

HAWAII'S RESOURCE FOR LIFE

GENERATIONS

MAGAZINE | OCT•NOV 2011

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AT KHVH RADIO

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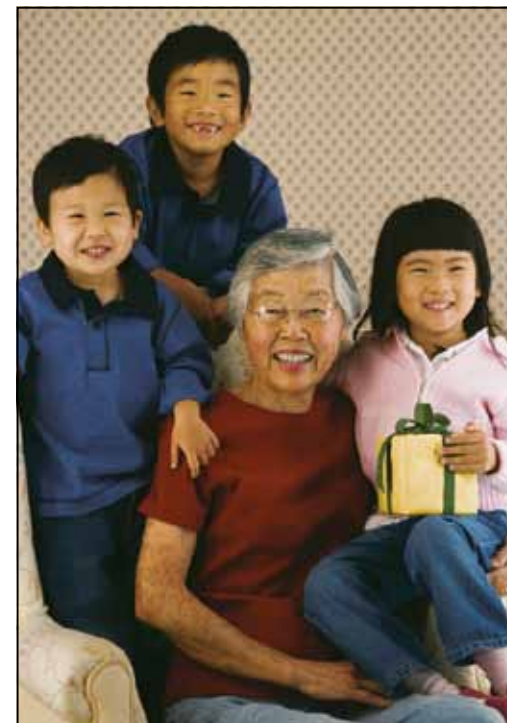


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One Year and Counting ...

it's hard to believe that it's already been one year since we revived *Generations Magazine* and brought it back for you—our readers. Our goal continues to be to publish a resource magazine that is of great value to you, your families and friends. Please continue to share each issue with your neighbors and relatives, as everywhere I go I get requests for more copies. I know we are appreciated when we receive new subscribers each month—thank you.

In celebration of our first anniversary, we want to share a few happenings with you. First, by the time this issue is published, we will have a totally new Web site. Please visit us at www.generations808.com. Secondly, we will restart our *Generations Magazine radio show on Oct 25th. On KNDI channel AM 1270*, we will *air “live” every Tuesday and Thursday from 7 to 8 p.m.* The radio show is partnering with the state’s Executive Office on Aging and other county agencies to air important news and events. We will also have special guests, so tune in and call in with your questions.

As we wrap up this issue, I’d like to send out two big special *mahalos* to the magazine’s art director Wilson Angel and editorial consultant Aimee Harris. Without their hard work and diligence, *Generations Magazine* would not be the resource magazine that it is today. Thanks also go to our photographer Brian Suda, and Sherry Goya who handles our distribution and advertising sales. Many more thanks go to our contributing writers who offer their expertise and provide such real life and useful information. And lastly, to our advertisers—thank you! We cannot print without your confidence in us.

As always, please feel free to send us stories, events and pictures you’d like to see in the magazine.

My sincerest thanks to all of you for your support of our mature community!

Live Well!



Percy Ihara, Editor/Publisher



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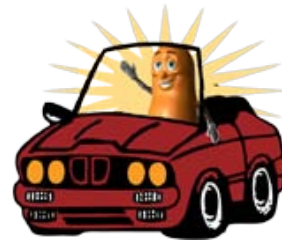
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HAWAII'S
RESOURCE
FOR LIFE

COVER STORY | MIKE BUCK and ELIZABETH STEVENSON of THE ALZHEIMER'S ASSOCIATION

[Early detection is the key, because early treatment makes a difference, not only for the patients, but also for their family members. —Elizabeth Stevenson]

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

In order of appearance:



ART REED PHD, is a professor emeritus at the University of Hawai‘i-Mānoa. Art has lectured extensively on Hawaiian geology, biology, oceanography and other disciplines. He has conducted research on coral reef ecology and marine invertebrate biology, and since retirement, has been a lecturer and group leader on more than 30 programs with Road Scholar, both in Hawai‘i and internationally in the South Pacific.



JANETTE SARGENT-HAMILL holds a BA in Gerontology, and is also an author and an independent filmmaker. She moved to O‘ahu in 2002 where she studied filmmaking and created Windward Productions in 2005. Her passion is to help families use their family archives to create their own original and memorable movies. For more information, visit www.windwardfilms.com.



GARY POWELL is an O‘ahu native with a history of service to the communities of Hawai‘i. He formed The Caregiver Foundation and devotes his time to helping Caregivers and those needing care. Gary views caregiving not as a job “but an opportunity,” an opportunity to help make the lives of those needing care more comfortable and dignified.



DR. RITABELLE FERNANDES, MD, MPH, FACP is Clinical Associate Professor at the Geriatric Medicine Department of the John A. Burns School of Medicine, University of Hawai‘i. She is board certified in Geriatric medicine, Hospice and Palliative Medicine, Internal Medicine and Home Care. She is a practicing physician at the Kokua Kalihi Valley and Kalihi-Palama Health Center.



SCOTT MAKUAKANE is a lawyer whose practice has emphasized estate planning and trust law since 1983. He hosts Est8Planning Essentials, a weekly TV talk show which airs on KWHE (Oceanic channel 11) at 8:30 p.m. on Sunday evenings. For more information about Scott and his law firm, Est8Planning Counsel LLLC, visit www.est8planning.com.



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Mrs. Matthews [Linda Coble] and I went on a bus tour of Nova Scotia, Prince Edward Island and points east in Canada. We had never been to that part of

the world before. We had 20-plus fellow travelers along for the ride ... and it was fantastic!

While the scenery and food were great, the best part of the trip was the people. Nearly all of them are retired. Half the group was from Hawai‘i and the other half were from different spots around across the Mainland. Jerry and Mary were from Wisconsin. They have been on 20 of these tours! He retired from the air-conditioning/heating business and she is a former teacher. Donna was a retired nurse from upstate New York and her friend, Betty, was also a retired teacher.

I have a whole new admiration for people who are retired—but not tired. All the people on our tour were having the time of their lives. It made me realize, as the commercial says, retirement is not the finish line. For these folks and many others, retirement is the beginning of a new chapter.

Jenny and Cora from Hawai‘i crocheted lei for every person on the bus and other friends they met on the way. Malia and Junius from Maui are retired professors. Their enthusiasm was a message for us all. Carolina is still working as the UH mail supervisor, but she took time off to refresh herself. At each new destination, we all filed off the bus and took in the new sights, smells and history of a place we had never been.

My message here is simple. *Enjoy the world around you as long as you can. You’ll be glad you did.* ■

The Elderhood Project airs Thurs. 5:30 a.m. & 5 p.m.

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Hawai'i is paradise but so are her Pacific sisters—the Islands of French Polynesia. Earlier this year, I drift snorkeled over coral reefs in the beautiful lagoon of Bora Bora, swam in shallow water with sting rays and black-tipped sharks, visited a black pearl farm and spotted spinner dolphins up close off the island of Moorea.

I am a group leader for the *Road Scholar Program* (formerly known as Elderhostel), a not-for-profit program that offers adventures for lifelong learning. As a retired University of Hawai'i marine biologist, traveling to Tahiti and sailing through French Polynesia was one of the highlight events of my life.

My Travel Adventure in Tahiti by Art Reed ~Snorkeling & Marine Life in French Polynesia~

Road Scholar Programs are designed for adults of retirement age. The program offers more than 7,000 educational tours in all 50 states and 150 countries. Alongside local and renowned experts, you can experience in-depth and behind-the-scenes learning opportunities, from cultural tours and study cruises to walking, biking and more.

For our program—Heart of French Polynesia—the first two days of the trip were spent getting acquainted with Tahiti. We made ourselves comfortable at our great hotel with a beautiful, sandy beach and a coral reef just offshore that was teeming with colorful tropical reef fish. A daylong bus tour took us

for a drive through the city of Papeete, to a cascading waterfall, a visit to the Paul Gauguin Museum and a stop at a carefully restored historic temple

called a *marae*. As part of the *Road Scholar* program, we had a private local guide, who shared Tahiti's history, people and culture with us. We visited the local open market with many booths

displaying the abundant tropical fruit, fresh reef fish, and various crafts and fabrics.

