

HAWAI'I'S RESOURCE FOR LIFE

# GENERATIONS

MAGAZINE | DEC•JAN 2013

A photograph of three seniors exercising in a gym. An older man in a blue t-shirt stands in the background with his arms raised in a celebratory gesture. To his left, an older woman in a blue tank top is flexing her bicep. To his right, another older woman in a red t-shirt with a floral design is also flexing her bicep. In the foreground, a younger woman with long brown hair, wearing a purple and orange patterned tank top, is sitting on a large white exercise ball, smiling at the camera.

## SILVER & STRONG

Three Seniors, Exercising Life.

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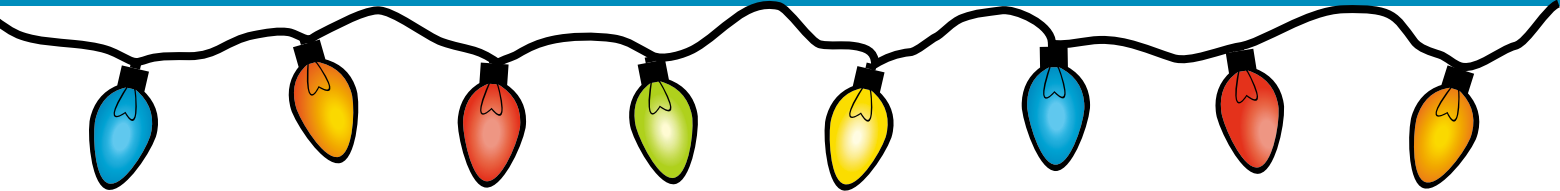
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**H**appy Holidays to you and your families from *Generations Magazine*! From our first issue with Kirk Matthews in August 2010, *Generations Magazine* has been dedicated to Hawai'i's seniors and their families to provide resourceful and trusted information. We make every effort to provide articles that inform, inspire and motivate you to live a better quality of life.

We are so thankful to all of our sponsors and business partners that support our magazine as they are the most trusted partners we could find. Please support these companies as well and thank them for their commitment to you, the senior.

In this issue, we feature and thank three active seniors — Joan Packer, Victor Hawthorne and Doris Hara with their personal trainer Diane Cadinha on their stories. If you remember, we featured Joan in a story in our April/May issue earlier this year. After I read the article, I had to meet this 91 year old youngster. She inspired so many of our readers, including me, to get off our butts to exercise. According to Doris, Joan's story inspired her to do something about her health now since Joan didn't start exercising until later in her life, so she said she wanted to do this also.

As a procrastinator myself, I am now a believer in exercising and learning from a personal trainer to live a truly better quality of life to avoid health issues down the road. I have to thank personal trainer Diane Cadinha for working with me and teaching me the importance of exercise and also inspiring to put my health first and keep the body moving. If you want to avoid health issues, relieve stress and rejuvenate your body, call Diane or look for a personal trainer that specializes in working with seniors.

In 2013, please keep *Generations Magazine* in front of you as we continue to bring wonderful articles on healthy and active aging, as well as stories about seniors in our community who motivate us all to live well in Hawai'i. We always love to hear from our readers, so please continue to write, email or call us to let us know what you want to read about.

Lastly, don't forget to check us online at [www.Generations808.com](http://www.Generations808.com), as all our current and past issues are posted there, along with all past resource guides, and especially our most popular listing of "Senior Discounts."

Happy Holidays and always...Live well!

  
Percy Ihara, Editor/Publisher

808-368-6747 | [Percy@Generations808.com](mailto:Percy@Generations808.com)

**Generations Magazine**  
1414 Dillingham Blvd., Suite 201, Honolulu, HI 96817



**GENERATIONS  
MAGAZINE**

[www.Generations808.com](http://www.Generations808.com)

**PERCY IHARA**  
Publisher/Editor  
808-368-6747  
[Percy@Generations808.com](mailto:Percy@Generations808.com)

**SHERRY GOYA**  
Sales & Distribution  
808-722-8487  
[SGoyaLLC@aol.com](mailto:SGoyaLLC@aol.com)

**WILSON ANGEL**  
Art Director  
[Wilson@Generations808.com](mailto:Wilson@Generations808.com)

**AIMEE HARRIS**  
Editorial Consultant

**BRIAN SUDA**  
Photographer  
[BSuda@aloha.net](mailto:BSuda@aloha.net)

**PETERSON ROSARIO**  
Webmaster  
[Webmaster@Generations808.com](mailto:Webmaster@Generations808.com)

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

Our contributors:



CYNTHIA ARNOLD is Vice President of Senior Move Managers LLC and De-Clutter Hawaii. She and her dedicated team specialize in helping individuals move, downsize, declutter or age in place to help them live more comfortably. She also co-hosts Baby Boomers Looking Ahead, a TV show focusing issues of Baby Boomers facing their latter years, on KWHE (Oceanic channel 11) at 8:00pm Monday nights. For a free consultation, call **808-221-8345** or visit [smmhawaii.com](http://smmhawaii.com), [declutterhawaii.com](http://declutterhawaii.com) or [babyboomerslookingahead.com](http://babyboomerslookingahead.com).



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



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.



DR. WYNN OKUDA practiced for nearly 25 yrs. in cosmetic, implant and advanced restorative dentistry, now presently in Kaimuki. His many accolades consist of being the national president for the American Academy of Cosmetic Dentistry (AACD), member of the Board Accredited Cosmetic Dentist (AACD), Hawaii’s Best Dentist 2006–2012 (Star-Advertiser), Best Dentists 2003–2012 (Honolulu Magazine), international & national lecturer and author. Call **808-734-1099** or visit [www.cosmeticdentistryhawaii.com](http://www.cosmeticdentistryhawaii.com).



VALORIE E. TAYLOR, LBSW works for Child & Family Service, Gerontology Program. 30 years of experience with seniors, her career has included the areas of domestic violence, mental health, LGBT issues and health care. She has also been a family caregiver. Valorie currently is a board member of the Policy Advisory Board to Elder Affairs and the Hawai‘i Family Caregiver Coalition. She also serves on the Hawai‘i State Plan on Alzheimer’s Disease and Related Dementia Task Force and the Kupuna Workgroup of the Collective Impact Coalition.

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

KIRK MATTHEWS | DR. RITABELLE FERNANDES | SCOTT MAKUAKANE | MICHAEL W. K. YEE  
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# GENERATIONS

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# The Elderhood Project



It is the holiday season—the time, maybe the only time of the year, when families get together. There will be lots of food, fun, songs, and presents. But, this may also be a good time for THE TALK. We have visited with many experts on the Elderhood Project who have told us over and over again, THE TALK is vital. Adult children are encouraged to sit down with their elderly parents and find out what they want for—for lack of a better phrase—end of life.

This conversation should include things like how they want to be remembered, where they want to lie in rest, and what medical directives they have; and this is a hard one. As a child, you will likely want your senior parent to hang on to life as long as possible, no matter what. But again, experts tell us, there comes a time in everyone's life when they want to let go. That's

why THE TALK is important. It doesn't have to be treated with gloom and doom. You may find, as you talk to a senior, they have lots of wonderful memories. These are things that must be noted. When the time is appropriate, those memories can be shared with other family members and friends.

It's not like playing Jeopardy. The questions you ask the seniors, are the ones they know the answers to. It's just the fact that nobody may have asked those questions before.

I don't bring these thoughts up lightly. My mother and I have had THE TALK...not just about her, but me as well. It's probably a good idea to have that conversation with your "significant other." The important thing is to start the conversation. It won't be easy. But you will be glad you did. ■



## A New Year of Exhalation

by Cynthia Arnold, Senior Move Managers & De-clutter Hawaii

This is your new year resolution: exhale. You've collected things through the years and you're beginning to realize...there's no room to breath—you see "clutter". You know you need to declutter, but you just don't know where to start.

You can start by *exhaling*.

Then begin with the least personal space, such as the least used room or closet. And ask yourself these questions. *Do you really need it? When was the last time you've used it? When will you use it again? Is it replaceable? Does it fit comfortably in your home?*

Next, use these 4 simple steps to conquering your clutter:

1. Create a goal: set a timeline in small steps.
2. S.O.R.T. your items in 4 piles: items to *sell*, *offer*, *retain*, and *toss*; then remove the items you're not keeping off the property—literally.

