

HAWAI'I'S RESOURCE FOR LIFE

GENERATIONS

GAZINE | AUG-SEPT 2012

*Welcome
to*



THE PLAZA

Assisted Living

A Personal Promise

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Welcome to all of you attending this year's Senior Fair and enjoying the great exhibitors and presentations, full of resourceful information and contacts to living well. We all should thank the producer of this—the largest event of the year dedicated to our senior community—Mike Rossell and his associate Barbara Garofano who coordinates just about everything.

This month's cover story features the story of The Plaza Assisted Living Properties, its commitment to the retirement community and its growing list of residences. We thank you Steve Metter and Mike Wood for their commitment to providing the much needed rental option to retirement living and providing the needed care for our growing Alzheimer's and related dementia population.

I have recommended to hundreds of families that we all need to have the talk with our family members on "aging in place" and the options to where we want to live the rest of our lives or at least for the foreseeable future. The Plaza Assisted Properties offer one of the options that our middle class will and should seriously take a visit and check out the benefits of living in a comfortable and safe place. Developer Steve Metter made a significant comment that we must think of it as a major benefit for our loved ones that "most residents who were previously living alone in their own homes have improved health after moving into an assisted living community. This usually occurs due to improved nutrition, socialization with peers, better exercise, health monitoring and medication management."

And we also want to thank the many who have visited us online for their own personal knowledge and research and to view the many events posted on our calendar. The numbers are growing and we continue and support that aspect of our technologically-savvy readers.

Live Well



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

Our guest contributors:



DIANE CADINHA is a certified personal trainer specializing in working with seniors. Inspired by her success working with Joan Packer, who’s then 77 yrs., she began her specialization with seniors. She aspires helping people live longer, healthier lives and helping them achieve their fitness goals, at any fitness level, by promoting healthier life through proper diet and exercise. She shares her knowledge and tips online: www.shapingup808.com, <http://youtu.be/i7d8I-0y40mo>. Ph: 808-221-3905, email: shapingup@hawaii.rr.com. (pg. 16)



JOETT COLGAN is a real estate Broker with Primary Properties. She keeps balance with her real estate career as an avid swimmer and aquatic exercise instructor. She is a member of the largest aquatic association AEA (Aquatic Exercise Association). Retired from 25 years of working as a certified Interior Designer (NCIDQ) with her own company, Colour Consultants, she was also the Marketing Director of Hawai‘i’s largest contemporary home furnishings store, INspiration, for 13 years. She may contacted at 808-782-8920. (pg. 17)



TRACEY WILTGEN is currently the Executive Director of The Mediation Center of the Pacific, Inc., a not-for-profit dispute resolution corporation. Ms. Wiltgen is currently an adjunct professor at the University of Hawai‘i’s William S. Richardson School of Law and the University of Hawai‘i’s Program on Conflict Resolution. She received a B.S. from Gonzaga University, an M.S. from the University of Hawai‘i, and a law degree from the William S. Richardson School of Law. (pg. 26)



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. (pg. 20)



MICHAEL REED GACH, PH.D., Acupressure Institute founder, is a foremost acupressure expert. Gach’s seven acupressure books and instructional self-healing programs have sold one-half million copies on how to relieve stress, headaches, backaches, chronic fatigue, and sleep better. Gach’s best selling book Acupressure’s Potent Points book contains 400 illustrations showing how to relieve 40 common complaints from A to Z. (pg. 21)

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

KIRK MATTHEWS | SCOTT MAKUAKANE | MICHAEL W. K. YEE | STEPHEN B. YIM
JEFFREY SISEMOORE | SAGE PLUS | SOCIAL SECURITY | AARP



GENERATIONS
MAGAZINE

HAWAI‘I’S RESOURCE FOR LIFE

COVER STORY | THE PLAZA: A PERSONAL PROMISE

[... it became his mission to build a quality community for the people of Hawai‘i.]

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"\$51? Are you sure that's right?"

— *Yes, the young lady told him.*

"Does that include the tax?"

— *Yes, she said again.*

"Okay," the man said and pulled a \$50 and \$1 out of his pocket.

"We had a nice time," he told her.

— *"We hope you join us again," she said.*

Through a stroke of good fortune, Mrs. Matthews and I had the opportunity to take a cruise to Alaska, a part of our great nation we had never visited before.

The gentleman in line ahead of me had paid a flat cruise fare — meals included. The \$51 was for "incidentals" — drinks, massage, excursions — whatever. An article recently pointed out that it is almost — almost — cheaper to retire on an ocean liner than it is in a nursing home. I'm not sure that's entirely true — but I do know they take pretty good care of you on the ship. There is a doctor on board. That can be important.

You can eat whatever you want, whenever you want. This includes ice cream. It may not be a big deal now, but believe me, at some point during your voyage, you will want ice cream. And it's nice to know it's always there.

If you can eat whatever you want, there are plenty of activities to work off those extra calories. I watched people playing basketball in 48 degree weather. It's a good excuse to get more ice cream.

When you arrive at a new destination, you will feel the kind of excitement you felt as a child. It's hard to put a price on that.

You will find yourself elbow to elbow with people from all over the world. EVERYBODY has a story and if you are the least bit interested, that person is happy to share a story with you. And you will have the chance to share your story as well. Psychologists will tell you, this is a path to good mental health — listening AND sharing.

Maybe this is the message of these notes this time around. Cruising can happen where ever you are. You don't necessarily have to be on a ship in the middle of the North Pacific to practice cruising. You can walk around the block, head over to the library or your local senior center.

The important thing is to LISTEN AND SHARE. You will be amazed by what your fellow "passengers" have to tell you.

By the way, the fellow with the \$51 charge at the end of his voyage — he got his money's worth. ■



Weekday Mornings from 5-8am

Hawaii's News Leader



Manolo Morales

Trini Kaopuiki

Olena Heu

Jai Cunningham

Kirk Matthews

Taizo Braden

Start your day with us.

Welcome
to



THE PLAZA

Assisted Living

*A personal promise creates new,
affordable homes for hundreds
of local seniors.*



In the early 1990s, local businessman Steve Metter searched for a safe and affordable place for his aging father to live. Faced with limited options, it became his mission to build a quality community for the people of Hawai'i who faced the same situation. Steve's determination was the foundation for The Plaza Assisted Living.



Steve Metter's
parents.

Today, The Plaza is planning to open its third property — The Plaza at Moanalua. Construction is moving quickly and plans are to open the doors to new residents by October of this year.

Generations Magazine recently sat down with Steve to learn more about Hawai'i's senior housing challenges, and hear about how The Plaza's newest community may help local families.

GM: What prompted the idea of starting an assisted living property in Hawai'i?

SM: In the early 1990s, my development partner Mike Wood and I recognized the need for a new type of senior housing in Hawai'i. We both had middle-class parents in assisted living communities on the Mainland. After my mom passed away, my wife and I wanted to bring my dad to Hawai'i to be closer to the rest of our family. After looking around we were unable to find a senior housing rental that provided a high quality experience and affordable care. We were disappointed that the quality assisted living communities in Honolulu required high buy-in fees and long-term commitments that make them out of reach for many middle-class families. We believed that the local community deserved a rental assisted living option that could provide the same level of care expected from the most exclusive communities. We made a promise to our parents that we would develop and operate high quality, affordable assisted living in Hawai'i.

GM: Transitioning from a caregiver for your parent to building an assisted living community is quite a leap, without experience in this area of expertise. How was the process moved forward?

