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GENERATIONS

MAGAZINE | JUNE•JULY 2013

Norm Chow:

***BRINGING
HOME
THE GAME***

"Hawai'i is
my home and
you can't
beat that."

**Enjoy The
Summer
Of Your Life**
page 24

**Important
Changes To
Medicare**
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**Strong
Families
Survive**
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This issue's
Resource Guide:
**7th ANNUAL
AGING IN PLACE
WORKSHOP
SCHEDULES
& Exhibitors List**

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Page 7



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H5969_400244_2 CMS Accepted 03112013

GENERATIONS MAGAZINE



Photo courtesy of Hawai'i Athletics

HAWAII'S RESOURCE FOR LIFE

COVER STORY | NORM CHOW: BRINGING HOME THE GAME

“I still have the adrenaline going, the challenges to compete. I’m 67 now and still enjoy the wins and I still don’t enjoy the losses... **but nothing beats a Saturday afternoon football game.**”

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Summer is upon us and it is time to get out and enjoy all of what Hawai'i's cultures offer. The list includes everything from the Asian Pacific Arts Dance Festival with Hawaiian Hula and Ukulele performances, to Korean Changgo drums and a whole list of great events so check out page 24. If you love Sake like I do, there is no better event in Hawai'i then the "Taste of Sake" tasting so get your tickets for this August 16th celebration at the Convention Center.

As one of the so-called "Late Boomers" born 1956-65, I am always in awe of our cover stories as they are so inspirational to me and I know to all our readers. There is no better icon in football than Norm Chow as he is, for 67, truly the new 47 year old. Please don't call coach Chow a senior though as he doesn't consider himself one. As I first met coach Chow for our interview and photo shoot, he literally looked at me and asked why "him"—he said, "I'm not a senior." I told him he is a role model for all of us and our readers will love his story of his energy, love for football and his young players. I will say at 67, coach Chow, *you are in exceptional shape and no senior in my eyes.*

In this issue look for our new regular business partners in Aloha Care's Medicare column, Hawaii Pacific Health's Straub Hospital informational page (this month is a "Fall Prevention" event) and read our newest columnist Frank B. Shaner's "Frankly Speaking" thoughts and words.

Lastly, Happy Father's Day as we celebrate all our Dads on June 16. I do want to send out a special Happy Father's Day to my father Les Ihara, as for over 17 years, our family vacations are paid by our parents and have made him happy to see his children, spouses, grandchildren and now great-grandchildren enjoy a great family bond. Thankful as well for all the great experiences we had growing up all over the world because of his Army career—how much we learned about different people, weather and cultures.



Live Well,

Percy Ihara, Editor/Publisher

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

Distribution Locations: 15 Craigside ■ AARP Chapter 60 ■ Aloha Nursing Rehab Centre ■ Airline Machinists Union (IAM) ■ Ameriprise Financial ■ Arcadia ■ Attention Plus Care ■ Avalon Care Centers ■ Big City Diners ■ Catholic Charities ■ Child & Family Services ■ Coldwell Banker (Kahala Mall) ■ Dauterman Medical & Mobility ■ City & County of Honolulu's Elderly Affairs Division ■ Gold Coast Real Estate ■ Hawaii Association of Retired Americans ■ Hawaii Okinawan Center ■ Hawaii State Executive Office on Aging ■ Hawaii Kai Retirement ■ Hawaii State Legislature ■ Hino Hairstyles (Ala Moana Center) ■ HMSA (main office) ■ Honolulu Christian Church ■ Japanese Cultural Center ■ Kaiser Permanente ■ Kahala Nui ■ Kapahulu Community Center ■ Kapiolani Hospital ■ Kuakini Health System ■ Kuhio Pharmacy I & II ■ Lanakila Meals on Wheels ■ Lanakila Senior Center ■ Leahi Hospital ■ Logo's Bookstore ■ **LONGS:** Hawaii Kai, Manoa ■ Love's Bakery ■ Love's Bakery Thrift Stores ■ Makua Alii Senior Center ■ Maluhia Hospital ■ Manoa Cottages Homecare ■ McKinley Carwash ■ Moiliili Community Center ■ Na Mea Hawaii (Ward) ■ One Kalakaua ■ Pacific Rim Bank ■ Pali Momi Medical Center ■ Palolo Chinese Home ■ Plaza at Mililani ■ Plaza at Punchbowl ■ Pohai Nani ■ Project Dana ■ Olaloa Retirement Community ■ Queen's Gerontology ■ Roots & Relics ■ **SAFEWAY:** Enchanted Lake, Kaneohe ■ Salvation Army ■ Scott Makuakane Law Office ■ Senior Move Managers ■ St. Francis Hospice ■ Straub Clinic & Hospital ■ The Care Center of Honolulu ■ **TIMES:** Kaimuki, Kaneohe, Aiea ■ Vacations Hawaii ■ Waianae Comprehensive Health Center ■ Waikiki Community Center ■ Windward Mall Food Court ■ YMCA ■ YWCA

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

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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 contributors:



SHERRY GOYA celebrated her 20th anniversary as owner of Sherry A. Goya, LLC, a business consulting company. Besides heading the distribution and sales for Generations magazine, she assists many individuals and small companies with newsletters, post cards, brochures, websites, etc. Sherry has owned Real Estate Referral Center, Inc. for 15 years. She is also the Executive Director for the Kakaako Improvement Association. Contact Sherry at **808-722-8487** or **sgoyallc@aol.com**.



MARTHA KHLOPIN is a licensed insurance professional and hosts “The World of Medicare,” sponsored by AlohaCare. Tune in to KHNR-690AM Saturdays at 11am or KGU-99.5FM Sundays at 10am. Martha manages a team at AlohaCare that conducts Medicare workshops for individuals, businesses and senior clubs. She is Board Vice-President of the Family Education Centers of Hawaii (FECH) and Hawaii YFC. For more information about Medicare or to schedule a workshop call **808-973-0754**. **mkhlopin@alohacare.org**.



FRANK B. SHANER—If you ask anyone in Hawai‘i about me, they will tell you that I am a comedian with a voice, but I also have a burning desire to express myself. I follow Picasso’s advice when he says, ‘I dream of painting, then I paint my dreams.’ Another of my inspirations comes from Vincent van Gogh, who said ‘What would life be if we had no courage to attempt anything.’ Although I am no longer in radio, my passion is carried on through my accomplishments on the canvas. I find solace in the creation of my art, and that I share with you.

A never-ending MAHALO to our regular contributors continuous support and kokua:
KIRK MATTHEWS | DR. RITABELLE FERNANDES | DR. WAYNE OKUDA | SCOTT MAKUAKANE |
MICHAEL W. K. YEE | STEPHEN B. YIM | JEFFREY SISEMOORE | TIFFANY M. BROWNE | SAGE PLUS
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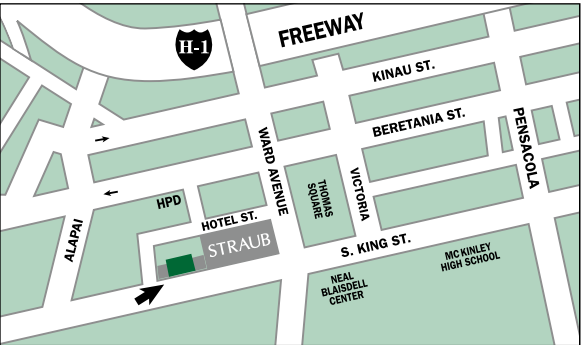


Falls are a leading cause of injury to older adults, and the road to recovery can be long and arduous. It’s important to know whether you are at risk, and what you can do to help prevent falls in the first place.