3. Create a floor plan to maximize the space in your home.

4. Get organized by putting everything away in its "home" (its own place).

As you've asked yourself those questions while working through the 4 steps, you begin to process your emotions and feelings about those items. This will help you detach yourself from those things. As you declutter, you'll find that once you get started and made progress, you'll gain the confidence that you can actually finish it; and it will then become easier and faster. ■

Senior Move Managers and De-clutter Hawaii is Hawai'i's decluttering specialists. For information, free consultation or to learn more solutions to common decluttering issues, call **808-221-8345** or email at [cynthia@smmhawaii.com](mailto:cynthia@smmhawaii.com). Also visit online to [www.declutterhawaii.com](http://www.declutterhawaii.com) or [www.smmhawaii.com](http://www.smmhawaii.com)

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# SILVER & STRONG

Three Seniors,  
Exercising Life.

It's important to recognize that exercise is not merely for sculpting young bodies. It is for everyone — especially seniors, who often have the most to gain. The benefits of senior fitness range from reaching a healthy weight and fighting off disease to better bone health and maintaining an independent lifestyle.

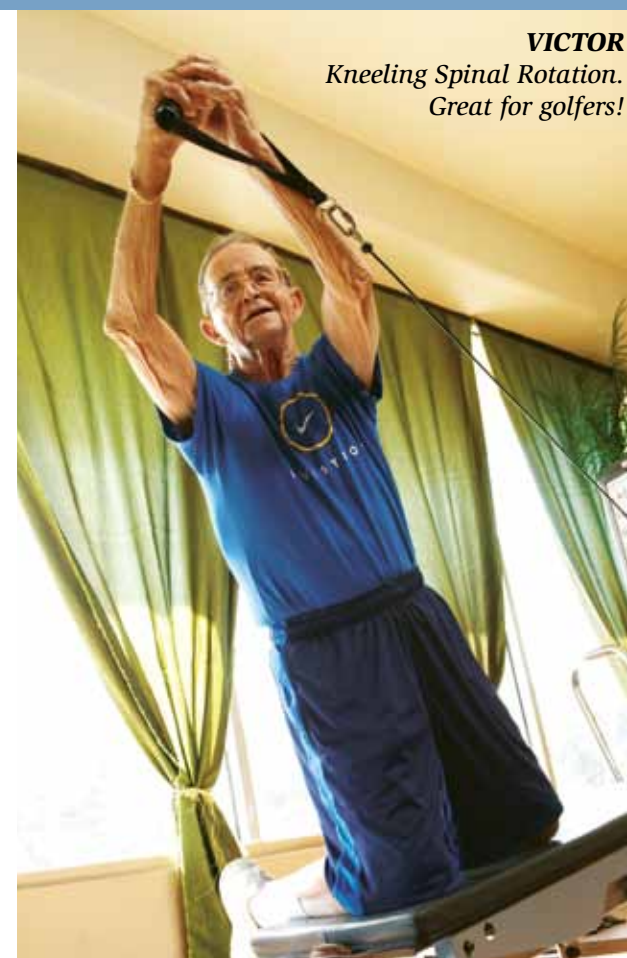
In 1997, certified personal trainer Diane Cadinha worked with her first senior client — Joan Packer, 77. “Watching Joan transform inspired me” Diane says. “It became clear to me how much a person’s quality of life could improve with diet and exercise — regardless of age.”

“Our bodies — regardless of age — can be transformed.”

DIANE CADINHA  
Certified Personal Trainer



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low back pain.



**VICTOR**  
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Great for golfers!



**DORIS**  
Reverse Lunge w/ Spinal Twist.  
Great for balance.

This started Diane’s passion to specialize in senior health. “Over the years I have seen how exercise, along with proper diet, slows down the aging process. The mind-body connection is big in keeping my seniors mentally sharp, strong and independent,” Diane says. “I learned working with seniors that it’s not over till it’s over.”

Diane’s fitness training also involves eating a healthy diet. She teaches her clients the importance of eating enough fruits and vegetables — 5 to 7 servings a day, with 25 to 30 grams of fiber and healthy fats. “With the right fuel in the tank you have the energy to want to workout,” Diane says.

Fifteen years later, Joan continues to make fitness a priority. Now at 91, she inspires others to do the same. Below, we share Joan’s story, along with two other inspirational “strong and silver” seniors.

## Big Guns — Joan Packer, 91

Joan Packer lived a fairly sedentary life in Booneville, Missouri, after retiring as a school-teacher. When her husband passed away in 1984, she decided to move where her heart always wanted her to be — Hawai‘i. So 20 years ago Joan sold two farms back home and bought a condominium in Waikiki to begin her life anew.

Joan spent her first couple of years of retirement enjoying Hawai‘i. She noticed all the fit bodies walking and exercising at Kapiolani Park, and said to herself, *I can do that*. So she began a new routine of walking at the park, along with short swims in the warm Hawaiian waters.

As a former smoker Joan realized how much better she was feeling with her new found lifestyle, but she wanted to do more to get in better shape. So she decided to seek out a personal trainer. This is when she met



photo by Kathy Boast





**E**xercise is one of the best ways to extend your quality of life. It helps us to maintain our health, function and immune system. Starting in our late 30s we lose about a quarter pound of muscle each year. This causes a chain reaction in our bodies. Our metabolism slows down and we start to gain weight, which can lead to other health issues such heart disease and diabetes. And, lack of exercise can lead to osteoporosis and loss of joint function. Some feel that exercise is too vigorous for seniors. This is not true! It's more

than okay for seniors to workout. Good health is needed for everyday activities such as walking up stairs, shopping and carrying packages.

To stay healthy and independent, four types of exercises are recommended:

**STRENGTH EXERCISES** build muscles and increase metabolism. They help with weight and keep blood sugar in check.

**BALANCE EXERCISES** build leg muscles. The stability prevents falls and keeps you independent.

**STRETCHING EXERCISES** give you more flexibility and agility.

**ENDURANCE EXERCISES** are activities that increase your heart rate and breathing for 30 or more minutes. Start slowly. Maybe as little as 5 minutes of activity at a time. Gradually build up to at least 30 minutes of exercise on most or all days of the week. ■

*\*If you are over 50 years old, obese, suffer from an illness or have been inactive, see your doctor before you start a new fitness routine.*



Diane Cadinha and started working out with her twice a week. Fifteen years later, Joan says she feels better than when she was in her 50s. “I don’t really like to exercise,” she admits. “But I do it for the results. It keeps my body healthy and feeling good.”

One of her favorite exercises is something that she calls “rewards.” It’s a stretch she does at the end of her workout where she uses a foot strap connected to a cable to stretch her hamstrings. “It just feels so good,” she says, “and it also marks the end of the workout.”

“Tai Chi is my absolute favorite form of exercise ... probably because it’s the least strenuous,” she smiles, “but I know that seniors need a mix of exercises ... strength exercises for bone health, balance exercises to prevent falls and stretching to stay limber.”

Joan says in her previous life she used to have stiffness and various aches and pains and lacked balance and flexibility. Now, at 91, she has no physical complaints and takes no medication.

Currently, Joan walks the park just about every day, trains with Diane twice a week at her King Street studio, practices Tai Chi almost daily and swims when she can. Joan urges all retirees and seniors to keep a vigorous and healthy lifestyle by exercising every day with friends or a trainer. She does her best to avoid sitting down for more than three hours a day. She also suggests cutting out the sweets and prepared foods, and do your own cooking!

Joan’s two children who live on the Mainland are amazed (and mostly relieved) by their former couch-potato mother. They’re happy to see her as an independent, happy senior who wants stay healthy and enjoy an active retirement.

#### Well Balanced — Victor Hawthorne, 88

Victor Hawthorne retired at age 57 as an Army Colonel and, in his own words, he was “military healthy” for years while on the job. In his retirement he enjoyed playing golf and baseball and taking international cruises. Then, around the age of 75 he started to experience aches and pains and lose his ability to play his favorite sports. He dismissed it as a part of aging. However, when his



balance became an issue, too, he realized he needed to do something about it.