Then it was time to explore the Pacific! We boarded the luxurious cruise ship *Paul Gauguin*, which is specially designed to enter the shallow lagoons of the Islands. The crew was attentive

and gracious, and the dining service was outstanding. Complimentary wine and other beverages added to the enjoyment of a relaxed and comfortable atmosphere where fellow travelers shared the events of the day's adventures. After dinner everyone retired to comfortable cabins with a view.

Our snorkeling excursions at each island stop began with a shuttle from the ship to the pier, where we transferred to a local dive boat that was either a catamaran or large outrigger canoe. The boats accommodated us well with large outboard motors to speed us along to our next dive site. Gratefully, they also featured canvas covers to protect us from the tropical sun while underway. The boat operators were good singers with 'ukulele and lots of fun entertainment. The dive locations offered something for everyone. On drift snorkels we entered the lagoon in about 10 feet of aqua-clear water over a coral reef and then floated effortlessly down a slow current while we "soared" past schools of fish and colorful coral mounds. If you wished to linger in one area, swimming against the current allowed you to hover over the bottom. The boat remained close by if you wished to be picked up early. Snorkeling with stingrays and black-tipped sharks may sound dangerous, but the years of boat tours have conditioned the fish to calmly swim up and wait for a handout of fish food. They were waiting for our arrival! Snorkelers were invited to either wade

in chest-deep water over a soft sandy bottom, swim out to observe the feeding or remain aboard to watch.

Road Scholar is for adults who love to learn for learning's sake. *Road Scholar* provides a memorable learning experience in an informal and friendly environment. If you enjoy exploring new ideas and places, and meeting interesting people who share your interests and love of learning, then *Road Scholar* will be perfect for you. My fellow travelers ranged in age from 45 to 85 (average age for tours is typically mid-60s to mid-70s), and the excursions, although active, are not strenuous. If you enjoy the tropics and snorkeling, a trip to the Pacific may well be the highlight of your life, too. Hope to see you in Tahiti!

This trip was arranged by *Pacific Islands Institute*, an educational travel company on O'ahu, specializing in learning adventures in Hawai'i and the Islands of Polynesia, Melanesia and Micronesia. Pacific Islands Institute operates Hawai'i and South Pacific programs on behalf of *Road Scholar*. For more program information, visit www.ExplorethePacific.com or call 808-732-1999. To learn more about *Road Scholar* and travel geared toward seniors, visit www.RoadScholar.org and search for Paul Gauguin or call 1-800-454-5768. ■



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MIKE BUCK
AT KHVH RADIO

THE VOICE, OF ALZHEIMER'S IN HAWAII

WITH ELIZABETH STEVENSON
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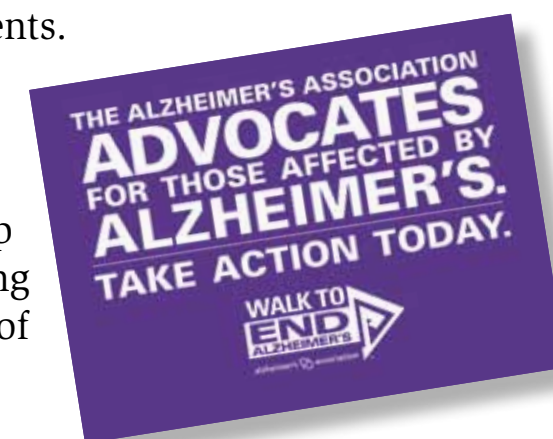
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KNOW THAT YOU CAN LIVE A
MEANINGFUL AND PRODUCTIVE
LIFE AFTER DIAGNOSIS,"

— MIKE BUCK

Cover & Feature Story
Photography by Brian Suda

Radio personality Mike Buck of KHVH Radio is the "Voice for the Alzheimer's Association." Both of Mike's parents had Alzheimer's and he is committed to get the word out about the need for early detection. In doing so, Mike literally became the Association's voice—appearing in a Alzheimer's TV PSA, recording all of the Associations radio PSAs this year and stepping up to MC gala events.

Mike is passionate about de-stigmatizing Alzheimer's disease. He's been on the Aloha Chapter's board since 2007. Currently, he is the Association's Treasurer and has stepped up into a leadership position on the Board, offering his significant experience as a Board member of other non-profits.



MOM'S STORY

I called my mother, Nancy Cummings, "Mom." Mom was amazingly independent and self-sufficient. She ran a chain of tourist resort shops here in Hawai'i for years, provided for her four children and lived life to the fullest.

She, like so many mothers, was a vitally important part of our community. Mom could do just about anything; her resourcefulness, warmth and incredible sense of humor buoyed our family through many of life's troubles.

Unfortunately, Alzheimer's disease robbed Mom of her memories, her independence and retirement plans.

Alzheimer's disease and related dementias affect more than 31,000 people in Hawai'i, a majority of who are women.

We are a very close family; we saw Mom just about every day. However, we didn't notice the changes immediately. Mom found little ways to cover her failing memory. Everyone loses keys, forgets a name and gets lost in the mall parking lot. Mom's little lapses began to build up over time, and we really noticed she had a problem the second time she "lost" her car. *This just wasn't like Mom.*

We decided it was time to bring Mom to the doctor. After learning that she had Alzheimer's

disease, Mom actually seemed relieved. She could finally stop trying to keep up her constant deception. We all knew that this was going to be tough. **There is no cure for Alzheimer's disease;** so our focus was to make the time she had left with us more enjoyable.

The Aloha Chapter of the Alzheimer's Association is here for all families living with this disease, free of charge to all family caregivers. By accessing caregiver training and counseling early in the process, families learn essential skills to help ease their burden and make the lives of our mothers, fathers, grandparents or spouses better.

Families trying to face this on their own often suffer needlessly through wandering incidents and don't know what to do with parents who live in persistent fear and confusion. The Aloha Chapter is here so that families don't have to go through this in isolation. It lets you know that there are typical behaviors exhibited as the disease progresses, that there is support, and even hope for families coping with this disease.

If you suspect someone in your life is living with Alzheimer's disease or related dementia—call the Chapter, attend a class and learn as much as you can about this illness. **You can make a difference in their lives.** — *Mike Buck*

EARLY DETECTION MATTERS

Alzheimer’s disease is a progressive, degenerative disorder that gradually destroys the brain and the brain’s nerve cells, typically affecting people 65 years and older. Symptoms affect a person’s memory, ability to learn, make judgments, communicate and carry out basic daily activities. In its early stages, memory loss may be mild, but with late-stage Alzheimer’s, people may lose the ability to communicate and may need help with personal hygiene, bathing, eating, dressing and other basic functions.

As many as one in eight people over age 65 have Alzheimer’s disease and related dementia (ADRD). Fifty percent of people ages 85 and older will be diagnosed with this heartbreaking illness. Here in Hawai‘i, kūpuna 85 years and older are the fastest growing segment of the population. According to the State Plan on Aging, this population grew 518.8% between 1980 and 2010. **It is estimated that there are currently more than 31,000 kūpuna suffering from this debilitating disease in Hawai‘i.**

Many people do not know when forgetting becomes a problem and the difference between normal aging versus something more serious. By putting off learning more, people impacted by the disease are being diagnosed late and miss the opportunity to get the best help possible.

Early detection normally results in a more accurate diagnosis, earlier treatment and better care. “Although Alzheimer’s disease is a not a curable disorder it is a treatable disorder to some extent, depending upon what stage an individual is in at diagnosis,” says Elizabeth Stevenson, executive director and CEO of the Alzheimer’s Association, Aloha Chapter. “With proper diagnosis and treatment, the decline of cognitive function is slowed which in turn helps improve quality of life and the activities of daily living.