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My dad had a saying when he was trying to fix things around the house. He was a wonderful man, let there be no question. But when it came to being a “handy-man” — not so much. When he would finish a project, no matter how big or how small, he would finish with this phrase — which was used over and over again by many of his friends [and now, his son] — “It’s not like it was, but it will work.”

Duct tape has saved many a marriage. I know this for a fact. Elmer’s Glue has saved many a school project. Again, I speak from experience. There is a time and a place for using duct tape or glue. But when it comes to our personal well-being, best to see a professional.

It’s one thing to try to replace the hinges on a cupboard door. It’s another to diagnose whether or not you have a cold or double pneumonia.

Last month, we visited a senior center where the staff practiced something called “Namaste.”

I don’t know all the details about the practice, but I will tell you this. It involves the senses of touch, sound and smell. Seniors, many of them with dementia, were obviously connected to the practitioners during the practice of Namaste.

This brings us back to my original statement. “It’s not like it was, but it will work.” As we age, we may look for many ways to feel better. It may be traditional western medicine, it may be medicine involving our native culture, it may be something like Namaste. But the important thing is — talk to a professional. Find out what he/she has to say about what ails you. The answer may be simple — it may be complex. But don’t try to fix it yourself without help. There’s a reason those healers have worked to become who they are. The answer you don’t want to hear is, “It’s not like it was, but it will work.” ■

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



Shuzi Health Jewelry

by Sherry Goya



It was September 8, 2011 that I had a stroke... Some say it was “mild” and some say it was a “nerve stroke” while I say, “It happened, now move on!” Every day since then, I test myself on doing things with my right side. Within two weeks I got rid of the walker but was very careful getting around. Driving and bouncing a tennis ball took two months. Walking down a flight of stairs without using the handrail or wall took nine months — that’s when I bought a Shuzi bracelet and walked down 12 steps with no problem (at the bottom of the stairs, I turned around to look up in amazement). I did more “self-tests” like balancing on my right leg for 40 seconds instead of the 3 seconds before Shuzi and walking on stepping stones on the side of our house with ease. There are so many products out there that claim a lot of things, but this one I believe made a HUGE difference to my “balance” in life.

This is what I know: Shuzi (pronounced Shoo-zee) has been an international company since 2004. The jewelry utilizes a proprietary “Nano Vibrational Technology” Chip from the United States which is programmed to resonate with your cells’ natural frequencies. The chip sends out a pulse that balances the body’s bio-field and blood cells become much rounder and stronger promoting better blood flow, which means more oxygen through the body.

Studies with QEEG (brain mapping) showed on average 25% improvement in cognitive efficiency and 20% improvement in emotional efficiency. The full study is on shuziusa.com.

So, don’t just take my word for it. As in anything else, try it yourself and do your own testing. I think you’ll be pleased.

For more information, Shuzi Hawai’i can be reached at **808-386-0929**, www.shuziliving.com. ■

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What's So Good About Growing Older?

by Martha A. Khlopin

Every week I talk to people who are newly eligible for Medicare insurance or are already enrolled in a plan. While some are happy to be at the age to get those senior discounts at retail shops and restaurants, some, not so much. They would rather trade those discounts for the yonder days of platform shoes and "discothèques." Did you recognize that word? Might be time for you to learn more about Medicare.

So for those who need a little coaxing to embrace the idea that life can be good at any age, let's look at some words of wisdom cloned from, where else, the Internet.

As we age let's, become more peaceful. And whose business is it anyway, if we choose to read, watch TV, or play on the computer, until 3?

We can walk the beach, in a swim suit stretched over our beautiful bulging bodies, and dive into

the waves, despite "stink eye" from the young, with their lean, mean, six-pack abs. They, too, will grow old.

As we grow older, let's care less about what other people think. We have earned the right to be wrong.

So, to answer the question, what's so good about growing older? We can choose to love the person we have become. We have an excuse to forget the things we choose to no longer remember.

We can have a "senior moment", eat, drink and be merry and finally understand Medicare! ■

Martha Khlopin hosts the popular weekly radio program "Medicare Moment with Martha—The World of Medicare" sponsored by AlohaCare. It airs on **KHNR-690AM on Saturdays from 11–11:30 a.m.** and on **KGU-99.5FM on Sundays from 10–10:30 a.m.** For info, call (808) 973-0754, mkhlopin@alohacare.org.



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Who Are You Calling A Senior?

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

Movie night and what to see? Standing in line, I looked up to see what was playing. Getting up to the booth to pay for my ticket, the young man asked me, "What movie Sir?" I replied, "Life of Pi" please, I've enjoyed pie for years and I'm so happy they finally made a movie about it". The cashier looked at me strangely and said "Ok Sir that will be \$7.50 please". I said, "Wow, \$7.50! Must be some kind of a special today?" The kid looked up and said, "Well Sir, seniors are \$7.50. Regular Adults are \$10.00. You're considered a Senior Adult so you get to save \$2.50 on your ticket".

"What! I'm not ready to be called a senior! I'll pay for 1 Adult ticket please!"

And this happened to me when I was only 49! Damn! Maybe I saved \$2.50 but I lost years of dignity in that one quick transaction.

So what happened, where did the time go for God sakes? Just an hour and a half ago it was 1965 and graduation day at Kaimuki! Now I stand and look back and say what the hell happened! Close to 50 years have passed and now it's the beginning of the 4th quarter. They call it the Wonder Years, yeah, ok. You wonder what the hell happened to the time.

We are called the Baby-boomers, born between 1946 and 1964, and we were conceived from the Greatest Generation! Our Moms and Dads lived through WWII and when they came home they made babies, a lot of them. Baby Boomers—we are the generation that tested the Government, witnessed the assassinations of our leaders, and we invented Love, Sex and Rock-n-Roll. We fought in nasty wars, came home to work and became doctors, lawyers, teachers, bankers and Radio Personalities! We dedicated ourselves to our jobs and families and then had mid-life crisis and went in search for the meaning of life. We were and still are a fiercely independent bunch of World War II babies and we continue to make a difference. We are probably the last generation who had a thriving middle class and probably will be the last generation to collect Social Security and Medicare as we know it.

So the question is, have you been playing your fiddle or storing your nuts or playing your fiddle AND storing your nuts. If the latter, good going! Preparing for the fourth quarter is tricky. I'm not a financial adviser but it's good to have a few bucks around to help your co-pay as you go along. But the most important part of the fourth quarter is your sense of humor and balance. It truly comes down to Mind, Body, Soul and laughter. This is way more important than any bank roll you might have, because if you don't have balance and laughter then you have nothing.