SM: We knew we needed to find a good business partner. We started our search by attending assisted living conferences and visiting communities on the Mainland. Our search eventually put us in touch with Sound Health Management and Development, Inc., an assisted living management and development company out of Seattle, WA. Sound Health, led by Rick and Lisa Skelton, had been involved in the development of nearly 30 assisted living communities across the Western U.S. and is considered a leader in the assisted living industry. They, too, had noticed the lack of quality rental assisted living options in Hawai'i and were concerned about the state's looming senior care crisis. We had finally found a partner that had exceptional operational experience, a history of successful developments and had dedicated their lives to caring for seniors. The partnership was a natural fit as both firms were driven by the same values — integrity and commitment to quality.

GM: Was there a bigger plan for the future since multiple properties are being built?

SM: In the beginning, our focus was about fulfilling a promise to our parents to build affordable, high quality senior living rentals, which was The Plaza at Punchbowl. Once The Plaza opened,

we all became motivated to expand and provide these services in multiple locations. We realized that we had the ability to help even more families. The Plaza at Punchbowl provided a rental location in town close to medical facilities, shopping, and, most importantly, the residents' own families. Seniors want to live in their own neighborhoods or close to their families. This meant we needed to build more communities in different areas throughout the state.

GM: *Where are your communities located?*

SM: Our first project, The Plaza at Punchbowl, opened in 2004 and is located in Honolulu on Lunalilo Street near Ward Avenue. Our second project, The Plaza at Mililani, is located on Ukuwai Street in Mililani Mauka and opened in 2010. The Plaza at Moanalua, our third project, is currently under construction and will be opened later this year. It's located on Moanalualani Place directly behind Kaiser Hospital.

GM: *Are there other locations that you are presently considering?*

SM: Currently we are in the entitlement and permitting process for sites in Waikiki and Pearl City. We are also looking for sites throughout O'ahu. Seniors want to stay in their neighborhoods and familiar areas; they should have the opportunity to do so.

GM: *How have these assisted living properties had an impact on your life, personal and professional?*

SM: The Plaza communities have impacted my life in so many ways. These communities have allowed me to fulfill a promise to my parents, created diversification for MW Group, Ltd., provided a new successful platform for our limited partners, generated hundreds of new jobs and most importantly we've had the honor and privilege to care for many of my friends' and our community's loved ones.

On a personal level, my children and their classmates have had the opportunity to visit, entertain and work in our Plaza communities. Recently we had a great time teaching my son's class about the need and responsibilities in caring for our elders. Last holiday season my wife Susan and all three kids made bracelets for some of our residents and presented them on Christmas morning. My family and I enjoyed it so much... I think it will become an annual event.

GM: *What is the best part of caring for so many senior residents?*

SM: Having lived through caring for an aging parent, I have firsthand knowledge of what people go through and the difficulties you experience. Everyone just wants to make sure that his or her parent has the best life possible, especially during the last years. I talk to friends and business associates and so many have parents who are

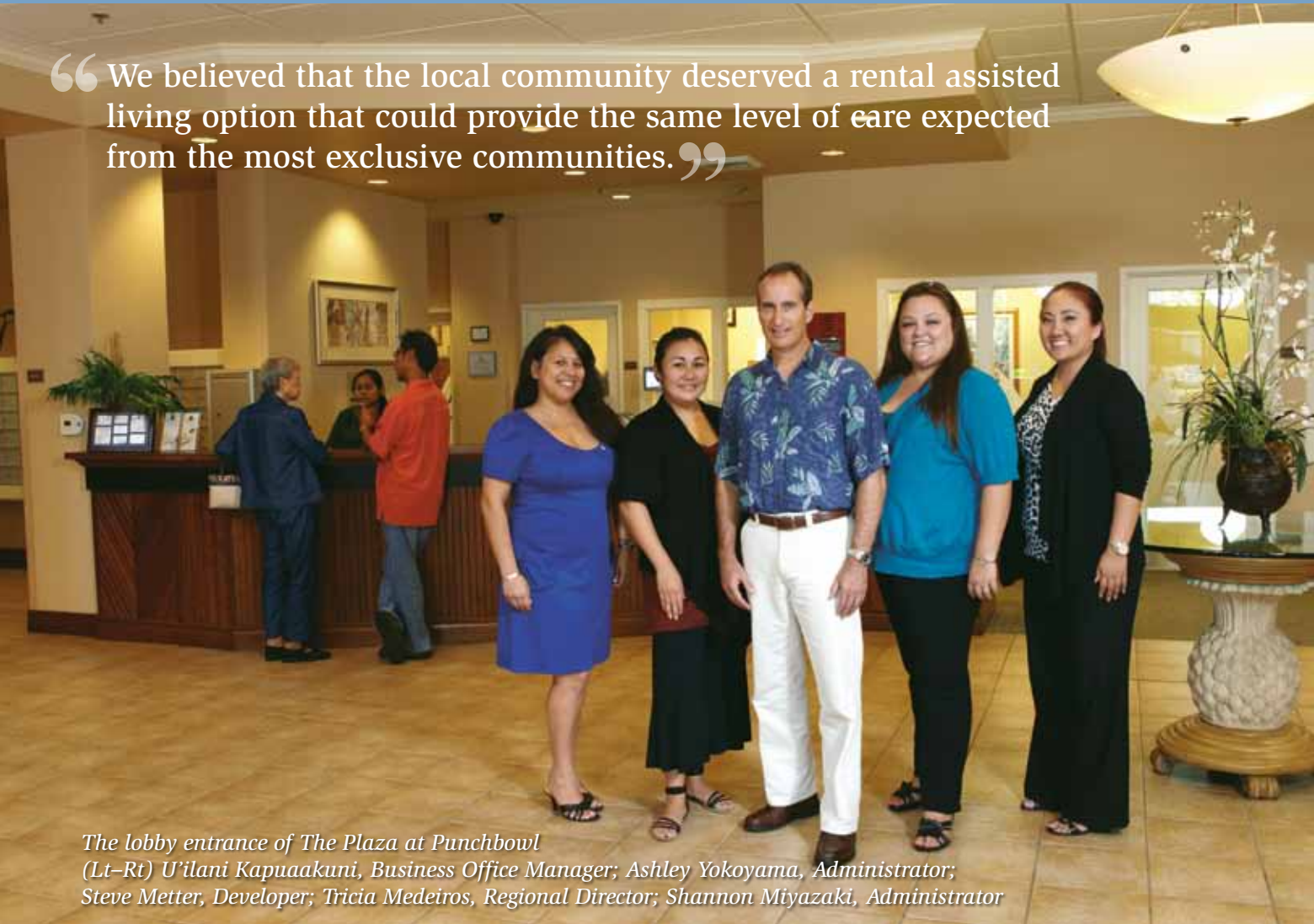
“The most important trait in our staff is passion.”



Steve Metter visiting with the residences on BINGO MONDAY!



“We believed that the local community deserved a rental assisted living option that could provide the same level of care expected from the most exclusive communities.”



The lobby entrance of The Plaza at Punchbowl (Lt-Rt) U'ilani Kapuaakuni, Business Office Manager; Ashley Yokoyama, Administrator; Steve Metter, Developer; Tricia Medeiros, Regional Director; Shannon Miyazaki, Administrator

aging and experience the similar worries that I did. I am grateful and humbled to be a part of something that has, and will, help so many families in our community.

GM: *What are some of the staffs' key traits that enable The Plaza to maintain a highly successful assisted living operation?*

SM: The most important trait in our staff is passion. Our team members must be passionate about our mission. They need to care about people of all ages because we touch the lives of not only the seniors but also their families, friends and other care givers. We can provide technical training and education, but they must genuinely be caring and compassionate in order to be successful.

The Plaza was fortunate enough to hire Tricia Medeiros as the Administrator of The Plaza at Punchbowl. She later went on to become the

Regional Director of the company and is responsible for operations across all of our properties. Her belief is to find genuine, caring and driven people, and help them advance as we open new communities. Currently, all of our administrators at the various Plaza locations have held previous management positions within our company and were able to grow and expand their knowledge of assisted living under her direction and later become leaders of their own properties.