“Early treatment makes a difference, not only for the patients but also for their family members,” says Stevenson.

“This disease will come whether you get a diagnosis or not, and it will

worsen whether you get the diagnosis or not,” continues Stevenson. “Yet, we are obviously better prepared to deal with it both from a patient, family and public health standpoint if the diagnosis is made early when we can work with a family to help develop a plan to build the support they will need to care for their loved one.”

Mike agrees. “Early detection of Alzheimer’s disease makes the impact less traumatic, helps people cope with change and better prepares them to make decisions for their future and the future of our kūpuna,” he says. My mother was actually relieved to know that there was something medically wrong with her.

“For anyone diagnosed with Alzheimer’s, it’s important to know that you can live a meaningful and productive life after diagnosis,” Mike continues. “You can remain active and take part in activities you enjoy. You can work with family and friends to plan for the future and help to educate others about Alzheimer’s disease.”

LET YOUR HEART LEAD THE WAY

Like other parts of our body, our brains may lose some agility as we get older. It can deteriorate even more if we don’t take care of it. Science is unlocking many of the mysteries of the brain, but we don’t have all the answers yet. One can do everything “right” and still not prevent Alzheimer’s disease. But it is often said what is good for the heart is also good for the brain:

- **Social activity** not only makes physical and mental activity more enjoyable, it can reduce stress levels, which helps maintain healthy connections among brain cells.
- **Physical exercise** is essential for maintaining good blood flow to the brain as well as to encourage new brain cells. It also can significantly reduce the risk of heart attack, stroke and diabetes, and thereby protect against those risk factors for Alzheimer’s and other dementias.
- **Mentally stimulating activities** strengthen brain cells and the connections between them, and may even create new nerve cells.
- **A low-fat, low cholesterol diet** is advisable. Research suggests that high cholesterol may contribute to stroke and brain cell damage. So there’s been growing evidence that a diet rich in dark vegetables and fruits, which contain antioxidants, may help protect brain cells.
- **Take care of your heart** by watching your blood pressure, cholesterol, diabetes, and also consider quitting smoking.

WARNING SIGNS

Nearly everyone has momentary memory lapses that include difficulty recalling a familiar phone number, losing car keys or calling a loved one by the wrong name. However, there are certain warning signs that could be early signs of Alzheimer’s disease.

Common symptoms include:

- reduced social abilities
- memory loss
- problems thinking
- difficulties with language
- personality changes

COMMUNITY SUPPORT

Caring for someone with Alzheimer’s disease can be a challenge. But there are places where family and friends of Alzheimer’s sufferers can find support for emotional issues, care giving and planning for future care.

At no cost to family caregivers, local support services include care counseling, caregiver training, support groups, and the MedicAlert + Safe Return® program. Referrals may be made for other services such as respite care, transportation and meal delivery. Join an Alzheimer’s support group to share experiences with people who understand.

THE ALZHEIMER’S ASSOC., ALOHA CHAPTER

The Aloha Chapter is the leading voluntary health organization in Alzheimer’s care, support, and research in Hawai‘i.

Call: 1-800-272-3900
E-mail: alohainfo@alz.org
www.alz.org/Hawaii



CAPT’S STORY

I cared for my father, Captain Mishan, who had Alzheimer’s for almost eight years, through all the stages. He passed in 2006. It was the best and most important work I will ever do, and it came with unexpected and magnificent personal rewards.

Caring for someone you love who has Alzheimer’s disease or dementia can have a positive side. But, at first diagnosis, which can feel like a “death sentence,” there’s so much negative about it. It’s overwhelming. This disease can bring the best and worst out in all of us. You have to face that. And, you can make a choice to do the best you can, and meet each challenge along the journey.



You find the deepest most compassionate love you thought possible—connection on another heart level. You learn to ease their minds, giving them the best quality of life possible. This can be deeply gratifying, heart-warming and beautiful. Yes, beautiful.

Learning from experts and fellow caregivers provided me with an opportunity to make a big difference in my father’s life.

The demands of caregiving are like one of life’s mysteries, full of awe and deep lessons learned. It’s a modern heroic quest. We are never the same. I personally have been transformed forever by



the 8-year journey with my father. I received the treasures of his well-being, his love and smile—that far outweighed the bad parts.

There are so many caregivers out there doing this important work for their loved one every single day. If you are one of them, please seek the camaraderie of support groups. We learn to strengthen the muscles of patience and compassion, but there is also an odd sense of humor that only caregivers can share with others in the same boat. You learn you’re not alone. When things get bad, go to the Alzheimer’s Association to get counseling. Try to network with others doing the same whenever you can. And always, listen to your loving heart. Let it overpower your anger and grief. Compassion is stronger than fear. ■

— by Jody Mishan, Caregiver/Daughter

NEARLY 15 MILLION AMERICANS CARE FOR AN INDIVIDUAL WITH ALZHEIMER’S OR DEMENTIA.



Caring for someone who has Alzheimer's or a related disorder is a huge commitment.

What Now? is an informational series for non-professional family caregivers.

Each one-hour session offers resources and allows for guided group discussions.

What Now?™

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November 15, 2011

Basics of Alzheimer's Disease and Memory Loss

A guide to Alzheimer's and dementia

November 22, 2011

Putting Legal & Financial Affairs in Order

How to begin with legal and financial issues

November 29, 2011

Learning to Manage Challenging Behaviors

How to approach some of the more challenging care situations that arise

December 6, 2011

Taking Care of Yourself

How can I cope while I care for my loved one?

December 13, 2011

Hiring and Managing In-Home Caregivers

Introductions to homecare planning

December 20, 2011

When is it Time to Move Your Loved One into a Facility?

Steps to take when exploring residential facilities

December 27, 2011

Partnering with Your Doctor

Provides strategies to make the most of doctor visits

What Now?™ is free to non-professional family caregivers and comes with a free *Caregiver's Quick Guide and Resource Manual*.

To register, call 800-272-3900 or go online at www.alz.org/hawaii under the education programs.

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Come Home to Aloha



Saving Family Stories for Future Generations

by Janette Sargent-Hamill



What do you really know about your grandparents or great-grandparents? Did you know that if family stories aren't documented, they are often lost within two generations?

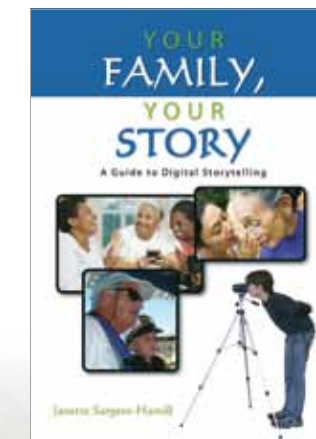
My interest in this field piqued while attending UH, Mānoa in 1993 in pursuit of a degree in Gerontology. In a Sociology of Aging course, the professor lectured about the importance of storytelling throughout history. He talked about elders transferring valuable cultural and personal information from one generation to the next.

He explained that 100 years ago, it was common to reside in the same town or live in a multi-generational home where personal and family stories were passed directly from generation to generation. Today, families are scattered across the globe.

That same year, my 85-year-old father suffered a major heart attack. He survived bypass surgery and fortunately lived for another six years. Recalling my professor's lecture, I bought a \$60 video camera at a garage sale. On my father's 88th birthday, I filmed an interview with him that has become a great treasure to my family. He passed away in 2000 at age 91.

Today, it is easier than ever to turn family interviews, documents, photos and old film into an inspired, heart-felt movie. And, unlike a traditional photo album, digital movies can be safely stored and shared with family miles away. This is an effective way to pass along wisdom, ethical values, spiritual beliefs and important family stories.