And now it's Generation X and Generation Y who have to start to pay their own way and they need to drop the word Entitlement! They need to get off their okole's and get to work. Baby Boomers are not afraid of confrontation and will not hesitate to challenge the establishment. The funny thing is, WE are the Establishment now! ■

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BRINGING HOME THE GAME

Norm Chow reflects on his first year on the field.

by Generations staff

“I always tell the kids, We stand on the shoulders of the great men and women that have gone on before us.”

***B**y most reports, 62 is now the most common retirement age by far. Yet, many folks are adjusting to the poor economy and retiring later at 65 or older. Then there’s Norm Chow...*

In late 2011, at the ripe retirement age of 65, when most people would be counting down the days to senior benefits, Chow agreed to a five-year deal for his first collegiate head coaching job as the University of Hawai‘i’s 22nd head football coach.

The Punahou School alum and Palolo Valley native succeeds Greg McMackin, who retired after four seasons as head coach of the Warriors. Chow is the first Asian-American head coach of a major college football program.



HOME GAME

Starting over with a new job in a new state with a new team wasn't perhaps the ideal scenario, but it was one for which Chow was ready. He was ready to return to his native state and he was prepared to support Hawai'i's home team.

Chow admits that when UH was looking for a new head coach, he already had a job and didn't have much interest. But after the first interview, he says he realized how important the football program is to Hawai'i. "It's the only game in town, only one team ... and people want to rally around this program," he says. "Everyone understands how important our football program is to Hawai'i, and we just need unconditional support from our alumni and the community. Our kids are trying so hard and we need the support. It's all about supporting the kids!"

WORKING FOR A LIVING

Beyond given an opportunity to coach in Hawai'i, Chow is "staying in the game" because he enjoys "supporting the kids of the future" and his role as coach. And he's not alone. The Sloan Center on Aging and Work, for example, cites data showing that nine of 10 older workers enjoy their jobs. And why not? Many of us—like Chow—work a lifetime to learn the skills and gain the recognition to hold our hard-earned job titles.

Chow's first coaching job was as the head coach at Waialua High, Oahu, from 1970–72. He then began his 27-year stint at Brigham Young University (BYU), serving in a variety of coaching and recruiting capacities.

One of the major features of head coaching in college football is the high turnover rate for jobs. College coaches routinely change jobs, rarely staying at a school for more than a decade. Yet Chow remained with BYU for nearly three decades. "I stayed at BYU because my wife Diane and I wanted to raise our children in a normal environment," Chow explains. "Coaching doesn't lead to a very normal lifestyle, as you know. We made a commitment that all four of our children would attend the same elementary and high schools."

The following 10 years his coaching experience included North Carolina State, USC, Tennessee Titans, UCLA and, finally, Utah.



"My father instilled the hard work ethic and [encouraged us] to make something of ourselves,"

WORK HARD. PLAY HARD.

The national median age is 50 for college football head coaches in the National Collegiate Athletic Association (NCAA) Division I Football Bowl Subdivision (I FBS). Yet Chow says being an older coach doesn't hold him back. Rather, by working with student athletes in a college atmosphere he "tries to stay young with the kids." He says, "I still have the adrenaline going, the challenges to compete. I'm 67 now and still enjoy the wins and I still don't enjoy the losses ... but nothing beats a Saturday afternoon football game."

Considered one of the top offensive coaches in collegiate football history, Chow works hard and expects the same of his staff.

When first hired at UH, Chow set the tone during his introductory press conference, "I'm 65 years old. I'll out-work any of you. We will have the hardest working coaching staff around. Without question. They will not be hired, if they are not willing to go to work."

Many of his values, Chow says, come from his upbringing. "My father instilled the hard work ethic and [encouraged us] to make something of ourselves," he recalls. "We got up early at 5 a.m., ate breakfast and went to school."

He expects commitment from his players as well. Unlike head coaches at other levels, college coaching staffs are solely responsible for the composition and development of players on the team. The ability to recruit and develop top players plays a major role in a college team's success.

Chow's former players can attest to that. "[With Norm as head coach], UH will be an extremely hard-working team that's well prepared," says

Carson Palmer, Oakland Raiders quarterback, Heisman Trophy Winner and former USC quarterback. "He will focus on winning, education and just bettering the young kids that he's tutoring."†

A NEW GAME

After 13 years of the Run-and-Shoot Offense scheme that was installed by former Head Coach June Jones, Chow has implemented a Pro Style Offense scheme, which is more complex than typical college offenses and resembles those predominantly used at the NFL professional level.

Another major change was a switch in conferences. The UH team was a part of the Western Athletic Conference until July 2012, when the team joined the Mountain West Conference (MWC).

As first-year MWC members, the team finished the season 3–9 overall, 1–7 in the MWC to finish in a tie for ninth place.



"It was to so hard last year to see the losses in the locker room and see the hurt in our kids' eyes. It has been hard," Chow admits. "But we didn't quit and fought hard last year. You know, we played a tremendously difficult schedule. We didn't play that easy money game like most Division I schools."

"And we will not shy away from the challenge. We need to play better, smarter football this year. We just need to use better schemes. People today are not patient, so we need to get it going."

Part of "getting it going" is Chow's focus on recruiting, which includes keeping top local recruits in Hawai'i.

In this respect, Chow has had to change his recruiting pitch. For years as a Mainland coach and recruiter, he worked to convince local kids to leave Hawai'i. Now he's asking them to stay home and to make us proud. "I tell them, *You can play good football here in Hawai'i—just like on the Mainland. Plus, you will get a good education here at UH.*"

Trevor Mattich, former BYU offensive lineman and ESPN analyst agrees. "[At BYU] I knew then that our talent was always maximized and no matter what happened, our guys were in a position to win. Off the field though, he's even a better fit because he's from Honolulu and knowing the family values of the Polynesian culture is critical. He understands that."†

OFF THE FIELD

But coming home after 40 years of living and working on the Mainland was hard at times. "I married a gal from the Mainland and I have been away so long, but I make the best of the situation," Chow says, "Hawai'i is my home and you can't beat that."

Surprisingly, his wife Diane is not a football fan, and Chow notes that it's been hard on her all these years. "When she goes to the games, she doesn't watch the game. She just screams to cut out all the noise," he says. "She raised our children, is a terrific gal and she deals with our crazy schedule and life."

When it comes to retirement, Chow says he doesn't give it much thought. "I am sure that day will come... my concern is that my wife and I don't have any hobbies so that will be difficult and we need to figure that out. But, I tell my wife that our next job will be counting sand pebbles." ■

The University of Hawai'i Alumni Association (UHAA) connects alumni and friends with the university and with each other. Alumni can become an UHAA member and support the alma mater in many essential ways, including supporting UH athletics. For more information, visit uhalumni.org or the official site for UH Athletic Fundraising at www.koanuenue.org.

†Player quotes courtesy of www.hawaiiathletics.com.

There are so many ways that you can support UH students and programs.



Donor Ivanelle Hoe and Davis M.K. Kane, recipient of the Sakamoto-Hoe Scholarship

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2013 Legislature Sends Mixed Signals

As the 2013 legislative session came to a close, volunteer advocates welcomed the passage of legislation tied to AARP Hawai'i's long-term care priorities—but cautioned that more must be done to address a growing elder-care challenge that threatens to overwhelm individuals and families.