Victor wanted to continue to play golf so he turned to personal trainer Diane Cadinha to keep him in top physical shape. Now 88 years young and just as active as he was in his 60s and 70s, Victor works out with Diane twice a week.

“I like how Diane teaches me the importance of strength and core body training—both very important for balance,” Victor says. “The weekly workouts have improved my balance and strength. I like the way I feel, and like that I can golf again.”

The benefits of working out are endless for Victor who says “don’t give up!” Exercise has improved his posture, and makes him feel strong enough to travel and visit with Mainland family. He has plans to go on a six-month world cruise in early 2013 and says he’ll continue his exercises aboard the cruise ship.

“You’re foolish to not start exercising to maintain your health,” he states energetically. “Do whatever it takes.”

#### Peer Inspiration — Doris Hara, 78

Doris Hara, a retired teacher was enjoying retirement and was active through her 60s. Life was good until her 70s when she began having joint problems and aches and pains. For her ailments, she was prescribed anti-inflammatory medications. She was worried that in the future she’d have to take even stronger medications as her pain worsened.



Then in April of 2012 Doris was reading *Generations Magazine* and stopped on a photo of a spry Caucasian lady in exercise clothes, flexing her muscles. She was amazed to learn that the lady, Joan Packer, was 91 years old. Furthermore that she had started exercising when she was 77 years old! *What? Doris asked herself. I’m 77! You mean it’s not too late to start exercising?* Doris was so impressed by Joan that she contacted Diane Cadinha for help.

Doris started exercising with Diane in May 2012, and has improved her health and function 100 percent. Previously, Doris had difficulty with everyday activities such as opening doors and jars, getting in and out of the car, and going up and down the stairs. Her biggest concern was getting up and down from the floor. She had completely lost that function.

“When I first came to Diane, I could only last two minutes on the elliptical machine (a stationary exercise machine that simulates walking or running). Now I’m up to 30 minutes,” Doris says.

“My strength and balance keep improving. The pain in my wrists and ankles are almost nonexistent. And, yes, I’ve accomplished my biggest goal of getting up and down from the floor.”

Doris says that when Diane teaches an exercise she explains its health benefits and how it will help in everyday life. “That motivated me to do some of the exercises at home on the days I don’t see her. Also, connecting the movement to the mind empowers me on a daily basis.”

Diane also taught Doris how to incorporate more fruits and vegetables into her diet through “green smoothies. “I make them everyday,” Doris says. “I have so much more energy and peace of mind knowing I’m getting these important vitamins and minerals for my health and well being.”

Doris recommends finding a personal trainer like Diane who specializes in senior health. It’s life changing.

“You’re never too old to start exercising. I just turned 78! Just get started! I did! ■



# Shaping Up!

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

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





# For Our Love Of The Game

by Percy Ihara

In the months of September and October, thousands of local people go to the 9th island, Las Vegas, to try their luck in the casinos. But each year more and more baby boomer men go there to test their skills in winning the softball title and a championship ring.

For the last several years, the *Family Stones* softball team from Honolulu, of which I am a player and member, has tried their luck at just that—being the champions of the *Las Vegas Senior Softball Championships*. Due to the increased popularity of senior softball, in this year the *Las Vegas Senior Softball Association (LVSSA)* teamed up with the *Senior Softball-USA (SSUSA)* to hold the first annual *Senior Softball World Championships*. This year's historic event created the largest tournament in the history of senior softball: combining over 450 teams in seven age brackets with nearly 5,000 players nationwide and Guam. The future of senior softball is growing for these baby boomers and older, from all over the world, and hopefully, you will see teams soon from Asia, Australia and South America.

This year's Family Stones' 50-year-old team entered the largest division in the tournament of 49 teams from 17 states. In the previous week, the 55 and 60 age groups played for the world championship and there were 4 teams from Hawai'i that entered. However, they didn't fare too well, winning only two games and losing 20.

When our 50's team heard this news, we knew we were in for a battle of our softball careers, since we had four players over the age of 55 and three players in their 60's. Over a three-day period to win the title in this double elimination tournament, we would have to win eight games in a row; and if we lost a game, we may have to play up to 14 games.

On the first two days of the tournament, our Stones' team played well, winning six games and were only one of two teams undefeated while going into the final day of the tournament. In each game we were going up against bigger players, and definitely experienced and better too. Being the smaller team, it was a battle and a fight to



win each game. Team captains Rudy Cagulada and Johnny Arroyo, Jr. reminded us to play as a team and keep our heads up if we make mistakes or don't get a hit. They also reminded us that we were playing for two men who founded Family Stones some 40 years ago, Ben Naki and Bully Mactagone.

Entering the final day as one of only two undefeated teams, we faced a tough New Mexico team. We knew if we lost, we would have to play this same team again since this was a double elimination tournament.

From the first inning, our team fell behind as New Mexico went out to a huge lead, 8-1. Whether it was physical fatigue from playing seven games in three days or just nervousness, our team did not play well; and it looked like we were going to lose. By the final inning, things didn't start out so good with the first two Stones' batters getting out on two hard hits by Felix Mediola and Isaac Hatori. At this point, if you are a baseball fan or a Vegas gambler, you wouldn't be betting on the losing team. Being down by four runs, two outs and no one on base, it seemed like it would take a miracle, at best, along with the baseball-God blessing the Stones' team. "Fat chance," said the New Mexico team, already planning to play us again for *their* world championship title.

Then, the Family Stones' men suddenly woke up and hit two back-to-back singles and big Tom McCarthy hit a towering home run to centerfield

Left: Left fielder Fabio Loo, MVP Shortstop Craig Ayala and Pitcher Felix Mendiola

Below: Percy Ihara with the Championship Trophy

to bring us within a run to tie and two runs to win the championship and title. The next two hitters and I came up with hits to set the stage with the bases loaded. Up next to bat, Joey Rodrigues comes up and singles to left field to bring in the tying and winning run with a furious slide at home plate by Fabian Loo. The whole field of Stones' men and fans erupted as they finally won the title and World Championship! Players jumped up and down like we won the *Little League World Series*, hugging each other, and yes, some crying, including myself, saying, "We finally did it for Ben!"

Congratulations to our entire Family Stones' team and fans for working and playing towards our goal for the championship and the ring. Kudos also go out to MVP Craig Ayala and all tournament players, Tom McCarthy, Johnny Arroyo, Jr., Joey Rodrigues and Cris Ray. Yours truly won honorable mention from the Family Stones' team.

On a final note at this year's tournament, Hawai'i should be proud as one of our own, Danny Ayala of Hilo was inducted into the *Senior Softball Hall of Fame*. As well as, a winner of several championship rings himself, is the father of Family Stones' MVP shortstop, Craig Ayala. Danny was at each of his son's games and I can still hear him yelling to me as I was ready to bat, "Take the first pitch!" I thank you Danny for all your inspirational and positive messages to all of us on the team. We finally did it for Ben...and for *our* love of the game! ■



Team Prayer before the game



Reasons to visit online, [www.Generations808.com](http://www.Generations808.com):

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# Baked Furikake “Fried” Chicken

Perfect holiday party dish.



by Chef Michi

Chef Michi founded ‘Cooking Fresh For You’. Her recipes center on healthy and flavor-packed dishes. Visit [www.cookingfreshforyou.com](http://www.cookingfreshforyou.com) or contact Michi at [cookingfreshforyou@gmail.com](mailto:cookingfreshforyou@gmail.com) or 808-286-6484. See her NEW concession take-out at Queen’s Physician’s Office Bldg.



Ingredients:

- |   |                       |
|---|-----------------------|
| 4 lbs. assorted chicken pieces with bone & skin | 1/2 tsp. black pepper |
| 1-1/2 cups low fat buttermilk                   | 3 cups panko crumbs   |
| 1 tsp. paprika, plus one more teaspoon          | 1/4 cup furikake      |
| 2 tsp. seasoning salt (Lawry’s, if possible)    | Cooking spray         |

Directions:

In a wide shallow bowl or square baking dish, combine the buttermilk, paprika, seasoning salt and pepper. Trim off any extra fat from the chicken, then put into the dish with the buttermilk mixture, gently tossing to coat all sides of the chicken. Cover with plastic wrap and put into the refrigerator for about 1/2 hour, longer if you have time.