It doesn't matter what form your archive material takes. Set up a video camera, or turn on a tape recorder and simply "talk story." Encourage someone to journal or write his or her memoirs. It's important to get started because ... when our storytellers are gone, our history is lost. ■



In 2005, Janette Sargent-Hamill created Windward Productions through which she presents "Documenting Life" workshops in Hawai'i and California. She also has a new book titled, *Your Family, Your Story—A Guide to Digital Storytelling*. The book teaches readers valuable, step-by-step skills in capturing their own family history. The book is available at Amazon.com. For more information, visit www.windwardfilms.com.



Caregiving— A Family Affair by Hope Young

As a young girl, I watched my grandmother age and I realized how much her daughters did to keep her safe and happy at home. Grandma had had three strokes, and was not always stable on her feet. She lived with my aunt, who cared for her on a daily basis. My mother would also help with transportation and companionship, but the bulk of the responsibilities were on my aunt's shoulders.

This scenario is quite common. The primary caregiver is often an adult child who lives nearby or with the senior. The person may or may not have support from other family members; and any outside help, whether from family, friends, volunteer groups or paid caregivers, provides much needed support.

I've answered many calls from overwhelmed family caregivers and suggest the following guidelines to ease and balance responsibilities when providing care.

STEPS FOR INITIATING CARE:

1) Recognize when care is needed. Family members should be especially vigilant if the senior has bouts of forgetfulness, frequent falls, weight loss or gain or changes in behavior.

2) Conduct a family meeting so that all adult children and capable family members are included in care decisions. Whenever possible, include the senior in family meetings. Have family members be realistic in the amount of care they can provide (i.e. doctor's appointments, meal preparation, medication reminders, housekeeping and laundry). If a family member is unable to assist regularly, try to schedule a monthly duty for that member, such as picking up medications or grocery shopping for staples (rice, soap, canned goods, etc.). As a family, ensure that no one family member is completely responsible for the care of the senior.

Discuss what happens if mom or dad need more care than family caregivers are trained or will-



Hope and her mother, Phyllis Villa.

ing to provide. Consider hiring a caregiver or an agency. Professional caregivers ensure that there is no lapse in care.

3) Recognize that your parents' needs will change and family caregivers will need to adapt as well. Schedule family meetings on a quarterly basis to discuss any noticeable changes.

4) Be sensitive to mom's or dad's wants and needs. They may not want anyone's help, but they may need some help to remain independent. Including them in the planning process ensures that they have an opportunity to voice their opinions.

5) Plan for the worst, but hope for the best. It's always a good idea to start planning before the care is needed. It is often a fall or illness that initiates family caregiving, which usually has family members scrambling to ensure their loved one has adequate care when released from the hospital. If a plan has been discussed, and all family members are aware of their responsibilities, there is less pressure on the primary caregiver, and the transition home is much smoother.

Caring for a loved one can be a challenge, but it should not be a challenge that only one person must bear. If you are the primary caregiver with the most responsibilities, don't hesitate to ask for help from family members. If they are unable to assist, other options can include using volunteer groups such as Project Dana, the Senior Companion Program, senior day care services or the state's Adult Service and Programs. ■

Language of Aging

by Gary A. Powell

As we age, our communication skills change. For family members and caregivers, knowing how a senior hears and understands is vital. Just because we speak clearly does not mean that our messages are received correctly. Learning the language of aging requires conscious effort on our part.

First, we must understand whom it is we are talking WITH not TO. There is a huge difference between those two words. When we're not aware of our elder's abilities to understand, we cease to communicate. We go from speaking WITH someone (interactive communication) to speaking TO someone (ordering, scolding and begging).

Another vital step is to understand that elders often have a different sense of urgency than we do. The language of aging is a slower language.



Gary and his mother-in-law

In contrast, our language of life is one of speed, of stress, of trying to get the work done on time. Dad! If we miss this appointment we can't get another one for 6 weeks! To you, this means rescheduling not just the appointment but also everything else that's going on in your life. To Dad, however, spending time with you, enjoying a cup of coffee and chatting might be more important than seeing his doctor just to hear more about his failing body.

Of utmost importance is to allow elders to maintain as much control as possible. Let elders determine what is priority. Let them choose the speed of conversation and activities. While we're rushing around to make sure that they're receiving the right care, the right food—they may be wishing we would stop and spend time with them. When you look deeper into our elder's world, you may realize that spending a little more time in the garden to smell the flowers and catch the sunset's glow—even it means dinner gets cold—is more important. **"Let's talk, not tell. Let's communicate."** ■

The Caregiver Foundation
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Five Ways Not To Fall

by Stan Michaels

Falling down is nothing new. We have been doing it all our lives. We fell as infants, as kids,

as teenagers and even, awkwardly, as adults. The price for an active, healthy life has been an occasional fall and normally it is no big deal. When young and strong, you fell and “bounced” right back up. It’s a different story, though, for older adults. Any fall can be very serious.

Older adults don’t “bounce” anymore ... and the result is normally injury. Every five hours in Hawai’i a senior is injured so severely in a fall he/she must be treated in a hospital. Every five hours. Many of those seniors require extensive rehabilitation, and many never return to their own home after a fall. The loss of independence is immediate.

But people don’t fall simply because they’re older. We fall for a reason. Perhaps you didn’t notice the dip in the sidewalk because you were talking on your cell phone. You didn’t notice the dog’s toy in the hall because you had your eye on your grandchild. Or even though you know better, you moved too quickly on the slippery bathroom floor. And maybe, as an older adult, you fell because you got dizzy from being tired, or from moving too fast or even from your medications.

PROTECT YOUR INDEPENDENCE.

Five ways to prevent falls:

- **Be active and stay fit:** Walk, dance, swim, do yoga, garden or start an exercise program like tai chi. Keep moving to maintain your muscle strength and sense of balance.
- **Ask your doctor or pharmacist to review all of your medicines.** If you take multiple prescriptions, plus other over-the-counter drugs and supplements, they could make you sleepy or dizzy.
- **Have your eyes checked** at least once a year. The doctor can update your eyeglass prescription and check your eyes for glaucoma or cataracts that limit vision.

- **Make your home safer** by removing things you can trip over like papers, books and other clutter. Install handrails on all staircases, and mount grab bars next to your toilet and in the tub or shower. Improve your home’s lighting. As you get older, you need brighter lights to see well.

- **Stay off the roof and out of trees.** Every year, dozens of Hawai’i residents try to harvest fruits and end up in the emergency room. Never climb a ladder alone. Always have a family or friend hold the ladder, or ask a younger family member to get that last mango.

For more information, call:
Hawai’i Department of Health,
Injury Prevention Program
733-9202 or 733-9320. ■

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Building Houses, Building Hope

by Genie Brown

When Lehua Fuller first showed her Waimānalo home to Honolulu Habitat for Humanity staff, they were amazed. She had managed to raise 12 children in her four-bedroom plantation-style home, which was in grave disrepair. There were holes in the floor and roof, severe termite damage and problems with the electrical and plumbing. In Honolulu, Wallace Bailey, a disabled retired veteran, and his wife Frances, decided to contact Habitat for Humanity for help after living in their dilapidated home in Papākolea since 1962. And, JT and Thelma Vasconcellos, a retired couple living in their 60-year-old home in Waiāluā, knew that their home needed more work than they could afford. Thanks to their partnership with **Honolulu Habitat for Humanity**, construction started on the Fuller and Bailey homes in July, and JT and Thelma Vasconcellos moved into their new Habitat home in April 2011.

Since 1988, Honolulu Habitat has been partnering with low-income families to provide simple, decent homes in Hawai’i. It has built 65 homes on O’ahu. Habitat builds homes with hundreds of skilled and unskilled volunteers who provide the majority of the construction labor. This vibrant, volunteer focused organization serves the sector of the population that faces the greatest challenge achieving homeownership—families that earn between 30% and 60% of the area median income. For the City & County of Honolulu, the 60% of area median income for a family of four is \$59,550.