"AARP welcomes funding commitments for Kūpuna Care and Aging and Disability Resource Centers," said AARP Hawai'i State President Gerry Silva. "At the same time we believe state government should be more proactive in preparing older residents and their families to cope with the rising cost of care eldercare, which threatens their retirement security."

Funds were provided for one of the Commission's recommendations—an actuarial and feasibility study of a mandatory public insurance program for Hawai'i's working population. But another critical component—the need for public education to help residents understand the risks associated with long-term care—went unfunded.

"Education is time-sensitive. Planning takes time and time is running out for many who will soon need care," Silva said. "Unless we provide Hawai'i residents with basic information about long-term care, including the different types of care services available, how much they cost, and the risk of needing some form of care in the future, many older residents and their families are in for a rude awakening as they realize how limited their options are."

The Long-Term Care Commission was established by the Legislature in 2008 (Act 224) to conduct a comprehensive assessment of Hawai'i's long-term care system and recommend changes. Its report identified a convergence of forces that spell trouble for Hawai'i's future if not acted upon, including 1) a rapidly aging population, 2) a lack of public funding to support the medical needs of its seniors, and 3) a population that isn't planning and is largely unprepared to pay for its own care.

Many studies support the Commission's assessment that eldercare is beyond the reach of most Hawai'i residents. In a 2012 AARP survey of Hawai'i residents age 50+ nearly two-thirds

(64 percent) said they are not confident they can afford to pay for even one year in a nursing home. A separate national survey last year pegged the annual cost of one year in a private nursing home in Hawai'i at \$125,000.

"We're asking the state to sound the alarm—just as it does in the face of natural disasters such as hurricanes and tsunamis," Silva said. "Sound the alarm for the 'silver tsunami' so that people can prepare for what may be a devastating blow for our elders and their families."

For an overview of AARP's priority outcomes for the 2013 session, go online to <http://states.aarp.org/legislature-funds-long-term-care-priorities-selectively/>. ■

Contact AARP Hawai'i for more information:
State Office: 808-545-6024 | Toll-Free: 866-295-7282
hiaarp@aarp.org | www.aarp.org/states/hi

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Friday, August 9, 9a.m.–3p.m., Ala Moana Hotel

		Keynote Programs	Legal & Financial	Government Prgm.
		HIBISCUS BALL RM.	PLUMERIA ROOM	PAKALANA ROOM
AM Session	8:30–9:30	Medicare Made Simple <i>Martha Khlopin, AlohaCare</i>	Long-Term Care Insurance <i>Michael W.K. Yee, CFP Ameriprise Financial</i>	Health Care Reform and Medicare <i>Pamela Cunningham, Sage PLUS</i>
	9:45–10:30	Solutions To The High Cost Of Long-Term Care <i>Gerry Silva, AARP Hawaii</i>	Aging in Place & The Reverse Mortgages <i>Percy Ihara</i>	What Social Security Means to You and Your Family <i>Jane Burigsay</i>
	10:45–11:30	De-clutter Hawai'i <i>Dan Ihara, RA</i>	Estate Planning for You and Your Family <i>Stephen Yim, Attorney at Law</i>	Medicaid and The Affordable Care Act <i>Cassandra Stewart, Cardon Outreach</i>
Mid-Day Break		Visit Exhibitors (Open all day) or Gov. Abercrombie's Keynote Address (Hibiscus Room)	Visit Exhibitors (Open all day) or Gov. Abercrombie's Keynote Address (Hibiscus Room)	Visit Exhibitors (Open all day) or Gov. Abercrombie's Keynote Address (Hibiscus Room)
PM Session	Noon–1:00	Medicare Made Simple <i>Martha Khlopin, AlohaCare</i>	Long-Term Care Insurance <i>Michael W.K. Yee, CFP Ameriprise Financial</i>	Health Care Reform and Medicare <i>Pamela Cunningham, Sage PLUS</i>
	1:15–2:00	Solutions To The High Cost Of Long-Term Care <i>Gerry Silva, AARP Hawaii</i>	Aging in Place & The Reverse Mortgages <i>Percy Ihara</i>	What Social Security Means to You and Your Family <i>Jane Burigsay</i>
	2:15–3:00	De-clutter Hawai'i <i>Dan Ihara, RA</i>	Estate Planning for You and Your Family <i>Stephen Yim, Attorney at Law</i>	Medicaid and The Affordable Care Act <i>Cassandra Stewart, Cardon Outreach</i>

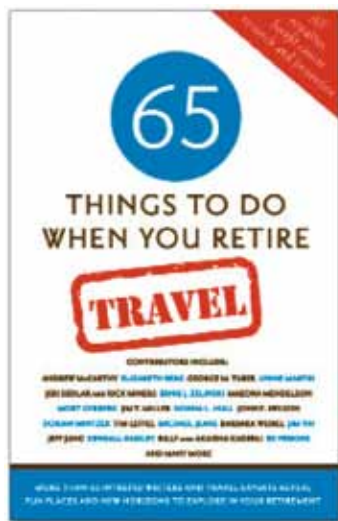
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Caregiving	Healthy Aging	Kokua Care
CARNATION ROOM	ILIMA ROOM	GARDEN LANAI
Family Caregiving Tips <i>KCC Toni Hathaway</i>	Supplements and You <i>Dr. Amy Brown, University of Hawaii</i>	Reversing Aging and Disease in 10 Days! <i>Dr. Shintani</i>
Volunteer Outreach and Activities <i>Project Dana</i>	Living Healthy and Well with Diabetes <i>Straub Clinic and Hospital</i>	Options for Long-Term Care <i>Hope Young, Kokua Care</i>
Caregivers Guide to Fall Prevention <i>David Nakamaejo, Comforting Hands Senior Care</i>	Active Aging <i>Shaping Up! with Diane Cadinha</i>	Managing Challenging Behaviors <i>Christine Payne, Alzheimer's Assoc.</i>
Visit Exhibitors (Open all day) or Gov. Abercrombie's Keynote Address (Hibiscus Room)	Visit Exhibitors (Open all day) or Gov. Abercrombie's Keynote Address (Hibiscus Room)	Visit Exhibitors (Open all day) or Gov. Abercrombie's Keynote Address (Hibiscus Room)
Family Caregiving Tips <i>KCC Toni Hathaway</i>	Coaching the Patient <i>Dr. Ritabelle Fernandes, Geriatrician</i>	Reversing Aging and Disease in 10 Days! <i>Dr. Shintani</i>
Volunteer Outreach and Activities <i>Project Dana</i>	Living Healthy and Well with Diabetes <i>Straub Clinic and Hospital</i>	Options for Long-Term Care <i>Hope Young, Kokua Care</i>
Caregivers Guide to Fall Prevention <i>David Nakamaejo, Comforting Hands Senior Care</i>	Active Aging <i>Shaping Up! with Diane Cadinha</i>	Managing Challenging Behaviors <i>Christine Payne, Alzheimer's Assoc.</i>

- Exhibitors:**
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Kupuna Edu. Center
Lanakila-Meals on Wheels
Lunalilo Hm. & Day Care
Maluhia/Leahi
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Paradise Nursing Wkforce
Plaza-Punchbowl/Mililani
Project Dana
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Walk Wise Hawaii





When you think of retirement, you may dream of spending carefree days traveling with friends or loved ones. If you're at that stage of life, *65 Things to Do When You Retire: Travel* can help you steer toward a fulfilling and enjoyable retirement, whether you are looking for physical adventure, a spiritual journey, or to go sightseeing in far-flung places.