GM: *What are some of the demographics of your residents? Age, level of mobility, prior occupation, financial history, where they lived prior, etc.*

SM: The average age of our residents is in the mid-80s, but ages range from 60 to 100. The majority either lived in the immediate area or has family who live near the community. Our residents are local people of all ethnicities and



Entrance of The Plaza at Mililani

“Our Memory Care Program has specially designated floors that create an environment for those residents with Alzheimer’s disease and other related dementias.”



Bedroom at The Plaza at Mililani

often will recognize former acquaintances from school or their neighborhood when they move in.

GM: What do you see in the future of long-term care in Hawai‘i?

SM: Hawai‘i’s senior population is one of the fastest growing groups in the country, and assisted living provides an option for seniors to live in an environment that fosters their independence. Services for seniors will need to continue to expand.

GM: What is your best advice/tip for children of aging parents?

SM: Have the conversation with your parents early and do your research. Unfortunately, many of our residents move into our community after some kind of incident, and then it becomes a big rush to find an available apartment. In these circumstances, people often are forced to make a decision based on availability and not preference. I encourage people to go out and visit communities and learn about their differences. Families should make a well-informed decision. In addition, I think families will be surprised to see what state-of-the-art assisted living facilities offer. Prior to moving in, families should have a thorough understanding of the community’s dining experience, activities, staffing expertise, resources and overall social dynamics.

GM: In large housing facilities, how do you care for people with special needs such as dementia?

SM: Each one of our communities has a Memory Care Program. These are specially designated floors that create an environment for those residents with Alzheimer’s disease and other related dementias. The program floor is secured and allows residents to wander freely throughout the floor. In addition, the staff is trained to care for these residents’ special needs. The Plaza works very closely with the Alzheimer’s Association. The Plaza and the staff work hard to support the association because of all the services they provide our residents, staff and families. We hold support groups for the families in our communities, utilize the training they provide and continually try to improve the residential experience.

GM: What are the benefits of living in an assisted living community?

SM: Most seniors want to reside in their homes as they age — we support that desire. But there may come a time that someone can no longer live

alone in their home and need supportive services. Assisted Living provides an option for those who need services but want to live in an environment that fosters their independence. We’ve noticed that residents who were living alone in their own homes have improved health after moving into the community. This usually occurs due to improved nutrition, socialization, better exercise, health monitoring and medication management.

GM: What advice can you give if your aging parent is resistant to change?

SM: First, encourage them to visit the communities. Most find it surprisingly pleasant... like a very nice apartment complex or hotel. Next, would be to experience it with a respite or short-term stay. When it comes to residents with dementia, reasoning with your parent may be difficult. Sometimes safety becomes a primary issue and nudging your parents may be necessary. The good news is that our staff has helped so many families through this transition with success.

I am grateful to be a part of The Plaza assisted living team. Our communities are filled with great people who have so much love, experience, memories, and wisdom to share with all of us. ■

THE PLAZA AT MILILANI
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THE PLAZA AT MOANALUA (see ad below)
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Think Green...Smoothie

by Diane Cadinha, Certified Personal Trainer

The most important thing for our health is to get enough fruits and vegetables on a daily basis. It provides antioxidants, micronutrients, and phytochemicals to protect us from disease such as cancer and heart disease. These nutrients help us continue to function on a cellular level, keep our immune system strong and add a lot of fiber that's needed in a healthful diet. The requirement is 5-7 servings of fruits and vegetables and 25-30 grams of fiber daily. Leafy greens like kale, collard, Swiss chard and spinach are the most nutrient-dense of all foods. Yet most people find it challenging to get this into their diets.

The easiest way I have found to get these nutrients on a daily basis is through green smoothies. Mixing the fruits and vegetables together in a Vita-Mix makes for a delicious drink, and a great way to start your day.

INGREDIENTS

- 1 apple
- 1 banana
- 5 frozen strawberries
- 1 handful kale
- 1 handful spinach
- 1 handful mint
- 1 scoop ground flaxseed
- 1 scoop wheat germ
- 1 cup water or coconut water
- Ice

DIRECTIONS

Blend all together in a blender till all the ice is crushed and vegetables and fruits are chopped to milkshake consistency. See link for demo <http://youtu.be/lkkGEAQcmtc>. Enjoy! ■



Splish-Splash! The Magic of Aquatic Exercise

by Joett Colgan, Aquatic Instructor

Exercises performed in water is truly magical. The liquid density in the pool increases the amount of workout that you would have compared with the equivalent exercise on land without the fear of falling or damaging fragile joints. It allows you to move in ways you never thought you were capable of. Many forms of land exercise are now being adapted to the pool.

Benefits of water exercise:

- * Increases flexibility and balance .
- * Increases muscular and bone strength.
- * Water's buoyancy means less strain on knees, ankles and hips.
- * Improves cardiac fitness levels.
- * Burns calories by engaging the large muscle groups.
- * Relaxes the entire body.
- * Increases levels of serotonin resulting in overall feeling of wellness.



Joett and aqua participants at Franciscan Vista's swimming pool.

Types of water exercises:

- * **Swimming**— A complete whole-body and cardiovascular workout with interval training.
- * **Water Aerobics**— Whether in shallow or deep water, major muscle groups & full body movements are engaged.
- * **Walking**— Love to walk? Take it to the pool or ocean and double the output.
- * **Aqua Zumba**— A modified version of Zumba using water resistance to intensify the moves.
- * **Ai Chi**— Similar to Tai Chi. It combines deep breathing and slow/large movements.
- * **Kick Boxing**— Taking this sport from the gym to the pool using adapted punches and kicks.

Aquatic exercise is fun, challenging and gentle to your body. You receive in turn a healthier, stronger, younger and happier you.

Find out locations closest to you through the city parks and seniors club listings: **973-7258**. ■

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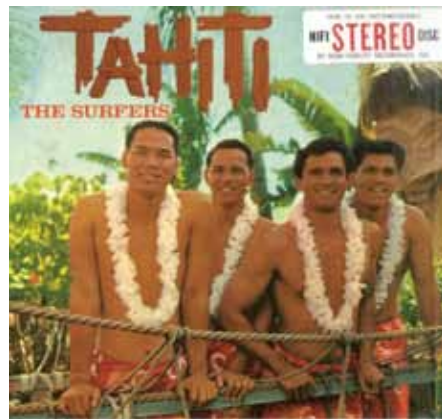
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In 1957, brothers Al and Clayton Naluai attended Glendale Junior College in California where they befriended two other Native Hawaiians, Bernie Ching and Pat Sylva. They started to compile Hawaiian tunes together for the choir director and came up with a signature harmonizing style. They did concerts up and down the West Coast. While singing in a backyard luau, a friend tape recorded them for fun. One thing led to another and they were discovered by Hi Fi Records. The group was named "The Surfers," and they cut their first album, "The Surfers on the Rocks." It became a local best seller.

The quartet embarked on a sensational career that took them through the next 26 years!

At age 43, Clayton learned that his father was diagnosed with Alzheimer. Up to that point, his life had been defined by show biz, but it was time to do something else. In 1980, he left the business and turned his focus toward family.

Over the years Clayton had studied Shin Shin Toitsu Aikido under the late Master Koichi Tohei. The master taught the principles of unifying mind and body and its application to daily life.

Fifty years later, Clayton is a 6th Dan Black Belt and a founder of Lokahi Ki Society, where he serves as its senior advisor. He has dedicated his life to creating programs for people to experience the power they naturally have through unification of mind and body.

Clayton is particularly passionate about keeping seniors active. So, I asked Clayton is it ever too late for a senior to consider training through Shin Shin Toitsu Aikido's mind and body unification? He replied, "It's never too late."

