii State Health Insurance Assistance Program (SHIP, formerly known as the Sage PLUS Program) will be providing several options where you can ask questions. We will be conducting community presentations on each island, offering face-to-face counseling opportunities and of course you can always call or email us.

Hawaii SHIP is a federally-funded Medicare counseling program for the State of Hawaii, with certified counselors available to answer your questions, help you compare plans, and navigate a maze of benefits. Volunteers provide unbiased information and do not sell any plans. Our goal is to help you understand your options so that you can make the choice that is best for you.

We also will provide free screenings to see if you may be eligible for help paying for Medicare costs. Our counselors will also see if your current plan will be available in 2015. If you need to make changes or enroll for the first time, we can help you complete applications for benefits.

Do you want to help your community?

Volunteering in our office is a great way to learn about Medicare and to help others. Contact us and become a “Community Hero”.

Medicare’s Open Enrollment Period goes from **October 15 thru December 7** each year. We encourage all Medicare beneficiaries to review their health coverage before Thanksgiving so that you can have a stress free holiday season.

Stay healthy and always protect your Medicare and Social Security numbers by keeping them in a safe place at home and only take them out when needed.

Contact Hawaii SHIP for any presentation or screening event in your area, or with any questions regarding Medicare. ■

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



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Social Security Helps Veterans

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



November 11, Veterans Day, is a time to honor the men and women who risk their lives to protect our freedom. Join us in saluting the men and women of the armed forces. Be sure to say “thank you” to all veterans on this important day.

At Social Security’s Wounded Warriors website: www.socialsecurity.gov/woundedwarriors, we answer a number of commonly asked questions, and share other useful information about disability benefits, including how veterans can receive expedited processing of disability claims. Benefits available through Social Security are different than those from the Department of Veterans Affairs and require a separate application.

Our expedited process is for military service members who became disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Active duty military receiving pay while in a hospital or on medical leave should consider applying for disability benefits if they are unable to work due to a disabling condition. Active duty status and receipt of military pay do not necessarily disqualify an applicant. A person cannot receive Social Security disability benefits while engaging in substantial work for pay or profit. However, work activity, not the amount of pay determines if your disability qualifies you for benefits.

We at Social Security thank all veterans and members of the armed services for all that they do—not only on Veterans Day, but every day of the year. ■

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



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Is Your Medicare Plan Ending This Year?

by Martha Khlopin, Medicare Radio Host

Have you reviewed your Medicare Plan this fall? If not, this article is for you. While it is common for a Medicare Advantage organization to add or change benefits each year, sometimes they may need to discontinue a plan altogether. If so, notification must be sent to the plan's Medicare members by October 2, 2014. Because the plan will no longer be offered, the Medicare members are allowed to join a new Medicare plan anytime between October 15, 2014 and February 28, 2015. However, if you don't take action before December 31, 2014, you will lose your prescription drug coverage and only have Original Medicare starting January 1, 2015. If you recently received a notice in the mail that your Medicare plan won't be offered in 2015, be sure to take action now to avoid coverage interruptions or late enrollment penalties.

In October 2013, the Honolulu Advertiser reported that UnitedHealthcare®, citing rising health-care costs as well as changing Medicare rules and government funding, would eliminate its Hawaii Medicare Complete Choice plan in 2014, impacting about 4,000 of their Medicare

members that lived mostly in Hawai'i, Kaua'i and Maui counties. It is important to note that UnitedHealthcare® did continue to offer other Medicare plans statewide in 2014. Even so, they still have a robust share of the Medicare market.

It is very important to carefully read your mail from your Medicare health plan each fall even if your plan will be offered in 2015. Medicare has an Annual Enrollment Period (AEP) every fall, when all enrollees may evaluate their current plan. It's an opportunity for Medicare beneficiaries to decide if they want to remain in their existing Medicare plan or select a new one. If you are pleased with your current plan you do not need to do anything. If you review a plan and would like to join, you will be able to enroll in the plan



from October 15, through December 7th. Your new plan will become effective the 1st day of the following year or January 1st.

CHOICES ABOUND

The array of choices from all the competing plans can be a bit overwhelming. So once a Medicare beneficiary has decided, the Medicare organization and the Centers for Medicare & Medicaid Services (CMS)

provide many tools designed to ease the enrollment process. When the sign-up period begins October 15 and a Medicare beneficiary chooses to select a new plan, they have several options:

- they may walk-in to the Medicare plan office to enroll in-person
- schedule an appointment with a licensed Medicare agent

– contact the plan's customer service department to enroll by phone or visit the plan's website and complete an online enrollment application

CMS also accepts enrollments, by telephone at **1-800-MEDICARE (1-800-633-4273)** or by visiting www.medicare.gov online. Health plans offering Medicare products have toll-free numbers and websites where Medicare-eligible persons may gather additional information before enrolling.