In this book, more than 65 writers and travel experts reveal their own personal adventures and offer practical advice about how retirees can have the time of their lives, whether traveling with a group, with a spouse or partner, or on their own. Their fun and informative essays describe glorious getaways, the best places for retirees to visit—and relocate—and how to plan for a “great escape” without breaking the bank.

The contributors cover such fascinating trends as:

- **Taking a “golden gap year”**—a new twist on the common practice of high school grads taking a year off to travel before college, only this time it's the boomers who are taking a year to explore the world before settling into their retirement.
- **Going “glamping”**—This fusion of glamour and camping is for those travelers who love the outdoors but want to travel in comfort.
- **Living nomadically**—Lynne Martin caused a stir when *The Wall Street Journal* published her article about how she and her husband sold their home, put their valued possessions in storage, and set off to see the world as “senior gypsies.” Her account was immensely popular with *WSJ*'s readers, obviously touching a chord with many who dreamed of doing the very same thing.

65 Things To Do When You Retire: Travel is a 5.5" x 8.5", 400-page, soft cover book, and retails for \$16.95. It's available in bookstores and at www.sellerspublishing.com. Or, call Sellers Publishing at 1-800-625-3386. ■

Feeling Right At Home...In Vegas

by Vanessa May, Vacations Hawai'i Marketing Manager

If you thought it was just the low prices that lured thousands of Hawaii's seniors to book their Vegas trips through Vacations Hawai'i, take a closer look. Vacations Hawai'i offers 4 flight patterns per week on non-stop flights between Honolulu & Vegas, on comfortable wide body 767 aircraft. It's the most comfortable aircraft to fly across the Pacific. With a 2-3-2 seat configuration and twin aisles, you're never more than a seat away from an aisle.

A Vacations Hawaii escort travels with each flight to ease the normal challenges that come with traveling. It's not uncommon for us to transport a fair number of customers who require wheelchairs and with the assistance of porters, we provide a seamless transition for them from the aircraft, through the airport and on to our buses. Should you need assistance during your stay at our 3 popular downtown properties, the California, Fremont and Main Street Station Hotels, Vacations Hawaii's staff is just a phone call away. And of course the biggest reason customers keep coming back, is the great time they have in Vegas with old and new friends!

The California Hotel and Casino, better known as “The Cal,” will make you feel right at home from the moment you step inside the door. With its inviting tropical island decor, you'll feel like you're in paradise. Genuine Aloha Spirit is what you'd expect to find at the Cal, and that is why it is affectingly known as the 9th island.

When you arrive at the Cal we invite you to get your game on. There are plenty of ways to play—live-action gaming, more than 1,000 video poker and reel machines, and even a satellite-fed Sports Book, at the Cal, you're bound to hit it big! Whether you're a serious gambler or playing your

Hawai'i winners (top to bottom): Marie V., Waipahu
Lorraine U., Honolulu
Katherine K., Haleiwa



first slot machine or table game, our friendly staff will make you feel at ease.

The California Hotel and Casino also offers a variety of shopping choices for you. We have several specialty shops which are located on-site. The Bridge Avenue retail area offers a bit of the islands, some special treats and convenient gift shops.

From the Cal Club to the Redwood Bar & Grill, the Cal offers

some very unique choices for every appetite with our distinct dining venues!

Within minutes of the Fremont Street Experience, you can enjoy live nightly entertainment, an exciting light show, and if you're feeling really adventuresome you can enjoy a thrill of an amazing zipline. ■

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Samulgwangdae



Seniors of all ages and their families will find that Oahu offers an array of events from July 8 to August 16th, ranging from a dance festival to “sake tasting.” Mark your calendars today for one or all of these exciting events.

From July 8th to 21st, some of the world’s most acclaimed performers, teachers and critics from Hawai‘i and the Asia Pacific Region will converge in Honolulu for the second biennial Asia Pacific Dance Festival. One of Hawai‘i’s featured artists will be Hālau Nā Kamalei O Līlīlehuna with kumu hula Robert Cazimero. Other artists are from New Zealand’s Atamira Dance Company, Taiwan’s Taipei National University of the Arts, and Korea’s Samulgwangdae. The East-West Center Arts Program and the University of Hawai‘i at Mānoa’s Outreach College are co-producing these events. For information, call **808-958-8246** or visit www.outreach.hawaii.edu/community/asiapacific/.

“Living the Art of Hula”
July 11, Thursday, 7:30 p.m., Kennedy Theatre

This stunning performance will bring together three kumu hula who have been leaders in the hula community for the past three decades. An intimate conversation with kumu hula Robert Cazimero, Vicky Holt Takamine and Michael Pili Pang will open the concert with their personal journeys in hula, the traditions and the process they go through to create new choreography. Hālau Nā Kamalei O Līlīlehuna (Cazimero), Hālau Hula Ka No‘eau (Pang), and Pua Ali‘i ‘Ilima (Takamine) will have performances showcasing the creative choreography of each of the featured kumu hula.

Samulgwangdae
July 14, Sunday, 2 p.m., Kennedy Theatre

This Sunday afternoon performance will be by the globally renowned samulnori group Samulgwangdae from Korea. The four core percussionists are masters of the changgo (hourglass-shaped drum), kkwaenggwari (small gong), buk (barrell drum) and ching (large gong). The musicians and dancers will create a captivating blend of Korea’s traditional farmers’ band music, acrobatic military exercises and shamanistic ceremonies with its own modern compositions and theatricality.

The Asia Pacific Dance Festival Welcome Ceremony
July 19, Friday, 6 p.m.
East-West Center Friendship Circle

FREE to the public. It will feature the artists from the Atamira Dance Company, Taipei National University of the Arts (TNUA), and Hālau Nā Kamalei O Līlīlehuna. The TNUA is equated with excellence in Taiwan and around the world. Their alumni have gained respect and international acclaim as professional choreographers dancers, teachers and researchers.

“Journeys” Performances—Kennedy Theatre
July 20, Saturday, 7:30 p.m.
July 21, Sunday, 2 p.m.

A different performance each day, one of which will be by the Atamira Dance Company who is the leading creator and presenter of Maori contemporary dance theater of Aotearoa, New Zealand.

Festival Public Forum
July 21, Sunday, 4:45 p.m., East-West Center (Jefferson Hall Imin Conference Center)

Another FREE event. The Sunday’s “Journeys” performance will be followed by a discussion with the visiting artists and special guest dance critics Deborah Jowitt and Steve Villaruz. It will be moderated by UH Mānoa Assistant Professor Tammy Baker.



Roy Sakuma

Continuing with the “music theme,” young and old ukulele performers from around the world will come together for Hawai‘i’s

largest ukulele concert in Kapiolani park. This event is FREE to the public.