The Way of Harmony by Michael Yee



I have been attending Clayton's classes for the past two years. The exercises have greatly improved my physical flexibility, balance, strength and fluidity. It helps me stay in a calm and focused state of mind. Practicing the same state of mind outside of the dojo I can now deal with life's challenges one at a time — more calmly, more clearly, more focused. Most importantly, it has improved my outlook on life, diet, exercise and hope for mankind. I've dropped 25 pounds, lowered my blood pressure and put off my diabetes.

You may also experience many benefits through practicing, studying and experiencing this form of Aikido. For more info, contact Lokahi Ki Society: phone(s): 808-372-7724, 489-5255, 258-6814 email: lokahiki@me.com www.lokahiki.com/Lokahi_Ki_Society/Welcome.html www.youtube.com/watch?v=NivSoyW1PNs ■

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Cool Cruising... Family Style

Family vacations are essentially *quality time*. It can take a lot of planning, especially if you want to visit multiple destinations on one trip. To minimize planning time and maximize quality time, choose a cruise vacation.

Cruises are all-inclusive: cooking, cleaning, serving. There's no need to plan moving from place to place, or scheduling daily activities — where to eat or sleep — the cruise ship and crew does it all for you. It's truly time for rest and relaxation with family and friends, like the Tan family (above) who loves to cruise.

The only decisions you need to make are where to cruise and which shore excursions to enjoy — those are fun to decide as a family.

For example, families love cruising the coast of Alaska — the great frontier. It offers gorgeous sceneries, spectacular mountainscapes and



The Tan family on their Alaskan cruise.

glaciers the size of a small state and lots of opportunities for family fun. The Inside Passage is also unforgettable, with everything from misty rainforests to craggy fjords. Many itineraries include a visit to Skagway, a town born in the excitement of the gold rush of 1898. While in port, families can visit a gold rush camp, hike on a glacier or take a wildlife-watching tour.

To explore more options for cruises, from shore excursions to discounts that will build lasting memories for your family, talk with Cruise Holidays Hawaii, your personal cruise experts. Call 808-596-7447 or visit www.chhawaii.com. ■

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PRIMARY properties

The Right Questions About PV Systems

by Dennis Swartz, Pacific Islands Construction

There are two types of Solar Energy Systems that will significantly lower your energy bill. Solar hot water systems can provide 20% to 30% of your energy needs and photovoltaic (PV) systems can provide up to 100%. There are many issues regarding a solar system for your home which you need to understand prior to purchasing a system:

1. Does the installation include roofing industry details for roof penetrations? Many installers are voiding roof warranties by using substandard roof penetration detailing causing leaks.

2. Does the system installation come with a maintenance program? Your investment needs to be maintained and your PV system needs attention to prevent module failures.

3. Do you have a copy of the warranty prior to purchasing, so you can read the limitations? Warranties are sales tools used by companies to

convey the false idea that something is guaranteed when it is not.

4. Does quality matter to you? Better quality modules will cost more but last longer and produce more power over the long haul. Many contractors buy the cheapest modules and then try to convince you they are equal.

5. How long has the manufacturer been in business making modules? Solar manufacturers are losing money due to Chinese manufacturers flooding the market with low cost products. It's been predicted that only about 10 companies will be in this business after the smoke clears, so find out how long they have made modules and are they likely to be in solar business after the dust clears.

Pacific Islands Construction believes that an informed buyer makes the best decisions. Contact them at **841-7756** or check their website at www.pacificislandsconstruction.com. ■

Driving To Fight Senior Hunger

AARP Hawai'i has launched an initiative to raise awareness and help non-profits meet the growing demand for food among Hawai'i's frail elderly population. The initiative, part of the national AARP Foundation Drive to End Hunger, supports the efforts of Lanakila Meals on Wheels and Hawai'i Meals on Wheels—organizations that provide home-delivered meals to seniors unable to cook or shop for themselves.

Drive to End Hunger focuses on a specific challenge the two organizations face in meeting the growing demand for services for Hawai'i's aging population: the shortage of volunteer drivers. Drivers are a critical link to the elder community, not only because of the meals they deliver but also due to the contact they have with many seniors who are otherwise isolated.

Without volunteer drivers, Hawai'i's Meals on Wheels organizations can't keep up with the growing demand for their services. "We have a wait list of 400 residents who've requested meal service that we're not able to provide at current volunteer staffing and funding levels," said Lanakila Meals on Wheels Director Lyn Moku. Hawai'i Meals on Wheels Executive Director Claire Shimabukuro faces a similar predicament. "We would like to deliver more meals to seniors in need, but our ability to increase the number of existing routes is tied to the number of available drivers," she said.

Both Hawai'i Meals on Wheels and Lanakila Meals on Wheels host monthly orientation sessions where individuals can ask questions and get a feel for what it takes to volunteer. In general, volunteer drivers need to be patient, reliable and friendly. They should have a car with valid insurance and safety sticker and be available for up to three hours, every other week.



Victoria Howarth and Les Miller

According to research commissioned by AARP Foundation in 2011, Hawai'i ranked 25th in the country in the number of adults age 50 and older who were food insecure (6.68 percent of older residents affected). Food insecurity is also associated with numerous negative health outcomes among the elderly—including poorer health and higher probability of being hospitalized.

Drive to End Hunger is part of a nation-wide AARP Foundation assault on the hunger problem among Americans 50+. We're taking steps to feed those who are hungry now, while developing long-term, sustainable answers that address the root causes of hunger among those 50+. ■

For more information & volunteer, call:

LANAKILA MEALS ON WHEELS
531-0555 | www.lanakilapacific.org

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your MIND & BODY

by Dr. Ritabelle Fernandes, MD

Controlling Cholesterol

Cholesterol is a type of fat which occurs naturally in the body. It has both good and bad effects on the body. The body uses cholesterol to make hormones and to build and maintain nerve cells. However, when the body has too much cholesterol deposits of fat called plaques form inside blood vessel walls. The blood vessel walls thicken and the vessels become narrower. This change in the blood vessels reduces blood flow through the blood vessels contributing to heart attacks and strokes.

TYPES OF CHOLESTEROL:

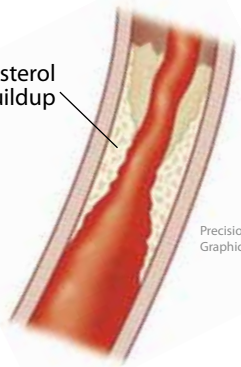
Cholesterol travels through the blood attached to a protein. This cholesterol-protein package is called a lipoprotein. Lipoproteins are classified as high density, low density, or very low density, depending on how much protein there is in relation to fat.

- **Low density lipoproteins (LDL):** LDL, also called “bad” cholesterol, can cause buildup of plaque on the walls of arteries. The more LDL there is in the blood, the greater the risk of heart disease.
- **High density lipoproteins (HDL):** HDL, also called “good” cholesterol, helps the body get rid of bad cholesterol in the blood. The higher the level of HDL cholesterol, the better. If your levels of HDL are low, your risk of heart disease increases.
- **Very low density lipoproteins (VLDL):** VLDL is similar to LDL cholesterol in that it contains mostly fat and not much protein.
- **Triglycerides:** Triglycerides are another type of fat that is carried in the blood by very low density lipoproteins.

DIET GUIDELINES TO HELP CONTROL YOUR CHOLESTEROL:

- Check labels for fat and cholesterol content.
- Eat fruits and vegetables, beans, and whole grains daily. The fiber in these foods helps lower cholesterol.