In addition, the State of Hawai'i has its own agency designed to assist seniors in reviewing the many Medicare plan options available: the State Health Insurance Program (SHIP) office, formerly known as Sage PLUS, offers volunteer counselors to help navigate through the various options. To make an appointment or for more information, call toll free, **1-888-875-9229** or **808-586-7299**, or contact them by email at help@hawaiiiship.org.

We strongly encourage all Medicare beneficiaries to pay close attention to the steps required to select a new plan. Be sure to act in time to continue coverage that meets your specific health care needs.

TAKE ACTION

If your Medicare plan is ending this year; be sure to review all your options and enroll in a new plan.

- Carefully read your notice-of-plan-ending
- Note the date you received the letter
- Seek the help of a translator if needed
- Highlight deadlines and keep required copies
- Schedule an appointment with an Agent
- Review plan summary of benefits, formulary, provider directory and supplemental benefits
- If you may be qualified, ask about Medicaid
- Ask about "Extra Help" aka Low Income Subsidy (LIS), it may cover Part D drug premiums and reduce copays

- Learn about guaranteed issue Medigap plans
- Contact your doctor to confirm he accepts plan
- Confirm your medication's part of the formulary
- Confirm affordability of premiums/cost-sharing
- Complete all steps needed to enroll in new plan
- Note the name of each person you speak with
- Keep list of organization names and contacts
- Accept a "verification of enrollment" call, if requested
- Look for your new Medicare Identification Card
- Provide new Medicare Insurance Card to doctors
- Make your premium payments on time, if any

DOCUMENTS YOU MAY NEED TO COMPARE

Prepare yourself with this handy checklist that can help you provide information to a licensed sales agent, Medicare plan staff or a Medicare representative who can assist you in finding a new plan, or compare the options of an existing plan, that will meet your health care needs.

- Find your Red, White & Blue Original Medicare Card that indicates when your Part A and Part B coverage started, call Medicare to request a new one, if needed
- Locate any other active medical or prescription drug member identification cards, including Medicaid, if any

- Provide a list of the name(s) of your primary care doctor and any specialists you have seen in the last 12 months
- Get a list of all current prescription medications with dosage from your doctor's office
- Share a list of your favorite or most commonly used Medicare plan benefits
- Prepare a list of any concerns you have about changing your coverage



DON'T FORGET YOUR MEDICARE CARD

COMMON QUESTIONS

Here a few recent questions received regarding Medicare Plans that are ending:

When should a Medicare beneficiary impacted by the terminating plan receive notice?

Companies offering supplemental plans are required by CMS to notify members by October 2, 2014, if the plan will not be renewed for 2015. If you become aware that your Medicare plan is impacted and you have not received a notice by October 2, 2014, you should call your plan to confirm if your plan is ending and alert them that you have not received any notification. It may also be a good time to make sure the company has your correct current address, phone number and emergency contact.

Why is my plan ending?

There can be many reasons and it is best to check with your plan. A company's decision to cancel one plan is usually a matter of managing the company's resources to keep their plans financially healthy. Premiums or cost sharing may or may not change. One plan may be discontinued and other plans may be maintained or new plans may be introduced.

Can my existing plan provider auto-enroll me into their new plan options?

Plan providers are prohibited from auto-enrolling clients or switching clients to a new plan without the express permission of CMS. If your current plan is no longer offered in 2015, the notice from your provider will have instructions for finding alternative coverage options available in Hawai'i. You may also contact **1-800-MEDICARE** to get help enrolling or visit www.Medicare.gov. Keep in mind, you cannot enroll in a 2015 plan until October 15, 2014 but you can start shopping for information about 2015 plans on October 1, 2014.

Will my premiums and cost sharing with a new plan be higher than my existing plan?

Your out of pocket costs may be more or less depending on the plan you select and the package of benefits and cost sharing it offers. This is precisely the reason you should take time to review all your options and choose a plan that is affordable for you.

Is there a deadline for choosing a new plan so my coverage is not interrupted?

Yes, if your plan is ending December 31, 2014, you may consider your available options and

choose a new plan during the seven-and-a-half week Medicare Annual Election Period, which begins October 15, and ends December 7, 2014. If your plan has notified you that it will not be offered, you automatically qualify for a Special Enrollment Period (SEP), which allows you to choose a new plan through February 28, 2015. However, for coverage by your new plan to become effective January 1, 2015, you must choose a plan before December 31, 2014.

Delaying your choice of a new plan pushes back the effective date of your coverage. If you exercise your SEP and choose a plan before January 31, 2015, your plan will not become effective until February 1, 2015. If you don't choose a plan until February 28, 2015, your coverage will become effective March 1, 2015. The SEP available to you at plan termination expires February 28, 2015, unless other SEPs apply.