Tony Group Autoplex presents the 43rd Annual Ukulele Festival
July 21, Sunday, 10 a.m. – 4 p.m., Kapiolani Pk.

The first Ukulele Festival started in 1971 by ukulele master Roy Sakuma. Some of this year’s international lineup of performers will come from Japan, Australia, Taiwan, and Thailand, plus the Mainland, as well as many from Hawai‘i’s own, including Ohta-San and 11-year old Aidan James of YouTube Sensation. The Roy Sakuma Ukulele Band of some 800 keiki, teens and adults will also perform popular tunes. For the 42nd straight year in a row, Hawai‘i’s Ambassador of Aloha, Danny Keleikini, will serve as the emcee.

Free parking and shuttle service from Kapiolani Community College and back will be available from 8:30am–5:30pm. Ukulele displays and giveaways, food booths, inflatable bouncers for keiki, and Ukulele Festival souvenir t-shirts add to the lively, festive atmosphere. For more information, email info@ukulelefestivalhawaii.org or visit www.ukulelefestivalhawaii.org.

“The Joy of Sake”
August 16th, Friday, 6:30 p.m. – 9 p.m.
Hawai‘i Convention Center

This event was founded in Honolulu in 2001 as a way to give sake enthusiasts an opportunity to experience and appreciate premium sakes from breweries all over Japan. The event will feature “competition sakes” from the U.S. National Sake Appraisal — each recently bottled and cold-stored to ensure maximum flavor.

The Appraisal is a blind tasting conducted by a team of ten judges from Japan and the U.S. All 300+ entries will be available for tasting. Tickets are available at www.joyofsake.com and are \$85 per person (\$95 at the door). ■





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by Chef Michi

"Lite" And Creamy Pasta With Asparagus And Shrimp

A colorful summer delight. You'll want to use a nice rigatoni (tube) or farfalle (bowtie) pasta for this recipe. The shape of the pasta is perfect with the creamy sauce and serves as the perfect backdrop for the beautiful greens and pinks of the asparagus and shrimp.

- 1 lb uncooked pasta
- 4 oz lite or fat free cream cheese
- 1 cup chicken stock
- Juice of 3 lemons (*reserve lemon zest*)
- 1 lb U16-20 shrimp (*shelled and deveined*)
- 1 bunch asparagus (*woody part discarded*)
- Salt and fresh ground black pepper to taste
- Parmesan cheese

Put a large pot of water over high heat and bring to a boil. Add peeled/cleaned shrimp and asparagus and poach for 2-3 minutes or less, until shrimp has just turned pink. Remove from heat and set aside. Prepare pasta according to package directions, drain, reserving 2/3 cup of the cooking liquid. Heat a small sauce pan over medium heat and slowly add the cream cheese to the stock, using a whisk to break up and blend the two ingredients. If the sauce is too thick, add some of the cooking liquid. Once the cream cheese has been incorporated, whisk in the lemon juice.

Slice the asparagus on the diagonal and add to the cream sauce, along with the shrimp. Toss the sauce with the pasta, top with Parmesan and the lemon zest and serve.

Time: 40 minutes | **Serves:** 4-6



Summer Green Smoothie

by Diane Cadinha, Certified Personal Trainer

Summer brings in the time of year when melons are in season. Watermelon, honeydew and cantaloupe are rich in vitamins, minerals and antioxidants such as beta-carotene, lycopene, potassium, magnesium vitamin A and C. Adding them to a green smoothie makes for a tasty drink and a great way to get a lot of healthy nutrients into your body at one time.

Blend well to milkshake consistency. Enjoy!
See link for demo: www.youtube.com/watch?v=16U9a1Vhoak.



Ingredients

- 1 apple or pear
- 1 banana
- 3 pineapple spears
- Handful of blueberries
- 1 cup watermelon
- 1 cup Kale
- 1 cup Spinach
- Handful of mint leaves
- 2 small chunks ginger (*optional*)
- 1 scoop ground flaxseed
- 2 tbsl chia seeds (*grounded or pre-soaked in water*)
- 1 cup coconut water (*or regular water*)
- Ice ■



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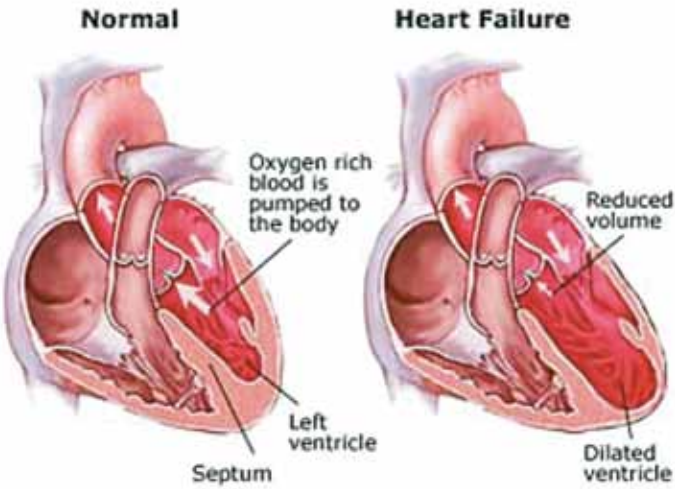
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Heart Failure

by Dr. Ritabelle Fernandes, MD

Approximately 5.8 million people in the United States have heart failure. Heart failure is a very common condition in seniors and is also known as congestive health failure. This is a condition in which the heart can't pump enough blood to meet the body's needs. In some cases, the heart can't fill with enough blood (diastolic heart failure). In other cases, the heart can't pump blood to the rest of the body with enough force (systolic heart failure). Some people have both problems. These are heart failure awareness:



Signs and Symptoms:

- Shortness of breath
- Fatigue
- Swelling in the ankles & feet
- Weight gain (major sign and symptom)

Common Causes:

- Coronary artery disease
- Hypertension
- Cardiomyopathy
- Diabetes
- Heart valve disease
- Arrhythmias
- Congenital heart defects

How is heart failure diagnosed?

A physician usually diagnoses heart failure based on medical history, physical examination, and diagnostic tests. Most commonly ordered test is an echocardiography which uses sound waves to create a moving picture of the heart. The test shows the size and shape of the heart and how well the heart chambers and valves work.

How is heart failure treated?

Lifestyle changes can make a huge difference in controlling symptoms: limit fluid intake, low salt diet, weight loss (if obese), and smoking cessation. Water pills reduce the fluid build up and blood pressure pills reduce the heart's workload. For severe heart failure cardiologist recommend an implantable cardioverter defibrillator (ICD) and/or pacemaker to prevent sudden cardiac death. Left ventricle assist device which pumps blood from the heart to the rest of the body has greatly improved quality of life in end-stage heart failure. Heart transplant is a last resort. There are newer experimental treatments on the horizon.

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Smiles For A Lifetime

by Dr. Wynn Okuda, DMD

Q: How can I ensure that my teeth and mouth stay healthy and strong for a lifetime?

A: Two words to remember for a healthy smile are, "Be Proactive"! There's no magic dental wand, but follow this philosophy to help keep your teeth for a lifetime.