- Reduce the amount of cholesterol in your diet.
- Eat less fat. Limit the amount of butter and margarine you eat.
- Use sunflower, safflower, soybean, canola, corn, or olive oil.
- Use egg whites or egg substitutes rather than whole eggs.
- Replace whole-milk dairy products with nonfat or low-fat milk, cheese, spreads.
- Eat skinless chicken, turkey, and fish more often than red meat.
- Choose lean cuts of meat; trim off all visible fat.
- Avoid fatty desserts: ice cream, cream-filled cakes, and cheesecakes.
- Reduce amount of fried foods and fast foods.



Precision Graphics

Where does cholesterol come from?

Cholesterol comes from 2 sources — most are synthesized by the liver. Major dietary sources of cholesterol include animal products, meat, egg yolks, cheese, fish, and shrimp.

How is cholesterol measured?

It is measured by a blood test called *fasting lipid profile*. A total cholesterol of less than 200 mg/dl is considered good.

What is the target LDL goal?

The goal is less than 160 mg/dl if your risk of heart disease is low, less than 130 mg/dl if you have a moderate risk, or less than 100 mg/dl if you’re a high risk of heart disease or diabetes.

How can seniors control cholesterol?

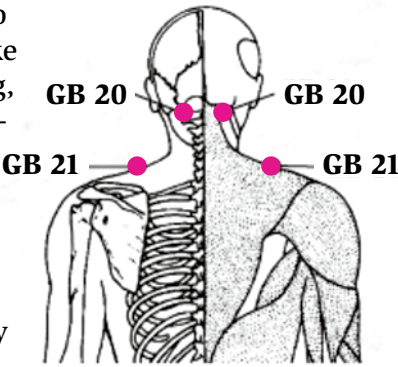
Eating right and exercising can usually control cholesterol levels. If you have a high risk for heart disease, your health care provider may prescribe cholesterol lowering medications as well as changes in lifestyle. Statin drugs such as Lipitor, Crestor, Zocor, Pravachol, Mevacor, all lower LDL cholesterol. Niacin, a B vitamin, increases HDL cholesterol. ■



Points Of Relieving Stress

by Michael Reed Gach, Ph.D., Author

Everybody suffers from stress from time to time, given the tremendous challenges, options and responsibilities in our busy lives. Stress depresses respiration and causes shallow breathing which can lead to irritability, frustration and fatigue. Many people turn to unhealthy habits like smoking, overeating, and excessive drinking to counteract stress. Instead, you can follow this 10-minute, self-care acupressure routine to alleviate everyday tensions.



SHOULDER & NECK TENSION RELIEF

This 10-minute self-care routine is shown sitting, although you can also practice these techniques lying down.

STEP 1 — Shoulder Grasp: Curve your fingers of both hands, and place them on the tops of your shoulder muscles (**GB 21**), close to the base of your neck. Gradually apply firm pressure directly on to your shoulder tension. Simply let the weight of your arms relax forward, keeping your fingers curved like a hook. Sink deeply into the muscles as they soften and relax. Hold for one minute as you take slow, deep breaths. Then let your hands relax in your lap. Gently shrug your shoulders up and down to encourage them to relax.

STEP 2 — Neck Press: Interlace your fingers behind your neck, and let your head hang forward, with your elbows close together, pointing down toward your lap. Inhale deeply, raising your head as you stretch your elbows out to the sides; let your head tilt back. Exhale as your head relaxes forward and your elbows come close together in front of you. Repeat this exercise for two minutes; then let your hands float back into your lap. Keep your eyes closed and deeply relax for one minute.



STEP 3 — Press GB 20:

Close your eyes, and place your thumbs on **GB 20** (underneath the base of your skull in the indentations that lie about three inches apart). Apply firm pressure for one minute.

STEP 4 — Press GV 24.5: Bring the palms of your hands together. Close your eyes, placing your middle fingertips between your eyebrows on **GV 24.5** (in the indentation above the bridge of your nose). To collect your thoughts and rejuvenate yourself, breathe slowly and deeply for three minutes as you focus your attention on the gentle touch of this point. Deeply relax in a chair or on your back, eyes closed, to gain the full benefits. ■

For more information, visit www.acupressure.com

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SENIOR FARMERS' MARKET NUTRITION PROGRAM

The Hawaii Foodbank and the State Office of Community Services distribute booklets worth \$50 (*one booklet per year per registered senior) at various locations on Oahu. This is a great program that support local farmers and provides seniors with an opportunity to eat healthier. Vouchers are redeemable with certified vendors at various markets (see listings on right). Look for vendors with the Hawai'i Foodbank 2012 Senior Farmers' Market Nutrition Program orange sign posted within their stall. The vouchers are good until October 14, 2012.

Recipients MUST meet the following requirements:

- Must be a Hawaii resident 60 years of age or older; AND
- Have a household annual income of less than \$23,791 for single person or \$32,209 for a couple

Recipients MUST present one of the following CURRENT verification documents from each category:

Age: SS card & HI Driver's Lic. or State ID, Birth Cert. & Picture ID, or Passport & residence proof.

Income: EBT Card, Medicaid Card, Tax Return Form 1040, Soc. Sec. Checks, or Pay Check Stubs.

AUGUST CERTIFICATION SITES		Location:	Time:
10	The Giving Tree	615 Keawe Street (Kaka'ako)	8:00a – Noon
12	Farm Bureau Mililani Farmers' Market	Mililani HS parking lot	8:00a – 10:00a
13	Salvation Army-Kaneohe	45-175 Waikalua Rd. (Kaneohe)	10:00a – Noon
15	Hale Ola Ho'opakolea	89-137 Nanakuli Ave. (Nanakuli)	9:30a – 11:30a
16	Queen Liliuokalani Children's Center	41-245 Ilauhole St. (Waimanalo)	9:00a – 11:00a
18	Farm Bureau Farmers' Market (KCC)	4303 Diamond Head Rd.	7:30a – 9:00a
20	First Assembly of God Wahiawa	300 Wilikina Dr. (Wahiawa)	9:00a – 11:00a
21	Waianae Coast Comp. Health Ctr.	86-260 Farrington Hwy. (Waianae)	9:00a – 11:00a
23	Farm Bureau Kailua Farmers' Market	Kailua Rd. (Behind Longs Drugs)	5:00p – 7:00p
28	HCAP Leeward (boat harbor)	85-555 Farrington Hwy. (Waianae)	10:00a – Noon
29	Farm Bureau Blaisdell Farmers' Market	Neal S. Blaisdell Center (Honolulu)	4:00p – 7:00p
31	The Giving Tree	615 Keawe St. (Kakaako)	8:00a – Noon

For more voucher information, please contact:
Hawaii Foodbank–O'ahu at **808 836-3600** (main) , **954-7889** (hotline)
vee@hawaiifoodbank.org, **www.hawaiifoodbank.org**
This institute is an equal opportunity provider.

CITY & COUNTY FARMERS' MARKET O'AHU LOCATION & SCHEDULE (CLOSED on City Holidays!)

NOTE: Not all farmers listed are certified with this program to accept vouchers. REMEMBER to look for vendors with the Hawai'i Foodbank 2012 Senior Farmers' Market Nutrition Program orange sign posted within their stall.