What happens if I do not select a plan before December 31, 2014?

If you do not enroll in a new plan and no SEP applies, you will be enrolled in Original Medicare (Parts A & B). Any prescription drug coverage under your former plan will end unless you pick up a stand-alone drug plan before December 31, 2014

If you get "Extra Help" to assist with prescription drug co-payments, or have full Medicaid benefits and the State picks up your Medicare prescription drug premium and co-payments, you will be enrolled in Original Medicare and a Medicare Part D stand-alone drug plan.

I am still confused and not convinced that I can handle this process without more help.

Lucky you live Hawai'i! Your Medicare health plan will likely include plan options available in your area as part of the notification process. Health plans that are discontinuing want to help you with this transition. They have prepared documentation according to CMS guidance and regulations; they will also provide other contacts and websites where you can get additional help. ■



For more information, call us at **808-543-2073** or email us at getmedicare@aol.com; attend one of our seminars on this topic or invite us for a presentation at your church or senior group.

HOW MEDICARE ADVANTAGE SAVED A LIFETIME OF SAVINGS AND A LIFE

There is nothing that prepares you for a phone call saying that a loved one has been rushed to the hospital after suffering a massive stroke and heart attack. When it is your Mom and you live thousands of miles away, it is even more unsettling.

Jimmie Wilson was totally unprepared when he received that call on January 1, 2013. He rushed to New Jersey to see his Mom, Martha Wilson. His worst expectations loomed in the Intensive Care Unit where amidst a hustle-bustle of nurses and doctors, his mom lay still and unresponsive with tubes everywhere, except around her forehead, which he gently kissed.

In shock and disbelief, he remembered their last conversation. Just two days earlier, he had

wished her a "Happy New Year," just a moment before the stroke of midnight.

Jimmie was fighting back his tears when an ICU nurse tapped his shoulder and said that the finance department wanted him to come by and complete some admissions paperwork. The woman in the finance department smiled warmly when Jimmie came in. She seemed a little too happy to tell him that she had verified that Jimmie's mom had a new health plan, a Horizon Blue Cross Medicare Advantage plan that became effective at 12:01 am on New Year's Day. She explained that his mom's previous Original



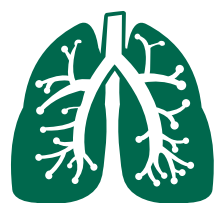
Martha Wilson
in her 20s

Medicare plan required a deductible, payable when you get admitted to the hospital. His mom would have been charged over \$1,200 for this admission or Jimmy would have been asked to sign an agreement for a payment plan. Jimmie was so focused on his mom's recovery that it hardly sank in. He thanked the lady and returned to ICU.

Jimmie never returned to work and stayed by his mother's side daily as she recovered from the stroke that left her paralyzed on her left side, and her speech impaired. At week six in New Jersey, Jimmie was visiting his mom when the doctor stopped by and explained that this patient's recovery was remarkable. She had been in the hospital for 45 days and now the treatment team was ready to start the evaluation process to release

her to skilled nursing. The doctor told Jimmie that his mother's six weeks of hospitalization might have cost half a million dollars. Out-of-pocket Original Medicare costs would have amounted to tens of thousands of dollars—enough to wipe out a lifetime of savings or all the equity in his mother's home. Everyone in the hospital was talking about the lucky woman whose Medicare Advantage plan took effect on New Year's Day. Jimmy watched in amazement, as the doctor and his mom reached up and gave each other a "high five."

Jimmie's mom spent a total of 90 days in the hospital and 30 more in skilled nursing. She recovered enough to move in with her son and return to a good quality of life.



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- How do I know which plan is best for me?
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For more information, call 808-527-4777 or visit www.PremiumSeniorServices.com.



A Very Happy Premium Senior Services Client

93-year-old Mrs. Nakano is thankful she doesn't have to burden her family. She maintains her independent living with Premium Senior Services: mail screening and filing, errand and grocery shopping, and transportation to activities and appointments.



Identifying Needs of Older Residents

by Gerry Silva, State President AARP Hawai'i



A survey of 45-64 year-old adults on O'ahu ranks affordable home health care and housing the greatest needs facing Honolulu seniors. The 2014 AARP Livable Communities Survey in Honolulu, Hawaii of Adults Age 45+ identifies needs of older residents as well as gaps in community services.

Of all environmental, economic and social factors in eight key areas or domains, survey respondents rated community and health services most important. They gave reliable emergency ambulance service, well-maintained hospitals and health care facilities, and affordable health services the highest priority. Affordable home health was the greatest gap in community services.

This survey offers the latest evidence that residents are troubled by the high cost of nursing care. As adult children assume responsibility for the care of their older loved ones, many prefer to care for them at home. This places a greater burden on family caregivers, who look for help from paid home health aides, a workforce in seriously short supply. That's why 9 in 10 respondents say that affordable home health care is either not available or they don't know where to find help.