Preheat oven to 350 degrees. Combine the panko, furikake and a teaspoon of paprika in a bowl and toss to combine. One by one, shake excess liquid from the chicken and immediately dredge in the panko. Place onto a baking sheet coated with cooking spray and repeat until all chicken is breaded. Spray all exposed sides of the chicken with cooking spray, then bake in the oven for 30-40 minutes. Serves: 4-6. Time: 60 minutes ■

# “Name The Show” And Win!

Provided by the City and County of Honolulu Elderly Affairs Division (EAD)



‘Olelo Community Media is honored to serve the diverse people, groups and communities of O’ahu, Hawai’i. Citizens don’t often have a voice in commercial media, so Public, Education and Governmental (PEG) Access provides them with an added source of information and opinion, a forum to discuss issues, and a means of sharing first-hand stories about O’ahu’s rich community life, to island residents and the world.



So, the City and County of Honolulu Elderly Affairs Division is excited to announce an upcoming television program that will be aired on an ‘Olelo Media television channel by the New Year, 2013. This program is intended for our island kūpuna, and will showcase a mix of current events, personal interviews, recreation, sports, services, demonstrations, inter-generational opportunities, tips, etc. The program will serve

as a means of obtaining information, as well as, provide entertainment and potential life lessons to our entire audience no matter their age. Best of all, the program’s segments will be produced by seniors from our very own community! It will give them the chance to share their mana’o (knowledge), give back to their community, explore and utilize new technology. Our kūpuna has so much to offer, and we intend on tapping into that wealth of knowledge.

So, we have this amazing vision and structure to our program, but NO name! We decided on extending the opportunity to a select population of 55 and better, to give their suggestions for the title of this new show. The winner of this contest will receive a Longs Drugs \$50 gift certificate and recognition on the television program.

The following are the details to be considered when naming the show:

- Must be original
- Must be four words or less
- Must encompass the essence of the program
- Rules to enter the contest:
- Must be 55 years old and better
- Must be a resident of O’ahu
- Only one entry per person

All entries must be received by Dec. 31, 2012.

"NAME THE SHOW" CONTEST ENTRY FORM



Name/Age \_\_\_\_\_

Phone/Email \_\_\_\_\_

Show Title: \_\_\_\_\_

Mail entry to: Elderly Affairs Division/Contest, 715 South King Street, Suite 211, Honolulu, HI 96813  
OR Email entry to: [EADRSVP@honolulu.gov](mailto:EADRSVP@honolulu.gov)

All entries must be received by December 31, 2012





## Serious Consequences for Elderly Falls

by Dr. Ritabelle Fernandes, MD

Falls are the leading cause of injuries among seniors in Hawai'i. The risk and frequency of falling increase with age. Every 5 hours a senior in Hawai'i suffers a fall that results in the senior being hospitalized. One in three adults 65 years or older in the US suffers a fall each year. Falls can affect seniors in many ways. Falls can result in bruises, sprains, broken bones, and/or head injuries. Falls account for 87% of all fractures among people aged 65 years or older. It can cause injury and their ability to live independently decreases. It can also limit confidence and the ability to live a comfortable life.

### What are the causes of falls in seniors?

For people aged 65 years or older, 60% of fatal falls occur in the home, 30% in public places and 10% in health care institutions. Falls can be caused by many factors which are associated with health and aging conditions. Predictors of falls include a previous fall, poor posture, poor balance, prolonged bed rest, muscle weakness, mobility problems, loss of sensation in the feet, vision changes, dehydration, and drug interactions. Chronic health conditions such as arthritis, osteoporosis, stroke, Parkinson's disease, urinary incontinence, diabetes, and heart problems may predispose to falls. Review of physician prescribed and over the counter medications, alcohol consumption, and marijuana use, may provide information that can be useful in decreasing the occurrence of falls. Environmental hazards such as slippery surfaces, poor lighting, and tripping obstacles also play a contributing role in falls.

### Is there a role for therapy and exercise?

Home safety evaluations conducted by a physical therapist or an occupational therapist are invaluable in the prevention of falls. There is no charge for home safety evaluations by medical insurance, if the evaluation is prescribed by a physician. Senior participation in community fall prevention exercise programs and educational classes help prevent in-home falls. Tai Chi is excellent in decreasing the number of falls and fear of falling. Studies have shown Tai Chi to improve

functional balance and physical performance in physically inactive seniors.

### FALL PREVENTION

#### Home Modifications:

Home safety is very important in preventing falls and disabilities. Some falls can be prevented by use of the following.

- Non-slip flooring.
- Install stair railing and/or stair climber.
- Eliminate area rugs that shift or curl.
- De-clutter the living spaces and footpaths throughout the home.
- Provide a roll-in or curb-less shower stall.
- Install grab bars in the shower and tub areas.
- Appropriate height toilet seat.
- Lights in hallways as well as closets.
- Replacing door knobs and faucets with lever type handles.
- Increase the width of doorways to 32 inches or more to accommodate the use of a wheelchair or walker.
- Installation of a smoke detector and fire extinguisher according to code.
- Setting of hot water heater thermostat at 110°F or lower.

#### Lifestyle Changes:

- Have your vision & hearing checked regularly.
- Talk to your doctor or pharmacist about the side effects of your medication.
- Limit your intake of alcohol.
- Use caution when getting up from eating or sleeping.
- Use a cane or walker to help maintain your balance.
- Wear supportive, rubber-soled shoes.
- Maintain a regular exercise program to improve strength and tone. ■

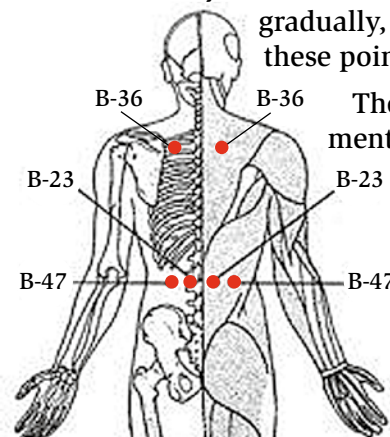


## Tis' The Season Of Merriment And Stress

by Michael Reed Gach, Ph.D., author of *Acupressures' Potent Points*

Relief is in your hands. Here are points that can be used easily and quickly. The *Sea of Vitality* (B-23 and B-47) in the lower back, are super important healing points to counteract holiday stress, lower back pain, and health problems due to excess cold. Use these points to boost your immune system!

Place your fists into your back and rock them gradually, in slow motion, to activate these points. Do this 2-3 times daily.



There are also other complementing points that are helpful in this time of high energy. One in particular is *Bearing Support* (B-36), that governs resistance, especially to colds and flu. It is located near the spine, off the tips of the shoulder blades.

Conversely, they are also the first to get blocked up just before an illness.

### Acupressure Points & Methods for Boosting and Strengthening Immunity

In a fast-paced world, everyday stresses accumulate inside our bodies, causing shoulder and neck tensions; and anxieties that often make it hard to breathe. It is easy to overwork yourself with too many commitments and extending yourself to the point of exhaustion. This energy imbalance weakens the immune system. Eating properly, getting enough rest, exercise, practicing techniques that release tension and balancing the body would help the resistance to illnesses. Acupressure and especially deep breathing strengthen the immune system and helps to ward off disease.

Traditional Chinese medicine discovered that excesses of particular activities weaken the immune system by overstressing certain acupressure meridian pathways.

**Excess standing** damages the bladder and kidney meridians, which can cause fatigue and low backaches. To restore these meridians, stimulate the *Sea of Vitality* (B-23 and B-47) points by

rubbing your lower back for one minute. Then hold *Elegant Mansion* (K-27) directly below your collarbone for another minute. Finally, hold the *Bigger Stream* (K-3) points on the insides of your ankles for one minute as you breathe deeply.