Mondays	Manoa Valley District Park	2721 Kaaipu Avenue	6:45a – 7:45a
	Makiki District Park	1527 Keeaumoku Street	8:30a – 9:30a
	Mother Waldron Park	525 Coral Street	10:15a – 11:00a
	City Hall Parking Lot Deck	Alapai and Beretania Streets	11:45a – 12:30p
Tuesdays	Waiau District Park	Komo Mai Drive	6:30a – 7:30a
	Waipahu District Park	94-230 Paiwa Street	8:15a – 9:15a
	Wahiawa District Park	N. Cane St. & California Ave.	10:00a – 11:00a
	Mililani District Park	94-1150 Lanikuhana Avenue	11:45a – 12:30p
Wednesdays	Palolo Valley District Park	2007 Palolo Avenue	6:30a – 7:30a
	Old Stadium Park	2237 South King Street	8:15a – 9:15a
	*Kaiser Permanente–Moanalua Clinic	3288 Moanalua Road	9:00a – 1:00p
	*Kaiser Permanente–Waipio Clinic	94-1480 Moaniani Street	9:00a – 1:00p
	Kapiolani Park	Monsarrat and Paki Streets	10:00a – 11:00a
	*Neal S. Blaisdell Center	corner of Ward Ave & King Street	4:00p – 7:00p
Thursdays	Waimanalo Beach Park	41-741 Kalaniana'ole Hwy.	7:15a – 8:15a
	Kailua District Park	21 South Kainalu Drive	9:00a – 10:00a
	*Kaiser Permanente– Honolulu Clinic	1010 Pensacola St.	9:00a – 1:00p
	Kaneohe District Park	45-660 Keaahala Road	10:45a – 11:45a
	*Kapolei High School	91-5007 Kapolei Parkway	3:00p – 6:00p
Fridays	*Kailua Parking Lot	Kailua Road (behind Long's)	5:00p – 7:30p
	Halawa District Park	99-795 Iwaiwa Street	7:00a – 8:00a
	Ewa Beach Community Park	91-955 North Road	9:00a – 10:00a
	Pokai Bay Beach Park	85-037 Pokai Bay Road	11:00a – 11:45a
Saturdays	Banyan Court Mall	800 North King Street	6:15a – 7:30a
	*Kapiolani Community College	4303 Diamond Head Road	7:30a – 11:00a
	*Waianae High School	85-251 Farrington Highway	8:00a – 11:30a
	Kaumualii Street	700 Kalihi Street	8:15a – 9:30a
	Kalihi Valley District Park	1911 Kam IV Road	10:00a – 10:45a
	Salt Lake Municipal Lot	5337 Likini Street	11:15a – 12 Noon
	Hawaii Kai Park-n-Ride	300 Keahole Street	1:00p – 2:00p
Sundays	Kapolei Community Park	91-1049 Kamaaha Loop	7:00a – 8:30a
	*Mililani High School Lot	95-1200 Meheula Parkway	8:00a – 11:00a
	Royal Kunia Park-n-Ride	Kupuna Lp./Kupuohi St.	9:30a – 11:00a
	Waikele Community Park	94-870 Lumiaina Street	11:30a – 12:30p

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Talk It Out At The Mediation Center

by Tracey S. Wiltgen, Executive Director of The Mediation Center of the Pacific

Mediation and family conferencing help families talk through difficult issues and create plans to support their Kupuna.

"I'm so frustrated. I'm spending more and more time trying to help my mom and dad, and now I feel like I'm neglecting my own family. Of course my brother and sister are absolutely no help at all. I'm so angry at them. And my parents don't even seem to understand that I'm trying to help them. They keep telling me they can take care of themselves. They can't!"

Comments like these are becoming all too familiar as family members struggle to support the needs of their aging parents while trying to juggle their own personal responsibilities. Emotions run high, patience grows thin and family relationships are torn apart, at times, permanently. Each family member has their own life, home, work and immediate family issues to contend with on a daily basis. When an elder family member suddenly needs support, families often react without considering all of the implications of their actions on individual family members, including the elder person.

Mediation and family conferences are processes designed to help families talk through issues and sort through emotions to create well thought out plans to support elder family members. With the assistance of an impartial third person, a mediator or facilitator, every family member has an opportunity to express their needs, perspectives, fears and concerns, before decisions are made. For example, the interest of the elder person to remain independent can be factored in with the children's concerns about the elder family member's safety. The importance of having every family member take an active role in developing the plan as well as implementing the plan to care for the needs of the elder member, are also addressed.

Facilitators and mediators are trained listeners who ask powerful questions that help families



look at each situation from a broader perspective and gather information and resources to make thoughtful decisions and plans that support the elder family member. By talking through sensitive issues and creating family plans in mediation and family conferences, families strengthen communication, preserve their relationships and maintain the dignity of the elder family member.

The next time you hear "my siblings just aren't helping me to support mom and dad," suggest mediation or family conferencing. It's a cost effective approach to helping families have powerful conversations and prevent potential conflicts from escalating. ■

Tracey S. Wiltgen is the Executive Director of the Mediation Center of the Pacific, a not-for-profit corporation that assists more than 5,000 people annually.

The Mediation Center of the Pacific, Inc.
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What Is The Office Of The Ombudsman?

The Ombudsman is an officer of the legislature who investigates complaints about actions of executive branch agencies of the state and county governments. Our office has the power to obtain necessary information for an investigation and to recommend corrective action if a complaint is found to be substantiated.



State Ombudsman
Robin Matsunaga

The Ombudsman serves as a neutral, independent intermediary between the citizen and the agency. We conduct our investigations in a fair and impartial manner. We do not provide legal advice, nor do we serve as legal counsel, advocate, or representative on behalf of any person or agency.

What should you do if you have a complaint?

In fairness to the agency involved, you should first try to resolve the complaint directly with the agency. Many times agency officials are eager to explain what they did and why they did it, or will correct the problem to your satisfaction. In many cases, you will be able to settle the problem on your own.

Here are some good common sense steps to take in trying to resolve any "consumer" problem, whether it involves a government agency or a company in the private sector:

Be prepared. Know what questions you are going to ask (it helps to write them down). Be sure to have any relevant information you need available before you contact the agency.

Keep records. Take notes, ask for the names and titles of employees you speak with, and save all of your correspondence.

If you do not want to contact the agency yourself, or if you complain to the agency and are not satisfied with its response, then feel free to contact us. We can conduct an investigation on your behalf.

We are authorized by law to receive inquiries on a confidential basis. If we can, we will investigate your complaint without revealing your identity, although this is not always possible. If you have concerns about confidentiality, please feel free to discuss them with us.

Most complaints can be made by telephone with no forms to fill out. Ways to contact us are either by phone, email, or mail:

Phone: 808-587-0770, Fax: 808-587-0773,
TTY: 808-587-0774

Hawai'i: 974-4000, Maui: 984-2400,
Kaua'i: 274-3141, Moloka'i/Lānai: 800-468-4644

e-mail: complaints@ombudsman.hawaii.gov

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What's What And Who Pays For It

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

We at Sage PLUS Program/Hawaii SHIP (State Health Insurance Assistance Program) often get calls on our hotline from individuals who are confused about "who pays for what," especially when it comes to care facilities (nursing homes, care homes, assisted living facilities and foster family homes). Let's take a look at each care facility option, and the payment resources.

Long-term care is often thought of to refer to all kinds of assistance to the elderly or the disabled, whether that care is given in a patient's home, a community care home or nursing home. This is a common mistake.

Long-term care includes a wide range of support services for patients with a degenerative condition, prolonged illness or cognitive disorder. Also known as "custodial care," long-term care primarily involves assistance with the activities of daily living (walking, personal hygiene, dressing, eating, etc.) or supervision of someone who is cognitively impaired.

Common Payment Sources:

- Medicare (federal health insurance for those 65 years and older or with certain disabilities who qualify through Social Security Administration). Medicare does not pay for "custodial" care.
- Medicare may pay for "Skilled Nursing Facility Care"- the individual has to meet the guidelines for coverage. Medicare will only cover inpatient care in a certified Medicare Facility.

There is also a "home health care" benefit that may cover for a short period of time, again if the person meets the guidelines for coverage. For more information you can check the *Medicare & You* handbook, go to www.medicare.gov or call the Hawaii SHIP.