Most survey respondents are home owners who say they would prefer to age-in-place, so top housing issues relate to home repairs that would allow them stay in the home. Nearly all said affordable home repair and having many home contractors to choose from are extremely or very important. Over four in five residents say affordable assisted living is important — another indication that caregiving and long-term care are key concerns.

The survey also identifies housing as the greatest need facing Honolulu's older residents — with affordable home prices rated highest. Other in-home needs include various aging-in-place

options, like a no-step entrance, wider doorways, grab bars in bathrooms, and first floor bedrooms and bathrooms. Well-maintained, low-income housing also came up as a community need.

These survey findings will be used as a baseline to help city policymakers and planners develop an action plan for the Age-Friendly City initiative, a partnership between the City and County of Honolulu, AARP Hawai'i, and the World Health Organization's Global Network of Age-Friendly Cities and Communities. Announced by city officials in March 2014, this initiative is intended to promote health, encourage civic engagement, and sustain economic growth in Honolulu, as our population grows older. ■

AARP Hawai'i state office:

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

www.aarp.org/hi | facebook.com/AARPHawaii
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Steps To Emergency Preparedness

by Dr. Ritabelle Fernandes, MD

Emergencies and disasters can strike quickly without warning. You are especially vulnerable if you live alone, are confined to your home or forced to evacuate. Physical limitations put you at risk. The likelihood of recovery from an emergency tomorrow often depends on planning and preparation done today. Practice these three steps: *Get a Kit; Make a Plan; Be Informed.*

Disaster Supplies Kit Checklist

You should have a kit packed and ready in one place before a disaster strikes.

- ☐ **Water**—one gallon per person, per day (3 day supply for evacuation, 2 week supply for home)
- ☐ **Food**—non-perishable items (3 day supply for evacuation, 2 week supply for home)
- ☐ **Can opener**
- ☐ **Flashlight**—do not use candles
- ☐ **Radio** (battery-powered or hand crank)
- ☐ **Extra batteries**
- ☐ **Cell phone** with chargers
- ☐ **Multi-purpose tool**
- ☐ **First aid kit**
- ☐ **Medications** (7 day supply) and medical items
- ☐ **Emergency blanket**
- ☐ **Sanitation and personal hygiene items**
- ☐ **Copies of personal documents**, keep in a water proof container for quick and easy access
- ☐ **Family and emergency contact information**
- ☐ **Extra cash**
- ☐ **Extra set of keys**
- ☐ **Pet or service animal supplies**
- ☐ **Specialized items** including extra wheelchair batteries, oxygen, catheters etc.

Make a Plan

Planning ahead reduces anxiety. 85,000 Social Security check recipients lost mail service after Hurricane Katrina. Switching to electronic payments is one simple solution to protect you.

Here are things to plan and prepare:

- Create network of neighbors, friends, etc. for aid
- Develop a family communication plan
- Carry family contact information with you
- Discuss needs and operation of heavy equipment
- Post emergency numbers near all phones
- Arrange someone outside to check on you
- Ask for emergency plans from your homecare agency or case manager
- Know your community response and evacuation plans and shelters
- Plan for evacuation transportation
- Prepare durable medical equipment (wheel-chairs, walkers, etc.) for easy access

Keep copies of vital family records and about emergency procedures close by. Store documents such as birth and marriage certificates, social security cards, passports, wills, deeds, and financial, insurance and immunizations records in a fire safe or safe deposit box.

Be Informed

Ask how local authorities will notify persons during a disaster and how the community will get information, whether through local radio, TV, or NOAA Weather Radio stations or channels.

For more information, visit these useful websites:

- American Red Cross: www.redcross.org
- Dept. of Homeland Security: www.ready.gov
- National Oceanic & Atmospheric Administration: www.noaa.gov
- Federal Emergency Management Agency www.fema.gov

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Manual Therapy: Essential For Pain Relief

by Julie Moon, Physical Therapist

Many patients arrive at their first physical therapy session expecting to receive hot packs, ultrasound, electrical stimulation and instructions on how to complete a series of exercises. These modalities are helpful for many patients. However, exercise should not be viewed as the driving mode of recovery but as a complement to manual therapy. Physical therapy is a very personalized and unique hands-on medical discipline, yet not all physical therapists practice manual therapy.

Manual therapy is delivered with the hands as opposed to a device or a machine. A manual therapist is a licensed physical therapist who utilizes skilled hands-on techniques to diagnose and treat patients, putting pressure on muscles and manipulating joints in an attempt to decrease pain caused by muscle spasm, tension and joint dysfunction. Techniques, such as stretching, soft

tissue work and hands-on strengthening assist patients in a faster recovery. Manual techniques have been shown to be one of the most effective methods for healing.