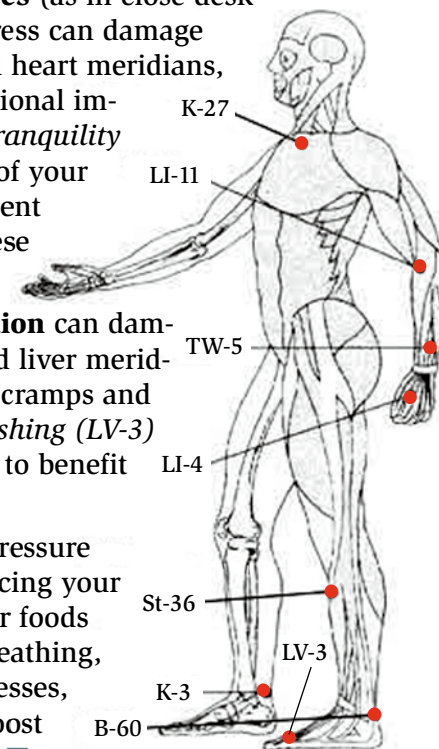
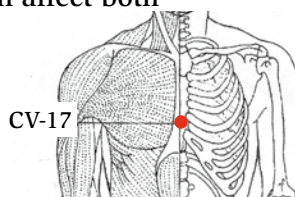
**Excess sitting** can damage the stomach and spleen meridians, which can contribute to anemia or digestive disorders. Stimulate the *Three Mile Points* (St -36) on the outsides of your calves to benefit these meridians.

**Excess lying down** can damage the large intestine and lung meridians, which can affect both respiration and elimination. For these meridians use *Joining the Valley* (Hoku, LI-4) in the valley between the thumb and forefinger and *Crooked Pond* (LI-11) on the upper edge of your elbow.

**Excess use of your eyes** (as in close desk work) or emotional stress can damage the small intestine and heart meridians, which can create emotional imbalances. The *Sea of Tranquility* (CV-17) on the center of your breastbone is an excellent point for balancing these meridians.

**Excess physical exertion** can damage the gallbladder and liver meridians, which can cause cramps and spasms. Use *Bigger Rushing* (LV-3) on the top of your feet to benefit these meridians.

By using these acupressure points regularly, balancing your activities, eating proper foods and practicing deep breathing, you can counteract stresses, prevent fatigue, and boost your immune system. ■



For more information, visit [Acupressure.com](http://Acupressure.com).

\*This article is originated from the book *Acupressure's Potent Points* and was given reprint permission by [Acupressure.com](http://Acupressure.com), the official website for acupressure.





## Dental Implants

by Dr. Wynn Okuda, DMD

**QUESTION:** What are dental implants? What are the benefits and how do I know if I'm a good candidate?

**ANSWER:** Dental implants are a replacement for the root of your missing tooth. Invented in Sweden, they have been a part of restorative dentistry for over 35 years!

Dental implants are used to replace a single tooth, several teeth or a whole arch of teeth. They are made of ultra-strong titanium, and look like a large screw. Implants stabilize the restoration that sits on it and stimulates bone growth around the implant. Without a tooth or implant there, the bone and gums tend to recede away.

Some people have dental implants placed because they are tired of their ill-fitting denture or not having teeth all the time. More importantly implants ensure that you enjoy a nutritious diet.



Good nutrition and overall health is highly dependent on the ability to chew a variety of food.

The Academy of General Dentistry states a good candidate for implants must be in good health, maintain regular dental visits, have a comprehensive exam and diagnostic xrays (CT scan), healthy gums, adequate bone structure, and excellent oral hygiene habits such as brushing and flossing. Even if you don't have enough bone structure, there are bone grafting techniques that can help rebuild bone prior to implant placement. For more info, ask your dentist or visit [www.cosmeticdentistryhawaii.com](http://www.cosmeticdentistryhawaii.com). ■

Wynn H. Okuda, DMD, Inc.  
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# THINK

Face weakness  
Arm weakness  
Speech problems  
Time to call 911

## It's A Matter Of Life

Provided by the American Stroke Assoc. of Hawai'i

The chance of having a stroke doubles for each decade of life after age 55 and are common among the elderly. In 2009, about 650 Hawai'i residents died of a stroke, according to the state Department of Health. But here's the good news: a stroke is largely preventable and is the No. 1 preventable cause of disability.

Created in 1997, the American Stroke Association (ASA), a division of the American Heart Association (AHA) is to empower and educate you and loved ones of preventing strokes.

According to recent research commissioned by the ASA, about 93% of Americans do not consider stroke as a major health concern, yet it is the fourth-leading cause of death in the U.S. It is also the second leading cause of death in the world. Ages 60-79, 7.2% are men, 8.25% are women. For Asian or Pacific Islander, 34% are males and 32.1% are females. This was above cancer, accidents, diabetes, and pneumonia.

But here's a hopeful statistic: 80% of strokes may be prevented. It is largely treatable. One thing to remember, to help recognize a stroke, is to think **FAST**.

For the first time in its 38-year history, the **International Stroke Conference** will be at the **Hawai'i Convention Center on Feb. 5-8, 2013**. It is the world's largest meeting for cerebrovascular healthcare professionals and will have the latest research findings and science. The conference will have over 1,300 scientific presentations.

The American Stroke Association's mission is to reduce disability and death from stroke. Also, to help stroke survivors and their families recognize they are not alone in the recovery and to provide helpful resources for a productive life.

For information, visit [StrokeAssociation.org](http://StrokeAssociation.org), [StrokeConference.org](http://StrokeConference.org), or call 1-888-4Stroke. ■

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# New Data On Asbestos Exposure

by Gary Galiher, Attorney at Law

A new data analysis indicates that the potential for asbestos exposure in Hawai'i and the U.S. Pacific Islands could be significantly higher than previously thought. The finding is serious as the latency period between exposure and disease with asbestos can be up to 50 years or more.

Shipbuilding and repair facilities located in the islands are one reason for the heightened risk. Prior to the mid-1970s, asbestos was heavily used in the maintenance and repair of ships. Pearl Harbor, Guam and the Commonwealth of the Northern Mariana Islands all had active military ports. Military and civilian workers at these sites were likely exposed to asbestos.

In addition, many asbestos-containing materials were used to construct military and civilian buildings in the 20th century. As these buildings begin to deteriorate, need repair or are destroyed, they can continue to cause asbestos exposure.

Asbestos exposure is the cause of mesothelioma, a rare cancer caused by the inhalation of asbestos fibers. Mesothelioma victims typically do not begin to show symptoms of the disease until 10 to 40 years after the initial exposure. Most people diagnosed with mesothelioma are in their 50's, 60's or older and only start to show symptoms in the later stages of the disease.

Sadly, there is no cure.

This latency period creates information gaps regarding asbestos exposure and disease, especially in areas like the U.S. Pacific islands. The missing data is why professionals conclude that the actual prevalence of asbestos diseases is underestimated.

The Galiher Law Firm has been representing victims of mesothelioma in Hawai'i for over 30 years. For information, visit [GaliherLaw.com](http://GaliherLaw.com). ■

## Mesothelioma. Don't fight it alone.

"When my husband was diagnosed with mesothelioma at the age of 49, we were in a state of shock. We were looking for someone to help us get through the asbestos nightmare we were living."

"My husband passed away at the age of 51. But he died knowing that I was taken care of financially for the rest of my life. That was extremely important to him. I will always be grateful to Gary and team."

~Patty S.

Galiher DeRobertis Ono is a nationally renowned personal injury law firm and Hawaii's leading advocate for victims of mesothelioma and asbestos-related disease. We're strong advocates for medical research to find a cure. For the most current information about mesothelioma, visit us at [galiherlaw.com](http://galiherlaw.com)

**GARY GALIHER**

GALIHER DEROBERTIS ONO  
ATTORNEYS AT LAW

Ph: 808-597-1400 NI: 800-322-3996

Honolulu Office: 610 Ward Avenue, Honolulu, Hawaii 96814 • Waipahu Office: 94-258 B Waipahu Depot Street, Waipahu, Hawaii 96797  
[www.galiherlaw.com](http://www.galiherlaw.com) Email: [info@galiherlaw.com](mailto:info@galiherlaw.com)

# How To Decide

## Choosing charities to support this holiday season.

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

The holidays are a tough time to be in need, and unfortunately there's way too much of that going around these days. Last year the U.S. Census Bureau said that 16% of people in the States live below the poverty line and that children in 3.9 million households across America went hungry.

These are heart breaking statistics, and many of us seek out charities to donate to during the holidays. Of course, doing so is a great idea, but donors should be wary before making that commitment. Unfortunately there is no shortage of con artists running bogus charities whose only purpose is to pad their own pockets.