Medicaid (Hawaii's Medical Assistance Program)

Individuals qualify based on income and assets. They have a program for long-term care and also for medical coverage (coverage for someone living at home who needs help paying for doctor's visits, x-rays, lab tests). In Hawaii the program

is administered by the Department of Human Services. Programs are currently provided by QUEST Expanded Access Plans.

If a person qualifies for long-term coverage, Medicaid may pay for a skilled nursing facility, community care home and foster family home. In some cases if the person chooses to stay at home Medicaid may pay for services to be delivered there.

TriCare for Life (military benefit for those with 20 years of service or other eligibility).

May pay for skilled nursing care in a Medicare certified facility or home health care, but it does not pay for custodial care.

Veteran's Administration Benefits (VA)

VA may provide coverage in certain approved facilities. You may have to qualify to be eligible for these benefits. Call your local VA office for more information.

Long-Term Care Insurance

Depending on the plan purchased, insurance may provide coverage in skilled nursing facilities, assisted living facilities, foster and community care facilities or for services brought into the person's home. Each plan is very individual, and coverage and price vary.

For more information on coverage for individuals with Medicare, call the Hawaii SHIP/Sage PLUS Program at 1-888-875-9229 or go to the National Clearinghouse for Long Term Care Information at www.longtermcare.gov. ■



Social Security Goes for the Gold!

by Shona Barnes, Social Security Public Affairs Specialist
in Honolulu and Kapolei, Hawai'i

Millions of Americans are following the 2012 Summer Olympic Games in London. And just months before, Michael J. Astrue, Commissioner of Social Security, announced that in less than two months' time, 1 million people have gone online, created a My Social Security account and viewed their Social Security Statement.

If there was an Olympics for customer services available online, the services at www.socialsecurity.gov would be the Phelps of that competition. Over the years, Social Security's online services have been rated the best in government and in all other industries.

"The online Social Security Statement is a huge success," Commissioner Astrue said. "The online Statement meets our commitment to provide Americans with an easy, efficient process to obtain an estimate of their potential Social Security benefits. I recommend that everyone get in the habit of checking their online Statement each year, around their birthday, for example."

The online Statement provides estimates for retirement, disability and survivors benefits. It also provides workers as young as 18 a convenient year-round way to determine whether their earnings are accurately posted to their Social Security records, which was not possible when the agency mailed paper Statements only to those 25 and older.

On May 1, Social Security unveiled this new addition to its popular suite of electronic services at www.socialsecurity.gov/mystatement, which allows people to access their Social Security earnings and benefit information securely and conveniently.

To access your online Statement, you must be at least 18 years old, have a Social Security number, have a valid email address and have a U.S. mailing address.

According to the American Customer Satisfaction Index (ACSI), users are giving the online Statement a score of 89 — making it competitive with Social Security's other top-rated, best-in-government online services, such as the Retirement Estimator and online retirement application. The ACSI tracks trends in customer's satisfaction and provides valuable benchmarking insights for companies and government agencies.

Whether you want to plan for or apply for your retirement, look into other benefits or learn about the history of the program, you can take a break from the Summer Olympics, visit the Olympian of online services at www.socialsecurity.gov. ■

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Reverse Mortgages

by Percy Ihara, The Reverse Mortgage Guy

Reverse mortgaging is becoming more and more popular among future retirees. The following are answers to common questions about these types of loans:

So, what is a reverse mortgage?

A reverse mortgage (RM) is a form of equity release. It is a loan available to homeowners of retirement age, enabling them to access a portion of their home's equity. It's simply a pool of money based on your value of your property and the age of the youngest borrower. If you qualify for a reverse mortgage, you can receive money in four ways:

- a single lump sum
- a monthly income for the rest of your life or for a specific time period
- a line of credit you can draw on as needed
- a combination of the options above

I always recommend that people meet in-person with their experienced loan officer to review all the specific qualifications for title, trust and property issues that may come into play.

Historically, loan closing costs have been high, however, the industry has addressed this issue with the Home Equity Conversion Mortgage Program, or the HECM Saver. The program offers a drastically reduced, upfront Federal Housing Administration (FHA) mortgage insurance and origination fee/points that can save homeowners thousands of dollars, depending on the value of the home. Make sure to get proposals from a variety of direct lenders in writing before you make decision.

What are seniors in Hawai'i using the RM funds for?

Reverse mortgages can be used by homeowners in many ways, but from my experience there are basically two types of borrowers—people who need money to pay for basic life essentials and people who want to improve their quality of life. Most fall into the latter category. Many of my

senior clients say that their kids have their own lives, and now they want to enjoy their Golden Years with travel, a remodel, etc.

Why are reverse mortgages still a misunderstood financial product?

This is a great question, and I spend a lot of my time explaining the answer. There are many reasons for so much confusion with the RM product, however, the two main reasons include the lack of experienced mortgage professionals in the marketplace and irresponsible media coverage and misinformation. My best advice is to meet in-person with an experienced and reputable reverse mortgage banker for a presentation and get a proposal of various RM products. Make sure that the loan officer walks you through a suitability process to see if the RM meets your wants, needs and concerns. Lastly, do not make a decision by talking to a loan officer over the phone. This is a very important life decision so take the time to make a wise financial decision.

Are seniors really benefiting from a RM?

According to a 2007 AARP report, 93 percent of RM borrowers surveyed said they were satisfied with their reverse mortgage and nearly 73 percent were very satisfied. Therefore, more than 9 out of 10 borrowers are satisfied with their reverse mortgage. I wish these types of stories—seniors making the most of their property and Golden Years—would make it into the news, too. ■

For more information, contact Percy Ihara 234-3117.

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Planning For Incapacity

by Scott Makuakane, Est8Planning Counsel, LLC

In our lifetime, we have seen incredible advances in medical science. Think back 30 years. In 1982, a heart bypass operation was a really big deal. It meant weeks in the hospital and very risky surgery. Today, surgeons barely have to cut us open to reach into our bodies with instruments that enable them to do multiple bypass surgeries and have us out of the hospital in a matter of days. As a result of these kinds of advances, people in this country are living longer and longer. What we are finding, however, is that longer life does not necessarily mean improved quality of life.

For a growing number of us, the chances of needing nursing home or other kinds of long term care are increasing. The average person in 2012 stands a 66% chance of being completely incapacitated for some period of time (which may or may not include a stay in a nursing home), and 25% of us will require long-term care. Planning for this eventuality is something we should all make a high priority.

Figuring out how to finance long term care and choosing the right retirement community or nursing home involves an important set of issues that you should discuss with your financial planner, your insurance professional, and your other trusted advisors. A different, but related, set of issues arise in the legal arena.

If you have not done this already, do not wait another day before you contact your attorney or find someone who can advise you about planning for the possibility of incapacity. The concerns break down into two categories: dealing with your person (making decisions about your medical care, your living situation, and when—if ever—to stop medical intervention), and dealing with your stuff (taking care of everything you own if you lose the ability to do it yourself).

Both of these categories involve choosing and then legally empowering your hand-picked decision makers. Taking care of you and taking care of your stuff involve different issues, so think about whether to have the same people in charge

of both. You may want one set of people or institutions to be your caretakers, and another set to be your trustees.

At a bare minimum, you will probably want to have an Advance Health-Care Directive (AHCD), an authorization to your medical personnel to share your health information with your Health-Care Agents, and a Durable Power of Attorney (DPA). Depending on the complexity of your estate and your family situation, you may want to have other things in your estate planning toolkit, such as a will and a revocable living trust agreement.

It is critical for you to learn your options and what kind of instructions you can give your loved ones in the event that you cannot speak for yourself. There are many good books, websites, and workshops available. ■

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

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A Conversation About Long-Term Care with Michael Yee

Generations Magazine interviewed Mike Yee on his expertise on long-term care insurance (LTCI) and to learn more about this important policy and common questions asked.