Manual therapy is recommended for traumatic injuries, post-surgical recovery, poor posture, Parkinson's, Arthritis, Diabetes, balance disorders and many other chronic conditions.

Exercise machines and modalities (ultrasound, heat, etc.) are part of the recovery process. An ideal physical therapy clinic should include hands-on care, aimed at a faster, effective recovery. ■

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A Breath Of Relief: Pulse Oximeters

by Paul Enright, MD

Patients getting used to supplemental oxygen for lung and heart problems sometimes worry whether they are getting enough. The only way to check oxygen “saturation” of the blood is with a blood test or by a new non-invasive technology called pulse oximetry.

Pulse oximeters are now readily available in pharmacies and are advertised for as little as \$20 on internet sites. They quickly and easily measure pulse and use different wavelengths of light to estimate the amount of oxygen in the blood (from 70–100 percent saturation). Oximeters clip easily onto a finger and shine a red light through the fingertip. Sports enthusiasts, pilots, and patients with chronic lung disease such as COPD or pulmonary fibrosis use pulse oximeters. Patients using oxygen at home or during air travel also can use them to ensure that they are receiving enough oxygen.

A saturation value above 90% is generally considered adequate. Studies show that about one-fourth of pulse oximeters in use are not accurate within 4 percent, so bring your pulse oximeter to your medical provider for a comparison before making any medical decisions regarding the accuracy of your readings, and talk with your provider about the use and limitations of these devices.

For more information, videos of oximetry and reviews on pulse oximeters, check online:

www.tinyurl.com/YoutubeOximetry
www.tinyurl.com/TopTenOximeters
www.tinyurl.com/HawaiiCOPD ■



COPD Day, Nov. 19: Breathless But Thriving

By Valerie Chang, JD, Executive Director, Hawaii COPD Coalition

How does it feel to have Chronic Obstructive Pulmonary Disease (COPD)? Pinch your nose and breath through a coffee straw. 46,015 Hawai'i adults with COPD have this feeling every day. An equal number suffer, undiagnosed. November 19, 2015 is World COPD Day. It's to create awareness of all lung conditions that cause difficulty in breathing. COPD is the third leading cause of death and second top cause of disability in the United States, claiming one life every four minutes. 85–90 percent of cases start with smoking; others come from exposure to heavy second-hand tobacco or toxic work environments.

The Hawai'i COPD Coalition provides free lung health clinics, monthly support group meetings, annual September COPD Education Day, and lung health advocacy for patients, families and health-care providers. A new online COPD Population Screener® helps you figure out if your breathing

Do you have COPD?

*Answer 5-Question Screener:

Take the Screener

symptoms might be COPD. The COPD Assessment Test® helps COPD patients find ways to maintain an active life.

Info on free monthly meetings with patients and caregivers guest speakers are available online: www.Hawaiicopd.org/events/support-groups/.

Support Group Meetings:

Pali Momi: 2nd Thursdays 2014, 9:30 am or 10 am for 90 minutes; 2nd Tuesdays 2015, 10 am – noon.

Kaiser–Honolulu, 1010 Pensacola, Conf. Rm. 2E, 2nd Fridays, 10 am – noon. ■

Hawai'i COPD Coalition, contact Valerie Chang
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Elder Advice Day: What Can We Learn?

by Teri Bruesehoff, CEO, HiHomeCare (The Hawaii Group subsidiary)

Let's make Thanksgiving the day we celebrate Elder Wisdom by asking older people to tell us their advice for living.

Our society portrays older persons as sick, frail, unproductive, and even the culprits for busting the federal budget.

We have become segregated by age such that young people's contact with elders is almost exclusively within the family. It's time to make a change. Our elders' multitude of life experience is a unique source of advice for younger generations. What's truly valuable are the many lessons our elders have learned in life and their desire to impart their knowledge to younger generations.

Here are some questions that might be great to ask elders you know:

- What are some of the most important lessons you feel you have learned over the course of your life?

- As you look back on your life, do you see any turning points, key events or experiences that changed the course of your life?
- What are the secrets to a happy marriage?
- What important choices or decisions have you learned from?
- What do you know now about living a happy and successful life that you didn't know when you were thirty?
- What are the major values or principles that you live by?

Let's declare Thanksgiving 'Elder Advice-Giving Day.' Our elders won't be here forever, so start this year! ■

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We Have To Stop Falling...!

by Stan Michaels, MFA, DOH Injury Prevention Coordinator & Public Health Educator

Senior fall injuries are serious and deadly. One senior will be taken to the ER every hour—for injuries from a fall. Many of these patients will die or never return home to resume a normal life. The pity is that most falls are preventable.



As we age we lose muscle strength, reaction time is much slower, and balance is compromised. Seniors must take personal responsibility for our own safety.