How do you separate trustworthy charities from the scams? Here are a few tips to follow:

Check with Hawai'i's Better Business Bureau to see if a charity has met our twenty standards for accountability. Among other things BBB reviews a charity's financial health and their accountability and transparency.

Check with our state attorney general's office if a charity is registered to solicit here in Hawai'i.

Ask for an IRS Form 990—any real charity should be happy to provide you with it. It is the IRS form that provides detailed financial information for potential givers.

Don't click on any emails asking you to send money. Con-artists use the holidays to appeal to your philanthropic side—and they like to use email to reach out to you. Don't fall for it. If you want to donate online, go to a charity's homepage and follow the directions on their donations page.

When considering supporting a cause—find the answers to these questions: What portion of the donation will benefit the charity? What location will the charity use the funds in? How do they help those in need?

Giving to those less fortunate is really what the holidays are about. Make it easier for yourself to leave your mark by doing your homework and researching the charities you want to help. ■



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**AARP Hawaii**

Steven Tam, Director of Advocacy (808) 545-6005 | [stam@aarp.org](mailto:stam@aarp.org)  
Work with AARP staff, community groups and legislators to promote long-term care, caregiving, healthcare, Social Security & Medicare. No experience needed. 3-5 hours/week.

**Alzheimer's Association Oahu**

Stephanie Rizzo-Murray (808) 591-2785  
We are inviting volunteers to join the Alzheimer's Association team to provide assistance with office work and community outreach services; including assistance with local health fairs.

**Alzheimer's Assoc. Aloha Chapter Kauai**

Humberto Blanco (808) 245-3200 | [HBlanco@alz.org](mailto:HBlanco@alz.org)  
Administrative/Program Assistant to help organize our Dementia Clinic, support grant procurement, man health fair booths, do general administration, office support, data entry.

**Arthritis Foundation-Hawaii Branch**

Jennifer Hee, Executive Director (808) 596-2900 | [jhee@arthritis.org](mailto:jhee@arthritis.org)  
1) Assist in the annual Arthritis Walk on Sunday, May 5, 2013. Various positions.  
2) Clerical and administrative assistance.

**The Caregiver Foundation**

Gary A. Powell (808) 625-3782 | [gary@thecaregiverfoundation.org](mailto:gary@thecaregiverfoundation.org)  
Community relations (distribution of brochures and coordination of PR), assistance with social media management, web site management, updating and refining and clerical and related duties.

**Catholic Charities Hawaii-Medication Management Program**

Aileen Sherman, Program Specialist (808) 527-4716  
Registered Nurses and Pharmacists. Program is seeking RNs to provide medication management presentations to senior groups and Pharmacists to conduct one-on-one medication screenings for seniors.

**Intergenerational Center at Chaminade University**

Mae Mendelson (808) 497-6623 | [maeonam@yahoo.com](mailto:maeonam@yahoo.com)  
Teaching written English online to Japanese students once a week; experience not required; work from home. Other volunteer activities including reading to preschoolers once a week.

**Child and Family Service**

Kathy Miyamoto (808) 543-8468 | [cfsgerontology@cfs-hawaii.org](mailto:cfsgerontology@cfs-hawaii.org)  
Various positions available based on interests, availability and skills.

**Lanakila Meals on Wheels**

Ben Brown or Lenny Fabro (808) 356-8519 | [bbrown@lanakilapacific.org](mailto:bbrown@lanakilapacific.org)  
Pick up/deliver meals to seniors on Oahu; provide a link to the outside world. Become a shuttle driver & deliver meals to hubs across the island, or an on-call delivery volunteer.

**Leahi Hospital and Adult Day Health Program**

Joan Watanabe (808) 733-7934 | [jwatanabe@hhsc.org](mailto:jwatanabe@hhsc.org)  
Transport residents/clients, assist with activities, visit and talk with residents/clients, assist residents with feeding their meals, be a greeter in hospital lobby.

**Na Hoaloha - Neighbors Helping Neighbors Maui**

Gerri Shapiro, Executive Director (808) 249-2545 | [mivcmaui@yahoo.com](mailto:mivcmaui@yahoo.com)  
Assist homebound elders to remain in their own homes. Our services include friendly visits, shopping, transportation, chores and errands. Flexible hours.

**Moiliili Thrift Store**

Joan Bedish (808) 942-0595 | [kc410@yahoo.com](mailto:kc410@yahoo.com)  
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**Executive Office on Aging Senior Medicare Patrol**

Laurie Paleka (808) 586-7319 | [laurel.paleka@doh.hawaii.gov](mailto:laurel.paleka@doh.hawaii.gov)  
The SMP program: distributing information, assist administration, staffing exhibits, group presentations, counseling, handling complex issues and referrals. Each volunteer receives training.

**St. Francis Healthcare System of Hawaii**

Patty Martin (808) 547-8134 | [pmartin@stfrancishawaii.org](mailto:pmartin@stfrancishawaii.org)  
Hold a hand. Use a computer. Address envelopes. Bake a cake. Deliver medical supplies. Make phone calls. Plant a garden. Prepare meals. Provide companionship. Lend an ear. Touch a heart.

\*Be sure to contact volunteer agency for more details and information.

**Are you concerned with ensuring the safety and well-being of your loved ones, particularly seniors, in the event of an emergency or disaster?**

Learn what you can do to prepare at our no-cost FEMA course offerings:

**Natural Disaster Awareness for Caregivers of Senior Citizens**

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January 23<sup>rd</sup>, 2013 from 8AM-12PM  
AND  
February 13<sup>th</sup>, 2013 from 8AM-12PM

Lyon Associates is located at:  
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Parking lot entrance on Nuuanu Ave.)

To Register for our courses, please visit our website at [www.ndptc.hawaii.edu](http://www.ndptc.hawaii.edu). Create a profile by clicking the Login button. Once logged in please visit the Trainings tab to look for the course delivery by date and name.

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# Benefits Enrollment Center: Can Help You

by Ashley Muraoka-Mamaclay, MURP, ADRC Program Development Coordinator

The Elderly Affairs Division (EAD) was recently awarded one of 20 *Benefits Enrollment Center (BEC) Grants* nationwide from the National Council on Aging. The BEC grant supports the development of person-centered, community-based system to provide outreach, and to help seniors and younger adults with disabilities with limited means to enroll in public and private programs that help pay for prescription drugs, medical care, food and utilities. These programs include:

- Low Income Subsidy for Medicare Part D
- Medicare Savings Program
- Medicaid
- Supplemental Nutrition Assistance Program
- Low Income Home Energy Assistance Program

EAD is an active participant in identifying and enrolling eligible persons into these programs. While most individuals are already enrolled, there are still many who do not know about these programs or may need assistance in applying.

For more information, please call the Senior Helpline at **808-768-7700**. ■



# What Is A Case Manager?

by Valorie Taylor, LBSW

Most travelers will tell you that having a guide when exploring new places can be very helpful. A case manager can be that guide as we begin to explore the options available to us as we age.

Case management is a holistic, comprehensive, multi-disciplinary approach to the planning and delivery of care and services to meet the needs of individuals in a cost-effective manner.

Currently in Hawai‘i, there are no regulations or licensure regarding case managers. Social workers provide case management under their licensure’s scope of service. Social workers, nurses and others can be certified through a number of certifying organizations such as the Commission for Case Manager Certification®, the American Case Management Association, Case Management Society of America and the American Nurses Credentialing Center.

Case management incorporates assessment; identification of needs; care and service plan development; advocacy; coordination and provision of necessary services; and referral linkages. The process includes monitoring, evaluating and documenting care and services. Participation by and education of the individual and/or representative is central to the provision of individualized case management services.

Some case managers focus on a particular population such as mental health or dialysis, while others are more general. Case managers can work alone or as part of an organization. Some provide only short term services. This is usually determined by the service plan and the client is discharged upon completion of the plan.

Other case managers provide ongoing case management. They are available as needed over a long period of time, often monitoring for potential problems or providing a safety net should a crisis arise. It is important to ask questions in order to be sure you are working with someone who can assist you.