First, seeing your dentist and dental hygienist regularly is the key to optimal dental health. For most people this is every six months, for others more frequently. The dental exam may include assessments for oral cancer, root and tooth decay, gum disease and more. The hygienist will remove tartar build-up on teeth that may contribute to gum disease, the leading cause of tooth loss.

Next, be proactive with your home dental care. Brush and floss daily and effectively! Ask your dental professionals for instructions if needed. If a rinse is recommended, use it as prescribed.

Third, address dental problems on a timely basis. This will prevent more costly procedures and pain in the future. A good example is tooth decay. Although decay many start small, left untreated the pulp can become infected and require root canal therapy.

Furthermore, being proactive let's you and your dentist plan for your dental future. For example, if you need dental implants but constantly put it off, it may become too late. Changes in supporting bone or medical health issues may mean implants are no longer an option. So, stay proactive—it will pay off through the years! ■

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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.



Important Changes to Medicare July 1, 2013

Information and Assistance provided by The Hawai'i SHIP/Sage PLUS Program

We've received several calls from individuals who have received letters from the Department of Health & Human Services in Baltimore Maryland titled *An Important Message for People with Original Medicare*. So questions were asked:

Is this letter legitimate?

Yes it is. Individuals with Original Medicare may receive two letters depending on the county where they live in Hawaii. City and County of Honolulu residents could receive two letters; one letter about mail order diabetic supplies and the second letter regarding a change in how you receive your medical equipment and supplies beginning on July 1, 2013.

What is Original Medicare?

Original Medicare is the traditional fee-for-service program offered directly through the federal government. Individuals are not in a Medicare contracted health plan (also known as Part C or Medicare Advantage). Medicare is billed directly and the individual will receive a *Medicare Summary Notice*.

What is this important change?

On Oahu, Medicare is scheduled to expand the Durable Medical Equipment, Prosthetics, Orthotics, and Supplies (DMEPOS) Competitive Bidding Program beginning July 1, 2013. If you live on Oahu and have Original Medicare (you may still have a retirement plan, but it will not be a *Medicare Advantage Plan*), and use equipment or supplies under the DMEPOS plan you will generally need to get the equipment or supplies from a Medicare-contract supplier if you want Medicare to pay for them.

Example: On July 2, 2013 John has just returned home from his doctor's office where he received a prescription for a standard wheelchair because he is unable to walk due to recent health issues. In the prior "plan" year, John's neighbor Scott needed and received a wheelchair from a medical supply company nearby. John takes his prescription down to the same company, but is informed that they are NOT a Medicare contractor and if

he purchases the wheelchair from this company, Medicare may not help pay for it (they should have you sign an "advanced beneficiary notice").

What should John do? He can go to www.medicare.gov and go to "Find suppliers of medical equipment and supplies". He can enter his zip code and choose the category "standard wheelchairs." The website will show the companies contracted with Medicare and then work with one of those companies to get the wheelchair that John needs.

This program may also affect you if you are traveling in another city and need to purchase DMEPOS items.

For the entire nation and US territories, Medicare will also implement a National Mail-Order Program for diabetic testing supplies. If you want Medicare to help pay for these supplies you will have to use the contracted suppliers. This will NOT affect you if you are in a Medicare Advantage Plan or if you buy your supplies at a local pharmacy. This program also begins on July 1, 2013.

Why is Medicare doing this?

It helps you and Medicare save money. It ensures that you have access to quality medical equipment, supplies and services from suppliers you can trust and it helps limit fraud and abuse in the Medicare Program.

Your homework: 1) Find out if you currently are covered under Original Medicare or a Medicare Advantage Plan. Medicare Advantage Plans have a CMS contract number on them, usually found at the bottom of the card. It will usually look like this CMS H###-###. 2) If you use certain supplies, find out who the Medicare contractors will be in your area. 3) If you are not sure or need assistance you can always call the Hawaii SHIP/Sage PLUS Program at 1-888-875-9229 or email us at help@hawaiiiship.org You can also find more information about the competitive bidding programs on our website www.hawaiiiship.org. ■



Strong Families Survive

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



In June we celebrate National Family Month, which is a great time to reflect on your family and how to make it stronger. As the U.S. Department of Health and Human Services reminds us, strong families share many valuable qualities: trust, commitment, communication, growth, affection, fun, and love.

Strong families are more likely to grow through a crisis, allowing the difficult experience to bring them even closer together.

In the unfortunate event of a family member's death, we want you to know that Social Security is here to help. In addition to the emotional difficulty family members experience, there is often a financial burden as well, especially if the family's main wage earner dies. In such cases, Social Security survivors benefits will help.

Did you know that nearly every child in America could get Social Security survivors benefits if a working parent dies? And Social Security pays more benefits to children than any other federal program. Although many people think Social Security is just a retirement program, you should know that Social Security also provides survivors insurance benefits for workers and their families. If you're like most people, the value of the survivors insurance you have under Social Security is probably more than the value of any individual life insurance you may own. And you don't even need to sign up for a separate policy; by working and paying Social Security tax, you are most likely already insured without even knowing it.

Family members who may be able to receive survivors benefits based on your work record

include a widow or widower, unmarried children up to age 19 and still in high school, and under certain circumstances, stepchildren, grandchildren, stepgrandchildren, adopted children, and dependent parents.

If you'd like to learn more about survivors benefits, and how to apply, you should read our publication, *Survivors Benefits*, available at www.socialsecurity.gov/pubs.

You can find additional useful information, such as our survivors planner and information about how to apply for survivors benefits, at www.socialsecurity.gov/pgm/survivors.htm. ■

For other information and locations near you:
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Preference, Dignity, And Choice

by Going Home Plus

Are you or someone you know living in a nursing home or other long-term care facility? Are you interested in moving back home to the community? The Hawai'i Going Home Plus (GHP) project can help to explore community choices and services available, create a care plan to meet your individual needs, and find the housing and services to help you.

The GHP project helps older adults living in hospitals or nursing facilities for three months or longer. They will assist older adults in finding housing (subsidized or adult foster home) if the older adult does not have a home to return to. Assistance with cooking and bathing are also available.

GHP is a federally grant funded program from the Centers on Medicare and Medicaid Services that began in 2007, operated by the Hawai'i Department of Human Services, Med-Quest Division.

Who is eligible for help?

- Older adults and younger disabled persons living in hospital or nursing facilities for 3+ months
- Medicaid eligible
- Meets nursing home level of care requirements (*your doctor can help to determine this*)
- Residents from all islands can participate

Older adults are eligible at no cost to participate in the program. If you would like to participate, or know someone living in a nursing facility, hospital or ICF-MRC, who does, please contact GHP:

Oahu: (808) 524-3370 or 692-8166
(808) 692-7182 (V/TT)

Neighbor Islands: 1-800-316-8005
1-800-603-1201 (V/TT)

Also, please visit online for more information at: www.cds.hawaii.edu/goinghome. ■



Caregivers Role

by Tiffany M. Browne, Nightingale Case Management, Inc.

Little is known of caregivers within our community who provide care to aged and disabled individuals under the Community Care Foster Family Home Program. In fact, at times there is a certain undeserved stigma attached to the profession. So what is the role of Adult Foster caregivers? And why should we trust them with our loved ones?