Broken hips may set off heart attacks and strokes. Preventing a fall prevents a host of subsequent injuries, so there are big reasons to get serious and prevent falls.

What can you do to be proactive?

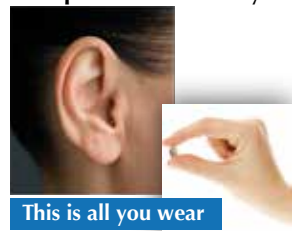
- **Review your medications.** Ask your doctor or pharmacist about over-the-counter drugs and supplements too—medications can cause dizziness.
- **Maintain good vision.** This helps with balance and safety. Have your eyes checked at least yearly.
- **Balance and strength are essential.** Plan exercise activities and do simple movements every day: walk, garden, yoga, swim, dance, Tai Chi.
- **Make your home safer.** Things underfoot cause us to trip and fall. Remove fall hazards by keeping pathways open and free of objects.

For further information call the Department of Health Injury Prevention Program in Honolulu at 808-733-9202. Or go to www.nogethurt.Hawaii.gov for educational videos, home safety checklist and a listing of tai chi classes and fall prevention services near you. ■

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When Hiring Private Caregivers...

by Kathy Newkirk Leong, RN, CEO, Kahu Malama Nurses, Inc.

The first thing that many families face in hiring a private caregiver is whether to use someone referred to them by a friend or to hire from an agency.

The questions are: *How well do you know the person? Who is responsible if there is an untoward incident? How has the caregiver been screened? Were professional references verified?* Clinical skills competency testing is generally conducted by the agencies. Some agencies use nationally accredited and validated skill tests.

Factors to consider on hiring a private caregiver:

★ **Carefully examine licenses and certifications.** Agencies should be conducting prime source verification with the proper authorities: U.S. Office of the Inspector General (OIG), Racketeer-Influenced and Corrupt Organizations (RICO) and State Boards documentation should be readily available to you, the client.

★ **Ask for a criminal history background check (CHBC) or documented drug clearance.** Federal law requires nationally certified agencies to conduct CHBC tests. Drug screening is done according to employer or agency policy.

★ **Ask for proof of insurance.** Professional and Commercial General Liability Insurance is important protection for the patient, family and their personal valuables.

The management of an agency should be readily available 24/7 when problems arise.

An agency with a professional Registered Nurse or Nurse Practitioner in charge will have well-established quality control of services rendered. And an agency can replace a caregiver who becomes ill or unable to work. ■

Kahu Malama Nurses, 1357 Kapiolani Blvd., Suite 850
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The Accidental Caregiver

by Scott Spallina, Senior Deputy Prosecuting Attorney

You love your family and you are good at your job. This does not mean, however, you will make a good caregiver for a loved one. Being an accomplished professional, expert or an akamai homemaker does not prepare you for the sudden responsibility of a full time caregiver.

For instance, I love my father-in-law and I am a very good lawyer, but when he had a stroke, I and my family were overwhelmed and ill-prepared for the task suddenly upon us: being a caregiver for a disabled person. When my wife was pregnant, on the other hand, we had nine months to prepare for handling another human being who was going to be dependent on us for everything. My father-in-law's stroke happened in a moment.

My father-in-law was lucky, however, in that his care could be shared among our entire ohana. This was not the case for Dwayne Smith (not his real name). After suffering a massive heart attack, Dwayne's adult son Peter assumed the role of caregiver. For three years, Peter took good care of his father. One day, however, Dwayne soiled his bedding; Peter began yelling at his dad and punching him. When the assault stopped, Dwayne was covered with bruises and blinded in his right eye. He was taken to the hospital and died a month later.

An estimated 65 million people nationwide serve as "informal caregivers"—usually relatives who become caregivers because of financial necessity. Unfortunately, because of caregiver stress, some of these well-meaning volunteers will make decisions or take actions they not only will regret, but also will result in harming a loved one.

If you suddenly find yourself in the position of a caregiver, you can take steps to reduce the stress of caring for a dependant loved one:

• **Don't try and do it alone:** a team approach will prevent the feeling of being overwhelmed with all the tasks that need to be done. Will you pick up the pills from Longs? How about dropping off a lunch or dinner on Tuesday? Can we please add our Costco list to yours? A simple question shares responsibilities, no matter how small, and makes the job much more manageable.

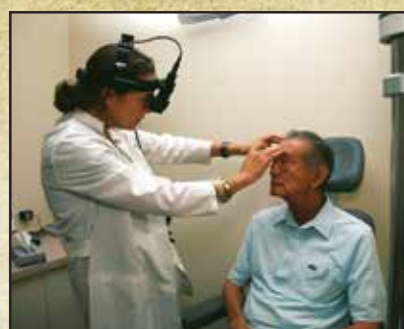
• **Organize Information:** knowing where the identification card, insurance card and list of medication are located will greatly help at the next doctor's visit.