## Some questions include:

- How many years have you been providing case management services?
- What is your certification or training? Are you licensed in your profession?
- Do you belong to any professional organizations?
- Are references available upon request?
- Tell me about the process you follow.
- Do you provide ongoing case management or are your services time limited?
- Are you knowledgeable about dementia and associated care needs?
- What is your philosophy on aging in place or need for placement?
- Are you available for emergencies? Can I reach you easily?
- How much do you charge for services? Will you provide me with a detailed list of charges?

It is important that you find a case manager that shares your philosophy and needs. The assessment and service plan are the most important tools a case manager uses. The assessment helps identify resources and needs so that together the case manager and individual can develop the map to explore the options available. Together, the exploration of this new territory can be less confusing and more positive. ■



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# Good News For Homeowners

Provided by the City and County of Honolulu

The City & County of Honolulu offers a home rehabilitation loan program to owner-occupant homeowners on Oahu, whose incomes do not exceed 80% of the area median income. The loans can be used to repair and correct deteriorated and hazardous conditions on the property, such as damage caused by termites, leaky roof, faulty electrical wiring and plumbing. Loans may cover accessibility improvements to assist family members with disabilities and the installation of solar water heating and photovoltaic electric generation systems.

The City is aware many homeowners are unfamiliar with monitoring construction and therefore assists its clients by having inspectors oversee the project to ensure the work meets industry standard levels of quality and workmanship. All work on the project must be performed by a licensed contractor selected by the homeowner.

The loan limit is \$75,000; however, loans over \$75,000 will be considered on a case-by-case basis. The loan amount will also be subject to the available equity value in the property. Loans are currently offered with a zero percent interest rate and are based on a 15 or 20 year maturity. The City is able to tailor repayments to fit homeowners with a limited budget with a larger final payment due at the end of the loan term. Qualified homeowner's income levels are:

Household Member(s)	2012 Income limit
1	\$57,700
2	\$65,950
3	\$74,200
4	\$82,400

For information and an application, homeowners may call the Kapolei office at **808-768-3240** or the Honolulu office at **808-768-7076**. ■

# Long-Term Care Awareness

## AARP Hawai'i's Top Legislative Priority in 2013

In a state with a high cost of living — where one in five residents will be 65 or older by 2032 — island residents are worried about paying for long-term care. In Hawai'i, costs range from \$17,500 for one year of adult day care to about \$126,000 for private nursing home care — more than twice the median household income.

In a recent AARP survey, most members expressed little confidence they could afford the cost of nursing home care, and half doubted they could even afford less expensive care in their own homes. That could mean additional pressure on family caregivers in the future, the number of whom is projected to decline as the number of residents requiring some form of care increases over the next 20 years.

To address these concerns, AARP Hawai'i is making long-term care a priority issue in the 2013 legislative session. Our goals include:

Support for Kupuna Care — AARP supports an appropriation of \$9 million for Kupuna Care from the base budget. Kupuna Care is a state-funded program designed to meet the needs of frail older adults who cannot live at home without help from family or formal services.

Support for the Aging and Disability Resource Center (ADRC) — AARP supports an appropriation of \$1.8 million for continued implementation and state-wide expansion of ADRCs. ADRCs are designed to help eliminate confusion by providing a “one-stop shop” for residents looking for long-term care services. A recent AARP report ranked Hawai'i 41st in the nation in the ability to access long-term care through an ADRC.

Investigate the Cost of a Public Long-Term Care Insurance Program — AARP supports the study of the cost and feasibility of a limited mandatory public long-term care program, as recommended by the Hawai'i Long-Term Care Commission. The study would identify eligibility requirements, benefit amounts, benefit period, and premium payments.



Pension Tax Posse II

To find out more about the long-term care challenges facing Hawai'i, or to get involved as a volunteer advocate, call **808-545-6005**. ■

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# Making The Most Of Your Health & Drug Plan

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

Congratulations! You have made your decision of the Medicare Health and Drug Plan for 2013. For many, this might mean that you stayed with the plan that you had in 2012 and for some, you may have looked at the options available in your area and have enrolled with a new Medicare plan. The decision that you made is for the calendar year 2013: so let's look at some ways that you can use the plan to your "advantage"—after all, they are called Medicare Advantage Health Plans.

When you receive your health or drug plan packet that includes the evidence of coverage and other important information, make sure you and your caregiver take a moment to look at what the plan covers and how to access those services. Also, if you would like someone else to be able to ask questions of your plan on your behalf, take a moment and fill out the "authorized representative" form. This is always better done sooner rather than later.

First, what should we NOT do? We should not assume that your neighbor, friend or family member has the same plan as you and ask them what providers to use. Plans have different rules and different providers. A health maintenance organization (HMO) works very different from a preferred provider organization (PPO). We have seen many a Medicare member be responsible for a medical bill because they went outside the allowable network.

What should we do? Understanding what type of plan you have enrolled in is the first step; we have several different types of plans in Hawai'i including HMOs (you must use the plan's network or their contracted providers) PPOs (you can use both preferred providers (and pay less money out of pocket), PFFS (works with any provider who accepts the plan and agrees to treat you) and SNP (special needs plans that are available for those with Medicare and Medicaid), who are the providers and how can you save the most money.

Still have questions, first call your health or drug plan (remember when possible it is best to call later in the afternoon in Hawai'i and you will have less of a wait time), they are best able to an-

swer the questions about your specific coverage. You can always find the phone number on your membership card.

Are you new to Medicare in 2013? Join us on our "Welcome to Medicare" webinars that are held in February/April/June/August. To sign up for one, go to [www.hawaiiiship.org](http://www.hawaiiiship.org) and look for the webinar box. Certified SHIP volunteers are also available to help you navigate the Medicare system. We can be reached at **1-888-875-9229**. The Hawai'i SHIP receives a federal grant from the Centers for Medicare & Medicaid Services to provide information and assistance to you regarding your Medicare benefits. The program is located under the Department of Health's Executive Office on Aging. ■



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# Report Your Name Change

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



If you need to change your name due to marriage, divorce, or any other reason, you will want to report the change to Social Security.

There are several reasons to report the change. One, is that the IRS and Social Security match computer records. If your name on your Social Security number and tax return do not match, it could delay the processing of your return as well as any tax refund you might be due.

It is important to make sure your Social Security records are up-to-date because your potential benefits are based almost entirely on the earnings maintained for you. If your employer reports earnings to the government under your new name, and your record still shows your old name, those earnings may not get credited to your Social Security earnings record. Missing earnings can lead to lower future Social Security benefits.

To change your name in Social Security's records, you must apply for a new Social Security card. To apply, go to [www.socialsecurity.gov/ssnumber/](http://www.socialsecurity.gov/ssnumber/) and print out the form "Application Form SS-5". That's also the form you need if you want to apply for a replacement card. It also tells you what evidence you will need to submit.

Mail or take in your completed form to your local Social Security office with proper documentation. They must be originals or certified copies that clearly identifies you with your date and place of birth. The application includes information on what types of identity and documentation are needed for specific cases, and what sorts of documents can be accepted.

The application process is easy and is well described, along with other related information, at [www.socialsecurity.gov/ssnumber](http://www.socialsecurity.gov/ssnumber). ■

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## Review Your Estate Plan Often

by Scott Makuakane, Est8Planning Counsel, LLC

As we turn the page from 2012 to 2013, it is not a bad time to focus on your Rule Book (the set of documents in which you lay out your estate plan) and make sure that the rules you have in place are still consistent with your wishes and your needs. How often you review your Rule Book is up to you, but it is important to appreciate that things change. As they do, your Rule Book can gradually become obsolete, and if you fail to update it, it may do more harm than good.

### WHAT KINDS OF CHANGES IMPACT YOUR ESTATE PLAN?

**Changes in your health.** Like it or not, your health will change over time, and the general trend will not be for the better. Your doctors can do a lot to keep you going, but they have not discovered the Fountain of Youth yet. If you ever lose the capacity to update your estate plan, your family may be stuck with a Rule Book that does not meet your needs, and there may be little that can be done about it, short of taking an expensive foray through the court system.

**Changes in your assets.** Values go up, values go down. Those fluctuations can affect how your estate plan works. More importantly, it is important to take periodic stock of your assets and make sure they are all properly titled. If you have a revocable living trust, you probably should have all or most of your assets in the name of your trust. If you sell an asset that belongs to your trust, make sure the proceeds go into an account owned by your trust, and when the proceeds are reinvested, make sure the new assets are properly titled.