Many partner families are employed, yet are unable to qualify for a traditional mortgage to build or buy a safe, decent home. Other partner families are retired and living on a fixed income. To further serve these families, Habitat also becomes the mortgage company for partner families, selling the homes to them at no-profit and 0% interest, making mortgage payments affordable.

Prior to partnering with Habitat, many residents live in substandard structures. These homes are unsafe, termite-eaten and damaged by water or wind. Honolulu Habitat enables partner families to provide a safe home to raise their children and care for their elders, breaking the cycle of poverty housing on O’ahu. The com-



Before

After



JT and Thelma Vasconcellos

munity benefits by coming together to volunteer for a common cause—to partner with a low-income family to build a simple, decent home they can afford to buy.

To apply for a Habitat home, make a donation or volunteer for Honolulu Habitat for Humanity, visit www.honoluluhabitat.org or call 538-7070. Volunteers are welcome. Help is needed to build, provide lunches for volunteers and support the office. ■

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

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Sherry A. Goya (S), President
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How Can CSI Help?

Caring for elderly loved ones or people with disabilities is an honorable undertaking. Caregivers often become overwhelmed when they must take on the added responsibility of providing financial oversight and paying monthly bills. Where can they turn for help?

CSI, Inc. (Comfort, Security, Independence) is a Hawaii nonprofit whose experienced case managers specialize in managing the financial affairs of the elderly or people with disabilities. Because CSI works exclusively with this group, it is uniquely qualified to navigate the complex financial challenges and social circumstances often faced by these individuals.

Since 1987, CSI has safeguarded the financial assets of those who may be vulnerable to financial loss through the following services:



- Daily Money Management
 - Bank reconciliation
- Preparing and delivering bank deposits
- Organizing tax documents and other paperwork
 - Negotiating with creditors
- Deciphering medical insurance papers and verifying proper processing of claims
 - Providing referrals to legal, tax, and investment professionals
 - Durable Power of Attorney
 - Personal Representative
 - Trust Administration
 - Conservatorship

For a free consultation with no obligation, please contact us at **538-0353** or check out our website at **www.csihawaii.org**.

Exclusive Care for Kūpuna

by Valerie Takahashi, Kūpuna Concierge Business Manager



KŪPUNA CONCIERGE

Kūpuna Concierge offers a very effective approach to senior care at home. The beauty of seniors living at home is that they can keep and enjoy the lifestyle they spent decades perfecting.

Sometimes all it takes to remain independent is a little day-to-day help. Kūpuna Concierge provides personal assistants who help with errands, transportation, meals, household chores and personal care. It also offers short-term care when kūpuna require assistance during an illness, after surgery, or when their family is away.

AT YOUR SERVICE

Kūpuna Concierge helps seniors benefit from a vibrant, social and active daily life. Clients enjoy a variety of innovative activity and wellness programs, including technology education, arts and crafts classes, and health and wellness programs.

A LEGACY OF CARE

Kūpuna Concierge is O'ahu's trusted source of service. It has established quality assurance standards from the Council on Accreditation. It is a program of Child & Family Service, a private nonprofit, dedicated to strengthening families since 1899. Child & Family Service has been serving the needs of Hawai'i's kūpuna for more than 30 years.

Its personal assistants are highly trained in the latest senior care programs. They are bonded, and have passed an extensive background screening.

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For more information:

543-8423, kupunaconcierge@cfs-hawaii.org, www.childandfamilyservice.org ■

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your MIND & BODY
by Dr. Ritabelle Fernandes, MD

Prostate Problems

The prostate is a walnut-sized gland that forms part of the male reproductive system. The prostate is located just below the bladder, where urine is stored. The prostate also surrounds the urethra, the canal through which urine passes out of the body. It is common for the prostate gland to become enlarged as a man ages. **Benign Prostatic Hyperplasia (BPH)** is non-cancerous enlargement of the prostate gland. It affects more than 50% of the men over age 60. Testosterone and other hormones may play a role.

Common symptoms of BPH:

- Weak urinary stream
- Urgency to urinate
- Leaking or dribbling of urine
- More frequent urination, especially at night

How is BPH diagnosed?

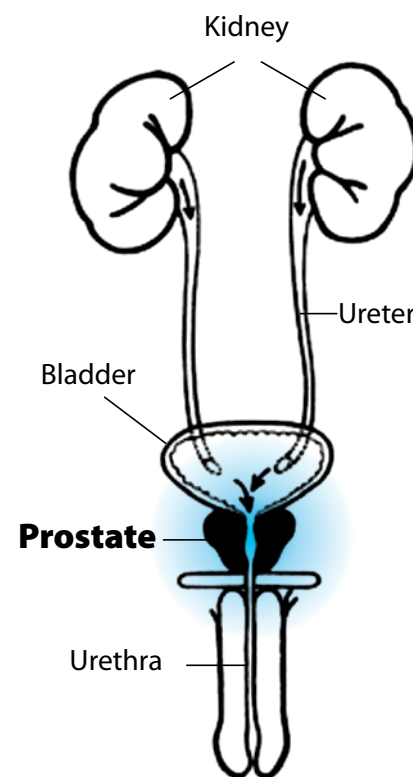
Often it is the symptoms that lead to the diagnosis of BPH. A routine check up that includes a digital rectal examination may reveal BPH. To rule out cancer, a prostate specific antigen (PSA) blood test might be done. Other tests include urine flow study, rectal ultrasound, cystoscopy and/or biopsy.

Are lifestyle modifications effective?

Decreasing fluid intake before bedtime, moderate alcohol consumption, reducing caffeine intake, and timed toileting may help. Do not urinate in a rush; try to relax while using the bathroom. Avoid medications with anti-cholinergic effects such as Benadryl that can make symptoms worse.

What herbal remedies are available?

The best-studied herbal remedy is Saw Palmetto, which is an extract of the fruit of *Serenoa repens*. Also, *Serenoa repens* may provide mild to moderate improvement in urinary symptoms and flow measures. Beta-sitosterol is another herbal remedy that may be effective.



What is the treatment for BPH?

BPH cannot be cured. The focus of treatment is on improving the symptoms. Many medications are available such as Flomax, Uroxatral, Hytrin or Cardura. Common side effects are lightheadedness and headaches. Proscar and Avodart belong to another class of medications that gradually reduce the size of the prostate gland over months.

When is surgery indicated?

If symptoms are bothersome and affect a person's quality of life, then a surgery called Transurethral Resection of the Prostate (TURP) is indicated. Other alternatives include laser and Transurethral Microwave Therapy (TUMT), which are less invasive and may be performed in the physician's office. ■

Send in your requests of medical topics for Dr. Ritabelle to write about in future issues to Percy Ihara, Publisher. You may find his contact information on page 5.

Saving Money on Prescriptions: Ask for Generic Drugs

Usually when a doctor prescribes a medication during an appointment, we take the prescription slip and head for the door. But a savings-savvy patient will pause and ask, *Is there a generic version?* This simple question may save you hundreds, even thousands, of dollars a year.

Take Zocor, a popular drug that treats high cholesterol, for example. According to the *Consumer Reports Best Buy Drug* report at www.aarp.org/drugsavings, an average monthly cost for 10 mg of Zocor is \$106. But, Simvastatin, the generic version of Zocor, costs only \$36, saving you \$70!

Even if you have health insurance with drug coverage, generics can save you money. A generic drug has the same active ingredients as the brand-name version and works just as well for nearly all patients. A generic drug can look different from its brand-name counterpart, but the Food and Drug Administration will only approve generic drugs that have the same strength, effectiveness and quality as their brand-name equivalents.

Here are some tips to take advantage of lower cost generics:

FOR A NEW PRESCRIPTION:

- Ask your doctor if there is a generic drug option.
- Request that your doctor writes, "dispense generic" on your prescription.
- Double-check with your pharmacist that you have received the generic drug when you get your prescription filled.
- Keep an updated list of your medications so your doctor can check for interactions. If you do not have a medication list, download a form from www.aarp.org/medicationrecord and start yours today.