GM: I understand you are a national leader in the LTCI industry. Could you elaborate your accomplishment?

MY: Actually, I happen to be the # 1 LTCI producer for John Hancock in the US for 2010 and 2011, which includes some 51,000 agents nationwide. That was not something I was striving for, as I would give it up any day if it meant that more professionals understood and recommended it. The results were more a reflection of my conviction, knowing what I know now about aging and long-term care.

GM: Is caregiving a huge problem in Hawai‘i and why? Where do you see these important long-term care issues in the future?

MY: The number of people needing care in Hawai‘i is staggering now and will grow in the future. There is a difference between being a companion, care manager, and caregiver. Family and friends have personal and financial lives of their own, increasing the demand for private paid homecare, assisted living, and nursing home care services. How to pay for these services is the challenge. There are already concerns about not having enough money from Medicare, Medicaid, and Social Security.

Currently, there is LTCI, life insurance with LTCI riders, and annuities with LTCI riders. Each with benefits and drawbacks; no “one size fits all.” Hawai‘i will be best served by combining public and private resources and advocating advanced financial planning for LTCI, sooner is better than later. Heading off now could be a win-win for all, better for the senior, better for the caregiver, better for the state, better for all.

GM: Do you have LTCI and why?

MY: At age of 54, my wife and I both own LTCI. We bought it at a time when we still have a mortgage, private school tuition, and college costs ahead of us. After a required physical to participate as assistant scoutmaster with the Boy Scouts, my doctor told me that I had high blood pressure and the beginning of diabetes. He gave me an ultimatum, “either lose 25 lbs. in the next 6 months or go on medication. Diabetes and high blood pressure can’t be felt. Left untreated, you can either have a stroke or heart attack.” Affordability and insurability have no correlation. I was smart enough to know it could happen to me; and if it did, I worry more about the ones I love and what would happen to them, than myself. ■

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

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Add The Color Into Your Estate Plan

by Stephen B. Yim, Attorney at Law

Leaving one’s legacy, in my opinion, involves much more than writing a Will to say who gets your things when you die. It involves reaching into your past and telling your life story including recalling specific memories, telling of family history, expressions of love and regret, and granting or requesting forgiveness. It also involves looking into the future to express values, hopes and wishes for loved ones. It is not only comforting for our loved ones to receive a personal written legacy, it can also be satisfying for you to know that your loved ones will receive your personal written legacy if you die suddenly.

Sadly, not many individuals make a Will. Statistics reveal that about 30% of individuals make an estate plan. Significantly fewer people take the time to write a personal legacy. Understandably this is difficult to do as we must face death and pause from our fast-paced lives long enough to reflect and write. And the world now is calling to each of us to do just that. According to the 2012 Allianz Life Insurance Company of North America American Legacies Pulse Study, 86% of baby boomers said that family stories are the most important aspect of their legacy, rather than receiving assets.

My hope for our community is that we establish this personal writing as part of a ritual in preparation of death. Long ago, our ancestors wrote their own Will. They would tap into stone admonishments such as “don’t drink, don’t smoke, marry a Doctor or don’t marry a Doctor.” Now things have become so complicated that people hire lawyers to write their Will for them, and in the course of writing the legal documents, the lawyer bleaches out all of the heartfelt personal statements.

I ask my clients after they sign their estate planning documents to tell me what color they are. Perplexingly, they respond: “black and white.” Yet, everyone’s life is everything but black and white, it is colorful, full of depth, and is dynamic.

I urge you to go beyond the legal estate plan and write your own personal legacy to put the color back into your estate plan, add your voice into your plan and provide you with peace of mind knowing that your heart will be felt. It also provides your loved ones with a lasting personal legacy providing comfort in years to come.

I created a booklet for my clients to use to write their personal legacy, called My Heartfelt Will. I encourage each of my clients to take time out of their busy lives to sit quietly and contemplatively to write their own personal legacy. I tell them that they are doing a great job as they just completed their estate plan and are among the 30% of people to do so, and this gives them the opportunity to take the next very important step and create their own personal legacy. ■

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From Charity Is Received Income

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

If you are concerned about how your investments are performing in today's financial markets, you are not alone. Whether you are trying to build a retirement nest egg, or already living on one, it is important to make informed choices.

Sometimes people would like to help support the mission of an organization such as ours, but they are uncertain about what to do in the current economy. There is a way that you can help and create a more secure future for you and your family, regardless of how the economy fares. It's called a charitable gift annuity and it is a way for you to help with the good work of a charity now and receive fixed income for the rest of your life.

What is a Charitable Gift Annuity?

A Charitable Gift Annuity is an agreement between you and a qualified charitable organization. When you transfer your cash or appreciated property to the charity, the charity agrees to pay you income for the rest of your life. Your payment will be fixed, which means that your income will never change. Your rate is based on your age at the time you make the agreement with the charity (or, if you decide to defer receipt of the income until a later time, the age at the time the income is to begin).

Hawaii law requires a charity to satisfy certain requirements in order to be able to enter into a charitable gift annuity agreement. It's important to know that the charity of your choice meets those requirements. Not every charity does.

What are the Benefits?

There are many benefits to establishing a Charitable Gift Annuity. In addition to fixed income for life, you will receive a charitable income tax deduction to reduce your taxes in the year you make your gift. If you make a gift of appreciated property such as stock or real estate, you may also avoid paying some of the capital gain tax on the sale of your property.

What's My First Step?

Since a Charitable Gift Annuity payment rate is based upon your age, you might want to start by requesting a charitable gift annuity illustration from a charitable organization. This will give you some information and will also enable you to make sure the charity qualifies to make charitable gift annuities in Hawaii. You will then be able to evaluate your potential benefits.

It is also a good idea to talk with your accountant or other tax advisor to determine how the tax benefits of a charitable gift annuity will fit with your overall tax situation and retirement income sources. A simple call to the planned giving office of your favorite charitable organization is a good way to get the information your accountant or other tax advisor will need to properly advise you. ■

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Scammers Take Advantage Of Health Reform

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

Con artists are always seizing on the public's financial struggles and confusion in order to make a quick buck. Not long ago we saw them come out of the woodworks during the housing crisis and now we are seeing a pattern again as health care reform laws are upheld.

Scammers are already trying to cash in on the fact that there is still confusion about health reform. Hawai'i's BBB is warning consumers that these scammers are trying to sell fake "Obamacare" policies over the phone and other health care policies under the guise of being able to be grandfathered into a policy before the Patient Protection and Affordable Care Act is "official". Some of these scam artists have even set up toll-free numbers to sell these fake policies.

The con-artists attempt to create a sense of urgency by telling consumers that there is a

limited enrollment period and coverage is required by law. Often, these thieves can't explain what is covered by the policy nor do they have any answers related directly to healthcare that are not very general.

Here are a few things to keep in mind if someone solicits you about obtaining new health insurance.

- There is no open enrollment period currently associated with the new law, so if the salesperson is pressuring you to buy the policy because the price or option is only good for a short time, be wary.
- You may have heard that all Americans will be required to purchase health insurance under the new law, but this requirement does not go into effect until 2014 for most people. If a salesperson implies you have to purchase coverage now, hang up the phone immediately.

• If a salesperson claims that by getting a different coverage now that you will be "grandfathered" or exempted from changes required by the health care reform law in the future. It is a red flag as this is no longer true.

Hawai'i's BBB recommends that you don't sign a contract or send money before you check out the company you plan on doing business with. Consumers have resources such as Hawai'i's BBB and the States Insurance Commissioner (808-586-2790, 808-586-2799, www.hawaii.gov/dcca/ins/) that they can check with before doing business with a company. Stay safe, healthy and informed! ■

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