• **Take Care of Yourself:**

- Eat regular and nutritious meals
- Take a Break and do something for yourself
- Sleep
- Express yourself: call your buddy or join a caregiver's support group—talk about the conflicting emotions of being a caregiver for a family member. You are not alone.
- Work with the person you are caring for: doing everything for your "patient" may be quicker, but in the long run, the dependency you are creating will wear you down. ■

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

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Selling Your Collectibles is a Business Decision

by Craig Watanabe, Captain Cook Coins

My hobby started in 1958 with heart and a willingness to gather and share as much information as possible. As a professional coin dealer, I still have deep excitement for numismatics, (Greek for ‘a love of the study of coins’.)

Coins and other collectibles, such as paper money and vintage jewelry are a form of investment, and often people expect to make money trading or liquidating their assets at a future time.

Liquidating is business, not philanthropy, so “sellers beware;” local companies rely on repeat customers and tend to be fairer than those with no base in Hawaii. A good idea is to do your homework and consult an expert to appraise the value of your collectibles, outline your options and explain any problems to avoid.

We all spend a lot of time examining our collectibles and re-researching their value, which is based on the condition of the coin, how many were mint-

ed, and market demand. A coin dealer’s selling price is higher than the buying price. Well-worn coins usually fetch a lot less than “mint condition” coins. Because precious metal prices are so high, some silver or gold coins are valuable just for their metal content.


The price of precious metals fluctuates daily, and traders who come to town offering “cash for gold and silver” pass on six figure travel and advertising costs to you. What sounds like a lot of money may actually be less than established dealers would offer.

Have your old jewelry appraised. Some antiques are very valuable. Metal buyers are not interested in vintage value, workmanship or precious stones. In fact, stones are severely damaged or destroyed in the refining process. If melting your jewelry is your best option, remove precious stones professionally and sell them to a jeweler, to improve your return.

I advise seniors to list all your questions first and get more than one opinion or appraisal of your collectibles. Keep asking until you get satisfactory answers. Take your time to gather as much information as you need in order to make a good business decision. ■

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Adjusting Your Money Mindset

by Michael W. K. Yee, CFP

Money is a powerful influence on our life-style, emotions and behaviors. If you're serious about improving your financial life, examine your money mindset

Acknowledge your personal history. If you grew up in poverty, you may have an underlying sense of scarcity--never having "enough." If you were accustomed to abundance, you may not know how to manage money wisely. Such patterns may prevent you from earning what you're worth, saving adequately, spending responsibly or being more philanthropic.

Evaluate your emotional response to money. Is your mood tied to your assets? Does your bank account define you? When money occupies the driver's seat, anxious thoughts can prevent you from making reasonable choices.

Stop playing these money mind-games.

- **I'll be happy when I make more money.** Happiness comes from within. It is important to enjoy the successes you're experiencing today as well as working on future goals.
- **Money is the only thing that matters.** Money is an important means to an end. Worshipping money at the expense of people, nature, art and ideas may lead to loneliness and disappointment.
- **Money is meaningless.** This harmful idea feeds reckless spending, de-motivate your work life, and stress those who depend on your productivity. Money should be treated with respect and not frittered away.

Let go of the past. Stop beating yourself up for your financial mistakes. Reframe regrets as lessons and opportunities to grow. People recover from a failed business, job loss, stock tumble, or tax trouble. Keeping an open mind and focus on what you can do now.

Curtail the time spent thinking about money. Dwelling on dollars and cents or fantasizing about winning the lottery doesn't get you any closer to your goals. Step back; switch gears and identify tried and true actions to help you reach your goals. Daydream for short bursts of time; then get back to the business of living.

Enlist a financial ally. A skilled financial advisor will be very familiar with mental, emotional and behavioral landmines you want to avoid on the road to a solid financial future. With tools to plan, save, and invest, within your timeframe and budget, you can live without financial stress, now and in the future. Look to your advisor for guidance and encouragement to sharpen your mental game and develop a new money mindset. ■

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.

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The Gift That Gives Back To You

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

Did you know there is a way to support your favorite charitable cause and receive cash back? It's called a charitable gift annuity and many, but not all, charities offer this form of giving. In Hawai'i, there are some legal requirements that must be met by a charity before it can offer this form of charitable giving.

When you make a gift of cash or an appreciated asset in exchange for a charitable gift annuity, the charity makes a promise to pay you for the rest of your life. Your payment rate is fixed based on your age and never changes.

Choosing to participate in a charitable annuity program allows you to make a meaningful charitable gift, and receive regular, fixed payments no matter how long you live. The payments may provide for dependable payments for your spouse or another person if you wish. Optionally, you may receive higher payments for a deferred payment

gift annuity. There may also be tax benefits such as an income tax deduction in the year of your gift, and payments that are partially free of federal income tax for a period of time.