FOR AN EXISTING PRESCRIPTION:

- Visit the Drug Savings Tool at www.aarp.org/drugsavings to find information about the safety, effectiveness and price of your prescription drugs, directly from the *Consumer Reports Health Best Buy Drug* database.
- If you have Medicare, use the Doughnut Hole Calculator at www.aarp.org/doughnuthole to learn how to avoid the coverage gap, or doughnut hole, where you have to pay all your prescription costs. Print a letter and give it to your doctor for each medication option that may save you money. Also, because of the Affordable Care Act, Medicare Part D recipients who reach the coverage gap will now get a 50 percent discount on brand-name prescription drugs and a 7 percent discount on the lower cost generic medications.
- Be on the lookout for more generic drug choices. Over the next 14 months, seven of the 20 best-selling drugs, such as cholesterol medication Lipitor, and blood thinner Plavix, will have generics for the first time. Be ready to discuss your options with your doctor. ■

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CONGREGATE MEAL DINING SITES:

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Hauula Community Center	54-010 Kukuna Road, Honolulu, HI 96717	352-0288
Kahaluu Key Project	47-200 Waihee Road, Honolulu, HI 96744	561-0822
Kamalu Hoolulu Elderly Project	94-941 Kauolo Place, Waipahu, HI 96797	352-0284
Gulick Elder Center	1846 Gulick Ave., Honolulu, HI 96819	848-0977
Kokua Kalihi Valley Comp Family	2239 N School St.,Honolulu, HI 96819	791-9400
Kuhio Park Terrace	1545 Linapuni St., Bldg. A, Hon., HI 96819	848-0977
Kupuna Home O'Waialua	67-088 Goodale Ave., Waialua, HI 96791	352-0288
Lanakila Central Office	Bachelot St., Honolulu, HI 96817	531-0555
Lanakila Multi-Purpose Senior Center	1640 Lanakila Ave., Honolulu, HI 96817	847-1322
Lani Huli Apartments	25 Aulike St., Kailua, HI 96734	561-0822
Moiliili Community Center	2535 S. King St., Honolulu, HI 96826	955-1555
Pauahi Elderly Housing	171 N. Pauahi St., Honolulu, HI 96817	352-0288
Pohulani Elderly Apartments	626 Coral St., Honolulu, HI 96813	352-0294
Susannah Wesley Center	1117 Kaili St., Honolulu, HI 96819	352-0293
Wahiawa Recreation Center	1139 A Kilani Ave., Wahiawa, HI 96786	352-0288
Waianae District Park	85-601 Farrington Hwy., Waianae, HI 96792	352-0288
Waimanalo District Park	41-415 Hihimanu St., Waimanalo, HI 96795	259-7436
West Loch Village	91-1472 Renton Road, Ewa Beach, HI 96706	352-0288

Other related or associated contacts:

Department of Human Services (SNAP), Benefit Employment and Support Services Division
333 North King St., Room #100, Honolulu, HI 96817 | www.hawaii.gov/dhs

Honolulu Action Community Program, Inc. (TEFAP)
33 South King St., Suite #300, Honolulu, HI 96813 | www.hcapweb.org | 521-4531

Meals On Wheels Association of America | www.mowaa.org

PERSONAL EMERGENCY RESPONSE SYSTEMS:

Advanced Protection Network	www.apnalarm.com	484-9393
EOM Hawaii	www.eomhawaii.com	227-7938
Kupuna Monitoring Systems, Inc.	www.kupunamonitoring.com	721-1201
Lifeline Hawaii Services	www.lifelinehawaiiservices.com	888-409-8449
Medical Guardian	www.medicalguardian.com/	800-668-9200
Mobile Help	mobilehelpnow.com	800-800-1710
Philips Lifeline	philips.lifelinesystems.com	800-587-4981
Queens's Lifeline	www.queensmedicalcenter.net	537-7585
Saint Francis Lifeline	www.stfrancishawaii.org	547-6120

Other related products and associates:

Assistive Technology Resource Centers of Hawaii (ARTC)
414 Kuwili St., Ste. #104, Honolulu, HI 97817 | www.atrc.org | 532-7110

Library for the Blind & Physically Handicapped
402 Kapahulu Ave., Honolulu, HI 96815 | www.librarieshawaii.org | 733-8444

Medical Alert | www.medicalalert.org

National Library Service for the Blind and Physically Handicapped | www.loc.gov/nls

The Kupuna Guide | A booklet of household items, electronic aids and recreational equipment, published by ARTC

How To Do Things | www.howtodothings.com/electronics/howto-choose-a-cell-phone-for-a-disabled-person

Just for laughs



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- Founder's Center**
708 Palekaua Street, Kahala

* Tuition assistance for Adult Day Care service for qualified individuals age 65 and older is available through a grant from the Hawaii Community Foundation May Templeton Hopper fund.



FOR MORE INFORMATION CALL
Crystal Costa, Adult Day Care Coordinator
739-2745 or 734-0233 ext. 310

Put on Your Thinking Cap Medicare Annual Enrollment Period

by Pamela Cunningham, Hawai'i SHIP – Sage PLUS Program

It is that time of year (and this year it is even earlier), when you need to take a moment to think about your Medicare health coverage. *Is my plan still meeting my needs? Are my prescription drugs covered? Is it affordable? Are there new plans out there that may better suite my needs? Do I have other coverage (retirement health plan, military coverage, or current employment coverage) and have they sent me creditable coverage information?*

The Annual Enrollment Period (AEP) is the time of year when individuals can review health or prescription drug plans, compare what will be available in the coming year, and choose the plan that best meets their needs. This year (and in the future) it is from **October 15th–December 7th**. There has never been a better time to check out Medicare coverage options. Comparing plans may help people with Medicare find a way to save money, get better coverage, or both.

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

STEP ONE: Have a list of your current prescription medications available, check with your current providers (doctors office, physical therapist, etc.) to find out what plans they will work with so that you can still see them, and have your gross income and assets available (so you can be screened for the assistance available that helps pay for some or all of your medical costs).

STEP TWO: In October 2011, compare plans available in Hawai'i in 2012.

- Visit www.medicare.gov where you can get a personalized comparison of the costs and coverage of the plans available in your area.
- Call **1-800-MEDICARE (1-800-633-4227)** 24-hours a day/7 days a week to find out more about your coverage options. TTY users call **1-877-486-2048**.

- Get one-to-one help from the Hawai'i State Health Insurance Assistance Program (SHIP), also known as the **Sage PLUS Program**. A certified trained volunteer can be reached at **808-586-7299** or **1-888-875-9229**. You can also pick up a Sage PLUS Medicare Prescription Health/Drug Plan Compare from most pharmacies or on-line at www.hawaiiiship.org. Mail or fax the form in for a personalized comparison.

STEP THREE: Enroll in a plan October 15th through December 7th so that you can enjoy the holiday season.

From January 1, 2012–February 14, 2012 is a one-time disenrollment opportunity if you want to change from your current Medicare Advantage (MA) Health plan and return to Original/Traditional Medicare. If your MA plan includes drug coverage, you also have the opportunity to enroll in a Medicare Prescription Drug Plan.

There is also a new “Special Enrollment Period” that begins on December 8, 2011. At anytime during the year (2012) if you find yourself unhappy with your current choice you have one opportunity to change to a “5 Star” Plan. The stars are based on many quality indicators collected by Medicare. The 5 Stars means that the plan has done an excellent job in providing benefits, payments, limited number of complaints, drug pricing and patient safety, health plan's responsiveness and care, managing chronic conditions and helping members stay healthy through screenings, tests and vaccines just to name a few.