**Changes in your family situation.** Any time your family experiences a marriage, a divorce, a birth, or a death, you should have a look at your Rule Book. Other changes might impact what you want to say in your Rule Book as well. Those changes might be good, such as a child heading off to college, or not so good, such as the discovery that a family member has a drug problem or a debt problem.

**Changes in the law.** There have been some dramatic changes in the Federal and Hawai'i estate tax laws over the past several years, and you can expect those kinds of changes to continue for the foreseeable future. Though the changes have caused uncertainty, they have also given rise to opportunities. Over the past two years, Hawai'i laws relating to trusts and tenancy by the entirety have changed in some very positive ways that open the door to enhanced asset protection. Don't miss out on what those new laws have to offer.

If you review your Rule Book at least once per year, you will probably be able to stay on top of all of these changes and be able to make appropriate updates to your estate plan. You should also sign a new durable power of attorney and advance health-care directive each year, even if there are no changes. The reason to update your power of attorney is that once it is more than a year old, many financial institutions will not honor it, and once it is five years old, nobody will honor it. The reason to update your advance directive is to force you to focus on it and make sure that it accurately reflects your wishes. It will not be called upon until you are unable to speak for yourself, so you need to get it right while you still have the capacity to do so. ■

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## Who's To Get My Personal Assets?

by Stephen B. Yim, Attorney at Law

**QUESTION:** Should I write instructions for my jewelry and other personal assets in my Will?

**ANSWER:** Yes. The best method to use is a "Personal Property Memorandum."

State of Hawai'i law allows you to legally make your own list of beneficiaries of tangible personal property. It is as simple as making the list in your own handwriting, signing and dating it.

### Why make a Personal Property Memorandum?

Passing on keepsakes to those we care about and who we know will keep them can be a meaningful experience for each of us. And we hope that the recipient of these items will continue to find value and meaning in the personal keepsakes long after we are gone.

**What other benefits in preparing this Personal Property Memorandum provide?**

**Helps reduce conflict.** It reduces any conflict that might occur between siblings after parents die. A parent's death can be a very stressful time as people are asked to deal with assets while they are grieving, causing strain in relationships. A parent making the decision can greatly reduce any conflict that might arise.

**Reduces legal fees.** A Personal Property Memorandum does not require the assistance of an attorney, thus eliminating attorney costs.

**Enriches relationships.** By fostering communication now, it can bring relationships closer when the giver engages in a conversation with each beneficiary, in person, to tell the story and the value of the item intended for them. ■

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## Retirement Confidence Boost

### Dos And Don'ts On Preparing For Retirement.

by Michael W. K. Yee, CFP

As baby boomers near retirement, many are discovering that they aren't yet financially prepared to leave their careers. Moving from a full-time job to a life of travel, volunteer work and time spent with family and friends may seem like a natural next step. For those who are still determining how they'll fund their retirement, however, cutting the strings of employment may not look so appealing.

Here are several sobering facts from the New Retirement Mindscape® 2012 City Pulse index<sup>1</sup>, an annual survey that examines retirement readiness among individuals in 30 of the largest U.S. cities: Just 63 percent of respondents say they're saving for retirement. What's worse, only 37 percent of respondents nationwide say they feel "on track" to retire, and just 11 percent say they were able to retire earlier than planned because they were financially able to do so.

Here are some important do's and don'ts designed to help you move toward punching the clock for the last time and living a happy, healthy retirement.

#### **Do strive to be debt free upon retirement.**

This involves making well-planned, wise choices—and sometimes making trade-offs—during your last 10 to 15 years of your career. If possible, maximize funding into your 401(k) plan before refinancing or adjusting your 30-year mortgage to a 15-year term in order to retain the tax advantages available to you that come with saving for retirement. That might mean focusing on savings vs. paying off a mortgage or other long-term debt.

#### **Don't assume your retirement will be "traditional."**

In recent years, baby boomers have redefined what "retirement" really means. Some choose to work part time or start a career in which they're really passionate about. If you aspire to have a

part-time career, start laying the foundation now. Identify what you hope to do as well as the companies or organizations that might benefit most from your experience.

#### **Don't disregard your health.**

As we age it becomes more important to carefully monitor our physical and mental well being. Obesity, high blood pressure and high cholesterol are the most common health issues in America. So get an annual physical and health screening and talk to your doctor about any health concerns you may have and what the future costs may be so you can accurately plan for them in your retirement savings.

#### **Don't underestimate.**

When determining your retirement expenses think about the rising costs of health care, gasoline and travel (just to name a few) that you'll continue to consume in retirement. Remember to create some contingency plans to cover unforeseen expenses. You likely won't regret saving a little extra now for your retirement years rather than not having what you will need once you leave the workforce.

It may be a bumpy ride to retirement, but the surest way to feel confident about your future is to plan for it right now. ■

For info, contact Michael W. K. Yee at (808) 952-1240

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

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## Playing A Significant Supporting Role

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

### AN UPLIFTING STORY

If you live long enough, you are likely to have an experience that is life-altering. Right now, there are two families living on the Big Island living out just such an experience; and it started out with a casual conversation between two mothers who are involved with their sons' softball team.

Angie Toma, a scorekeeper for her son's team, and Leanne Hirata, the coach's wife, were in the press box one day when Angie happened to mention to Leanne that she has had three kidneys from birth. As it turned out, Leanne's husband, Gregg, has experienced a deteriorating kidney for 20 years. Although he looks healthy, Gregg is gravely ill with kidneys that are only functioning at 11%. He is in need of a kidney transplant.

Angie thought it over and decided to donate one of her kidneys to Gregg (Leanne and Gregg's father were ineligible to donate for a variety of reasons). Since following through on her initial decision, Angie learned that two of her kidneys had grown together, so she only has two kidneys, rather than three. Undeterred, Angie continued with the medical process and expects to donate her kidney when medical procedures are complete. For Gregg, Angie's generosity means he will be there for his wife and three young boys, with a healthy kidney and a new lease on life.

### BEHIND THE STORY

Not everyone is so fortunate. In Hawai'i, approximately 400 people are on the waiting list for a new kidney. The supply of healthy kidneys is not sufficient to fill the need. And many patients pass away before a matching donor can be located. In the past decade, the number of patients waiting for a transplant has doubled, while the number of transplants has remained level. The need tends to increase because people are generally living longer, putting additional stress on their organs. Younger people, like Gregg, and children are also on the list. There have been approximately 1,200 transplants performed in Hawai'i since 1988, most of them performed by the medical team currently residing at The Queens Medical Center.

Organ transplantation in Hawai'i has been a reality since 1969, when Dr. Livingston Wong performed Hawai'i's first kidney transplant. He put together a team of doctors who pioneered the procedure at St. Francis Transplant Center, and later Hawai'i Medical Center. When the latter closed its doors about a year ago, Hawai'i was left with no facility for transplantation until The Queen's Medical Center came forward to fill the gap. The new center is home to physicians and staff with over 20 years of experience in transplantation, including Drs. Whitney Limm and Linda Wong (daughter of Livingston Wong).

### HELPING TO CREATE NEW STORIES

The National Kidney Foundation of Hawai'i's mission includes improving the health and well-being of individuals and families affected by kidney and urinary tract diseases, and to increase the availability of all organs and tissue for transplantation in Hawai'i. Among their programs is a mentoring program of one-on-one help for dialysis and transplant patients. Recently, we have assisted in the creation of a new Council of NKFH known as the Hawai'i Organ Transplant (H.O.T.) Support Group, whose mission is to improve the support for, and education of, people who've had or who are in the process of organ transplantation procedure through educational events and mentorship programs. The support group consist of people who are organ donors, recipients and others who are interested in transplantation.

Our hope is that organizations like NKFH and H.O.T. will help grow awareness of the need for healthy donors and encourage kidney patients who experience this life-giving process. Our hope is for even more stories like Gregg and Angie's.

If you are interested or have questions relating to organ transplantation, you can reach NKFH at 808-593-1515, H.O.T. at 808-589-5965, or The Queen's Transplant Center at 808-691-8897.

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dani@pruhi.com  
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