People who are considering a substantial charitable gift but also feel uncertain about the future like the idea of a charitable annuity with continuous payments.

If you plan to give a portion of your assets to charity, and want more information on ways charitable gift annuities might work for you and your family, visit National Kidney Foundation of Hawaii online and just click on "Donor Stories." ■

National Kidney Foundation of Hawaii

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Bummers For Boomers

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC

As we all waited in long lines for gas and supplies in the face of oncoming Hurricane Iselle, we were reminded of the importance of planning ahead for inevitable catastrophic events. Here are some things NOT to do with your estate plan, according to Casey Dowd in his article, "Estate Planning Mistakes Every Boomer Should Avoid," published on foxbusiness.com:

- **Fail to plan for large expenses such as long-term care.** This may not seem like a big deal when you are relatively young and healthy, but fully 70% of us can expect to be completely incapacitated for some period of time before we die. Many of us will need care that cannot be provided in our homes in a cost-efficient way. Our options are: (A) be fabulously wealthy, (B) plan ahead, or (C) fall upon the mercy of governmental programs. (B) works best for most of us.

- **Fail to update beneficiary designations on bank accounts, investment accounts, retirement accounts, and insurance policies.** Having a will and revocable living trust agreement is not enough. Better yet, transfer your assets (or funnel them by way of updated beneficiary designations) to your trust. Don't forget that you need to update your will and trust from time to time. A lot of things change: (health family situation, assets, laws, the list of people that you like and trust to have making decisions on your behalf.) Review your estate plan annually, but also make changes any time new things occur.

- **Fail to take steps to avoid family strife.** Making your intentions clear is the first step. You may also build incentives (and disincentives) into your estate plan to head off courtroom battles.

- **Use a "do it yourself" computer program to design your estate plan.** If you truly know what you are doing, these kinds of tools may work. If not, they are a crapshoot. Gamble with your family's future if you like, but better to save your loved ones a good deal of time and money by not taking shortcuts.

- **Put your kids on the title to your stuff during your lifetime.** Not only might you be setting them up for capital gains taxes, but also you may be

putting your assets at risk. Once you give something away, it is gone. Not even your kids' good intentions will spare you from the wrath of their creditors or ex-spouses.

Estate planning is serious business, and you are better off doing it right. Usually, that will mean working with professionals who will charge for their services. Shop around until you find advisors who will help you devise a workable plan, know what they are doing, and who are worth their fees. ■

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

Watch Scott's TV show, **Malama Kupuna**
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It's Like Going To The Eye Doctor

by Stephen B. Yim, Attorney at Law

When we go to the eye doctor to get a new prescription, the doctor will have us look through many different lenses, constantly asking us which lens provides us with the clearest vision. Much like the eye doctor, I believe that the role of the estate planning attorney is to provide you with estate plan options that most clearly reflect your vision for your plan. You see, both estate planning lawyers and eye doctors strive to provide clarity.

Estate planners must focus on three points for their clients: speaking clearly must accurately communicate your wishes and intentions to your fiduciaries and beneficiaries so what you intend is honored and respected; and making sure your written plan precisely mirrors your wishes.

When you seek counsel to pass on your estate, I believe you are asking for more than written legal documents like a Will and Trust. When you

go for new glasses, you need more than frames. Proper lenses bring everything into focus.

Peace of mind comes from a sense that your written estate plan documents safely pass on your legacy, minimize tax, avoid probate, and prevent family fights. Perhaps you are concerned about also protecting the assets from creditors, predator or ex-spouses. Your plan has to be specific enough to speak clearly for you when you no longer can.

Your attorney must first look and listen attentively to understand your hopes and goals; then offer you options that create an estate plan that your heirs can read and understand without questions or doubt. When the prescription is perfect, and the glasses fit, it's easy to see your way. ■

Stephen B. Yim, Attorney at Law
2054 S. Beretania St., Honolulu
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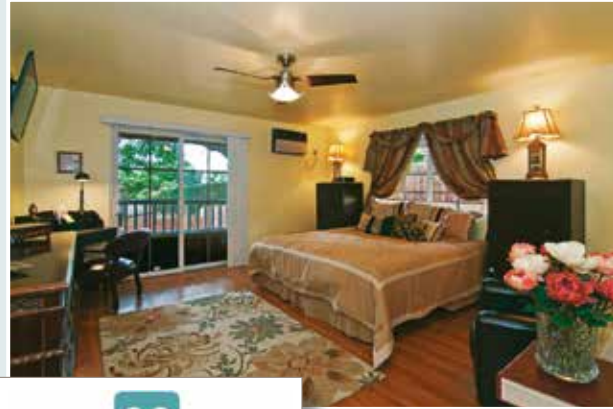
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