If all this feels too challenging or you would like information about the new 5 Star Special Enrollment Period, don't hesitate to call the Sage PLUS Program for guided assistance through the Medicare Enrollment Process. OR ... if you would like to help your community navigate through the Medicare system by becoming a Sage PLUS Volunteer, call us at **808-586-7299** or **1-888-875-9229** or e-mail help@hawaiiiship.org. ■



Hunting for a prescription drug plan ...is no game.

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

It's that time of year again.

“Open season” is right around the corner for the **Medicare Part D prescription drug plan**. Hunting down the best plan for you is no game. Newly eligible Medicare beneficiaries, and current beneficiaries who are considering changes to their Medicare Part D plan should mark their calendars for October 15. The “open season” will run from October 15 to December 7.

The Medicare Part D prescription drug program is available to all Medicare beneficiaries to help with the costs of medications. Joining a Medicare prescription drug plan is voluntary, and participants pay an additional monthly premium for the coverage.

While all Medicare beneficiaries can participate in the prescription drug program, some people with limited income and resources also are eligible for *Extra Help* to pay for monthly premiums, annual deductibles and prescription co-payments. The *Extra Help* is worth about \$4,000 a year.

To figure out whether you are eligible for the *Extra Help*, Social Security needs to know your income and the value of any savings, investments and real estate (other than the home you live in). To qualify, you must be receiving Medicare and have:

- Income not over \$16,335 for an individual or \$22,065 for a married couple living together. Even if your annual income is higher, you still may be able to get some help with monthly premiums, annual deductibles and prescription co-payments. Some examples where your income may be higher include if you or your spouse:

- Support other family members who live with you;
- Have earnings from work; or
- Live in Alaska or Hawai'i; and

- Resources not over \$12,640 for an individual or \$25,260 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We do not count your house or car as resources.

You can complete an easy-to-use online application for *Extra Help* at www.socialsecurity.gov. Go to the Medicare tab on the top of the page. Then go to “Apply For *Extra Help* With Medicare Prescription Plan Costs.” To apply for the *Extra Help* by phone or have an application mailed to you, call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)** and ask for the Application for *Extra Help* with Medicare Prescription Drug Plan Costs (SSA-1020).

And if you would like more information about the Medicare Part D Prescription Drug Program, visit www.medicare.gov or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**.

So this open season, from **October 15 to December 7**, after you track down the perfect prescription drug plan for you, hunt for something that could put about \$4,000 in your pocket — bag the best Medicare prescription drug plan for you and see if you qualify for the *Extra Help* through Social Security. ■

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Uplifting Choices

by Jeffrey Sisemoore, JD, Director of Planned Giving and Major Gifts, National Kidney Foundation of Hawai'i



■ A GIFT OF REMEMBRANCE

Have you ever owned something that became a prized possession? One of our donor's fathers, a retired truck driver named John, purchased a new Lincoln Town Car years ago. For John, the Town Car was a special vehicle, a possession he delighted in maintaining as well as driving. For his daughter, Jodi, a kidney transplant recipient, it came to be a special car, too. Jodi suffered from a disease that damaged her kidneys. John drove Jodi to her doctor's office and dialysis facilities for 15 years. That Town Car ended up being the place where father and daughter bonded.

Jodi had to say goodbye to her father a few years ago when he passed away at the age of 80. The Town Car became a symbol of her relationship with her father—one she was reluctant to give up until the engine finally failed.

Since the Town Car was literally the vehicle that her father used to support her during her illness, she decided to help other kidney patients by donating it to the National Kidney Foundation's "Kidney Cars" program in his memory.

If you have a vehicle that you'd like to gift to the National Kidney Foundation, it accepts running and non-running cars.

The mission of the National Kidney Foundation of Hawai'i is to prevent kidney and urinary tract diseases. It also improves the health and well-being of families affected by these diseases, and increases the availability of all organs and tissue for transplantation in Hawai'i.



■ A GIFT OF LOVE

Who in your life needs a gift?

A charitable gift, such as a gift annuity, can honor a loved one and secure his or her future.

You can fund a gift annuity with National Kidney Foundation of Hawai'i that will provide a lifetime of payments to your loved one no matter how long he or she lives. The payments are fixed and will never change no matter how the stock market, real estate market, or any other aspect of the economy performs. The payments continue for life.

After a lifetime of payments, the gift annuity will be used for our mission in Hawai'i as a legacy to you and to your loved one.

To learn more about charitable giving, and discover the potential tax benefits, please contact:

Jeffrey Sisemoore, JD
Director of Planned Giving and Major Gifts
National Kidney Foundation of Hawai'i
589-5976, www.kidneyhi.org ■





The Future of the Estate Tax

by Scott Makuakane, Est8Planning Counsel LLC

You have spent a lifetime of earning, saving and investing—and paying income and capital gains taxes all the way along. So you may wonder why our government feels entitled to tax the value of everything that's left when you die. The sad fact is, however, that the IRS and the State of Hawai'i are going to want a piece of your estate.

In fairness to our government, the estate tax law currently provides sizable exclusions from the estate tax. Hawai'i allows the first \$3.5 million of your estate to pass tax free, and the U.S. is a bit more "generous." The Federal exclusion is \$5 million for 2011, and it will be adjusted for inflation (presumably upward) in 2012, so that it will be some number in excess of \$5 million. Ok, since many of us don't own house multi-million homes, you may think you're safe ... but read on.

What the exclusions mean is that if a Hawai'i resident dies in 2011 or 2012 with an estate valued at no more than \$3.5 million, there will be no Federal or Hawai'i estate tax. If the estate is worth between \$3.5 million and \$5 million, there will be Hawai'i estate tax, but no Federal estate tax. Once the estate exceeds \$5 million, both Hawai'i and the IRS will take a bite out of the estate.

The Hawai'i tax is charged at effective rates that begin at 9.6% for estates that exceed \$3.5 million, and they range up to 16% for estates worth in excess of \$10,040,000. The Federal rate is currently a flat 35%.

But then a funny thing happens in 2013. The Hawai'i rules are currently set to stay the same, but the Federal rules are scheduled to change radically. In 2013, the Federal exclusion will drop from \$5 million to \$1 million, and the tax rate will soar from 35% to 55%. RED ALERT! A \$5 million exclusion means most of us are safe from Federal estate tax, but a \$1 million exclusion means that most of us who own a house and have a retirement plan and some life insurance need to be concerned about what will be left for our loved ones after the tax man takes his piece.

In the midst of all of this, the winds of legislative change are swirling. Among other changes, the Hawai'i legislature is considering whether the

Hawai'i exclusion should match the Federal exclusion (whatever it happens to be at the time), and Congress is considering whether to set the exclusion at \$3.5 million (at least until the next round of changes).

At this point, the only thing we can be sure of is that we can't be sure of what the rules are going to be in two years. This makes planning difficult, but not impossible. The uncertainty highlights the fact that we have to stay on top of our estate plans and make sure that they stay current with changes in the law so our loved ones don't end up paying tax that could have been avoided.

If you have not updated your estate plan within the past year, it is time for you to consult your estate planning advisors to make sure your plan will work as intended. Even if your plan is current as of now, beware that imminent changes to the law may make it obsolete in the very near future. ■

What Is Fair In Coins & Collectibles?

by Craig Watanabe, Captain Cook Coin Company of Honolulu

So, what's your money worth? Well, after 40 years of participating in coin & collectibles conventions, I've learned that the answer lies with whom you ask.

Recently, buyers have offered a few hundred dollars for exceptional items worth \$10,000. What happens when buyers are unaware of the rarity and value of an item? And, what if sellers are willing to take any offer they can get? In either event, I believe that it's prudent to price and compare, seller beware.

If you are a seller, below are a few tips of the trade:

- If the buying-selling environment intimidates you, bring someone with you who's quick with writing and calculating.
- Bring your calculator, pen, paper and device with Internet access.
- Do not give the air or attitude of complete trust or that you don't care!
- Before you walk in, make a list of what you intend to sell. If you're selling precious metals or gemstones, note the karat or fineness of each piece and make it obvious to the buyer.
- If you don't know the karat of your piece, then write down what karat the buyer says it is.
- When your item is placed on the scale, have your pen ready and actually look at what the scale says (don't be shy) and write it down. (On the scale, ask to see the **gram** weight).
- Before the buyer does an acid test, ask how they can tell what karat your piece is before they start. Write down what color the cap is on each acid tube they use for your piece. Keep it for future reference.
- For the current price of gold, visit the Web site called, KITCO and click onto "Live Market Quotes." If you don't have Internet access, ask the buyer to find out what the price of gold or silver is at that moment and write it down. If the buyer is unwilling to get that information for you, be very suspicious because the price of gold will determine how much he/she will offer you.

If you have done all these, then you will be ready to figure out if what you are offered is fair.

How to Calculate What's Fair

Step 1: Take the weight in grams and divide it by 31.1. That will give you the actual Troy ounce (the weight of precious metals) of the piece.

Step 2: Figure out the amount of pure gold or silver. Times the Troy ounce amount by the karat or fineness. To find the karat value, divide the actual karat by 24 (for example, 18 karat divided by 24 = .75).

Step 3: Multiply the amount of pure gold by the current price of gold. That ending figure is the actual and true pure value of your piece of jewelry.

Example: If your piece is 33 grams, 14 karats (14 divided by 24 = .583) and gold is at \$1,800 per ounce, the calculation would be: 33 divided by 31.1 = 1.061 X .583 X \$1,800 = \$1,113.41 in pure value. ■

To contact Captain Cook Coin Co. of Honolulu, call 808-531-2702 or visit captaincookcoin.com.

Keeping the Peace ...at Home



A recent study conducted over a 30-year period examining 3,250 estate plans revealed that 7 out of 10 plans failed. The study cited siblings fighting over inherited assets, such as the family home, as one of the primary reasons for failing. In adult children, sibling rivalry may go dormant, but it doesn't go away. When parents die, children are called home at a difficult time to deal with the distribution of the family assets, and in the course of that, the sibling rivalries bubble back up to the surface. There is an old oriental saying, *We can only test the strength of tea when we put it in boiling water.* We don't want to test the strength of our children's relationships at this most difficult time when parents die.

One attorney refers to this as "The Rowboat Theory." Imagine placing your children in a boat in the middle of a lake, handing them each an oar, and asking each of them where they want to go. Think of the family home. There exists a common goal while parents are alive—to live in it. This common goal goes away when parents pass on. One sibling might say: "I'd like to sell the house because I need cash." Another might say: "I'd like to live in the house." Still another may say: "Let's rent the property out, so that we can share the rental income." Each sibling will want

to row toward a different goal, and this rowboat could go in circles indefinitely. The only way out of this situation is for one sibling to sue the others, which is called a "partition" lawsuit. When dealing with co-ownership of real estate, sometimes this is the only way to obtain an unanimous vote.



Good estate planning allows you to give clear direction to your beneficiaries and through clear communication steer them safely to the shore. Regarding the family home, **trust instructions** might include a direction to the trustee to sell the home and distribute cash to each sibling. Another trust provision might include a **buy-out provision** offering the home for sale to each sibling. This would allow the siblings who would rather receive cash to get cash, and the sibling who wants to live in the home to purchase the home. For those families who own multiple properties, they can direct the trustee to leave one property to each sibling, and equalize the difference in value with cash.



The key to leaving real estate to beneficiaries is to become aware of the potential for conflict. Then, choose the proper trust instruction that will minimize the risk of disagreements and communicate these instructions with the beneficiaries and trustee.

Stephen B. Yim, Attorney at Law

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How To Invest Amid Downgrades, Downturns & Slowdowns



by Michael Yee, CFP

In this economic and political environment, investors are being forced to cope with unprecedented circumstances. At the same time that our economic recovery appears to be slowing, the S&P downgrades the U.S. credit rating for the first time. Confidence that government policymakers can do anything significant to help improve the environment is low.

Here are two realities to give you an appropriate perspective on the challenges that lie ahead:

①

The economy is being tested, but a repeat of 2008 is not inevitable.

Recent memory can have a significant impact on investor behavior. The fall 2008 financial crisis that pushed the global economy to the brink (and contributed to a 50 percent-plus drop in the value of the S&P 500 stock index) remains etched in most of our memories. Now, as European governments (Greece, Ireland and Spain to name a few) try to manage their debt, fears grow that the U.S. may face a similar situation soon. But it is not a foregone conclusion that we're headed for the same result as three years ago. Circumstances are different today. For instance, many of the economic problems in the last downturn were related to the housing market bubble and excessive consumer debt. Today, housing prices are dramatically lower and consumers have begun to wind down their debt. There are other challenges facing the economy today, but a "double-dip" recession in the U.S. is far from certain.

②

Market gyrations should not overtake your investment strategy.


Are you a long-term investor? Most everybody should be, at least with a portion of your portfolio. Even if you are retired or close to it, you may need to invest some of your money in stocks to help meet increasing income needs over the course of what could be a long retirement. If you are uneasy with your current asset mix, review your holdings to determine if there is a more appropriate investment for your circumstances. Keep your portfolio well diversified. Avoid putting

too much of your money into a single asset or asset class. This will limit the risk of a dramatic change in its price.


Yes, there's a lot of unnerving financial news out there, but don't let today's headlines overwhelm your long-term investment decisions. ■

For more information, please contact Michael W. Yee at **(808) 952-1240**.

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Phone Scam Comebacks by Tim Caminos

Telemarketing scams have in some cases become more profitable than drug trafficking. Scammers have made millions of dollars by perpetrating over-the-phone schemes.

Scammers use technology to disguise their locations, telling victims they are calling from federal or state agencies and providing phone numbers with local and United States area codes. The con artists hold out the promise of a sweepstakes, lottery or other winnings but ask for taxes and other fees up front.

Fraudulent telemarketers use five basic techniques:

Scarcity: The senior has been identified as the grand prize winner, but if the senior doesn't accept the prize immediately (and pay that "handling charge") the runner-up will get the prize instead.

Hype: The telemarketer screams and hollers about how excited he is that the senior has won.

Authority: The telemarketer passes the phone to his "boss," so his target will know the offer is "legitimate."

Reciprocity: The telemarketer explains that she won't receive her commission unless the senior accepts the prize and pays the handling fee. When the senior protests that he doesn't have enough money to pay the fee, the scammer asks how much he can afford, and says she'll accept that smaller amount, just because she's so happy the senior has won the prize.

Phantom Fixation: The prize is too good to pass up, and the targeted senior becomes fixated on it.

Con artists will change from one persuasion tactic to the next, if necessary. Hawai'i's **Better Business Bureau (BBB)** offers a few tips to help seniors deal with prize telemarketers.

TIP #1: Never give personal information, such as bank account or social security numbers, to anyone over the phone, unless you initiated the call and know you've reached the right agency.

Comeback: "I don't give out personal information over the phone. I'll contact the company directly."

TIP #2: Don't believe it if the caller tells you to send money to cover the "handling charge" or to pay taxes.

Comeback: "I shouldn't have to pay for something that's free."

TIP #3: "Limited time offers" shouldn't require you to make a decision on the spot.

Comeback: "I'll think about it and call you back. What's your number?"

TIP #4: Be suspicious of anyone who tells you not to discuss the offer with someone else.


Comeback: "I'll discuss it with my family and friends and get back to you."

TIP #5: If you don't understand all the verbal details, ask for it in writing.

Comeback: "I can't make a decision until I receive written information."


Practice these comebacks with your friends and family. Also, tell telemarketers to take your name off their call list. If the telemarketers don't, they're breaking the law. Sign up for the National Do Not Call Registry at www.donotcall.gov to stop telemarketers from calling. ■

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