Adult Foster Homes are licensed and governed under the Department of Human Services. Each home has a primary caregiver who is at minimum a Certified Nurse Aide. According to the State's licensing entity, each home must fulfill 140 criteria in areas such as medication and nutrition, Clients Rights, Insurance Requirements and more. In addition, the home is physically inspected and each person residing (18+) is required to submit background checks and fingerprinting.

Caregivers provide 24-7 medical care and supervision to each resident as well as meals, assistance with activities of daily living and transportation to and from medical appointments. Adult Foster Homes must operate alongside a licensed case management agency that provides care coordination and oversight of the resident by a licensed RN or social worker. Caregivers are provided with a plan of care designed to meet the specific needs of each resident and are delegated tasks such as medication administration.

For more information regarding licensing requirements, visit www.comties.com/hawaii. ■

Nightingale Case Management, Inc. has been a part of the CCFFH Program for over 12 years. For a free assessment and consultation, please contact: (808) 484-2205, nightingalecmi@hotmail.com, or visit www.nightingalecmi.com



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Combating Investment Fraud

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

Unfortunately, too many seniors across the United States fall victim to investment fraud. It is a growing trend we see here in Hawai'i where criminals are targeting our seniors. To protect yourself, family and other loved ones, Hawai'i's BBB provides a few sound tips on how to spot the red flags and avoid investment fraud.

Red Flags For Fraud And Persuasion Tactics

How do successful, financially intelligent people fall prey to investment fraud? Researchers have found that investment fraudsters hit their targets with an array of persuasion techniques that are tailored to the victim's mental profile.

• **No such thing as a "Guaranteed Return":** Every investment carries a certain degree of risk. Safe investments generally yield very low returns. Most con-artists spend a lot of time trying to convince investors that extremely high returns are guaranteed, don't believe it!

• **Reciprocity:** Scammers often try to entice investors through free investment seminars; they hope that by doing a small favor for you, such as a free lunch, you will invest in their pitch. There is never a reason to make a quick decision on an investment. If you attend a free seminar, take the material home and research it.

• **Pressure to invest right now:** Scammers often tell their victims that this is a once in a lifetime offer and it they won't see it again. It is important to resist the pressure to invest immediately and take the necessary time to investigate before committing your hard earned money.

What You Can Do to Avoid Investment Fraud

• **Ask questions:** Scammers are counting on you not to investigate before you invest. It is imperative that you take the time to do your own independent research.

• **Research before you invest:** Unsolicited emails, fliers and company investment letters should never be used as the only basis for your investment decisions. Understand a company's business and its products or services before investing.

• **Know the salesperson:** Take the time to check out the person offering the investment before you invest—even if you know the person. Always find out whether the securities salespeople who contact you are licensed to sell securities in your state and whether they or their firms have had run-ins with regulators or other investors. You can check out brokers and their licensing for free with FINRA's database and call Hawai'i's BBB for information on any firm they work for.

During 2013, Hawai'i's BBB, in conjunction with FINRA, will be educating the public on investment fraud. If you have any questions or would like someone from our office to speak with your group, give us a call at **808.536.6956**. ■

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How Much Money Do I Need?

by Michael W. K. Yee, CFP

The "million dollar" question many of those preparing for retirement ask themselves is simply stated but not necessarily easy to answer—"how much money do I need to save to secure a comfortable retirement?" In some circles, this is referred to as "the number"—that magical figure that tells pre-retirees how prepared they may be.

A recent survey from Ameriprise Financial found that working Americans ages 50–70 with at least \$100,000 in investable assets estimated that what's needed to comfortably retire, on average, was \$930,000.

But what does that number really mean? How important is it? What assumptions must you make to arrive at a number—and how many rapidly changing factors impact your number? Preparing for retirement is about much more than arriving at a number, but some calculation is necessary.

Calculate Your Retirement Expenses

When determining how much you'll need to save, it's helpful to think in terms of how much income you'll need to withdraw to cover expenses. But projecting future spending is an inexact science. Some expenses might go away (mortgage, FICA taxes, retirement plan contributions), but you may also have more time and energy to spend money on things you need and want to do. However, medical expenses could greatly increase too.

Essential Expenses

These are the required costs associated with daily living—food, shelter, utilities, transportation, insurance (health, life, long-term care) and taxes—that most likely will persist in retirement.

Lifestyle Expenses

This is the "fun" part of retirement—interests that you want to pursue such as golfing, travel, owning a vacation property or starting a business. To make these lifestyle choices a reality, enough money needs to be in place to finance them. Though separating out lifestyle expenses from required expenses can help you prioritize, using funds from your nest egg too quickly can jeopardize your long-term financial security. Spend-

ing on lifestyle needs can be adjusted as needed throughout retirement, as these are considered discretionary expenses.

Your remaining available assets can be used to fund lifestyle expenses. You may choose to invest this money more actively with a strategy of drawing down assets over time using a sustainable withdrawal rate.

A true number may be elusive, but using this process, you may have a better sense of what your ultimate savings goal is. It may be useful to set multiple goals—or "numbers"—to reach enough to cover essential expenses and then lifestyle expenses. Beyond these goals, you might also consider the amount you'll need to cover unexpected expenses in retirement and to leave a legacy.

Planning financially for retirement can be complex as you near retirement: taking appropriate steps to calculate income needs in an evolving economic and political environment can become more complicated. Consider working with a financial professional who can help you work toward your short- and long-term goals. ■

Michael W. K. Yee at (808) 952-1222 ext. 1240

Michael W K Yee, CFP®, CFS®, CRPC®, is a Financial Advisor and CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 25 years. To contact him, michael.w.yee@ampf.com, 808.952.1222 ext 1240, 1585 Kapiolani Blvd., Suite 1100 Honolulu, Hawai'i 96814.

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Update: Queen's Medical Ctr. vs. Koga

by Scott Makuakane, Est8Planning Counsel, LLLC

The Honolulu Star-Advertiser has featured several stories about Karen Okada, a 95-year-old woman who signed a "Death with Dignity Declaration" and a "Durable Power of Attorney for Health Care Instructions" back in 1998. Both documents purport to control "in all circumstances."

In mid-2012, shortly after Karen was admitted to The Queen's Medical Center for treatment for pneumonia, the doctors at Queen's determined that Karen was essentially brain dead, or, in any event, had "permanently" lost the ability to participate in medical treatment decisions. Accordingly, Queen's wanted to enforce the provisions of her Death with Dignity Declaration and withdraw the feeding tube that had been surgically placed in Karen's side more than six months before she was admitted to Queen's.

On the other hand, Karen's health-care agent (her brother), in consultation with doctors who are not associated with Queen's, disagreed with the conclusions reached by the Queen's physicians. What Karen's agent knew, and the Queen's physicians did not find relevant, was that shortly before she came down with pneumonia, Karen was conscious and able to interact meaningfully with her family and caregivers. During the time she was at Queen's, Karen was unresponsive when doctors examined her, but she reportedly smiled at least twice at her adult grandchildren and nodded to her grandson when he asked her whether she was able to breathe freely.

Although Karen breathes on her own, she has to do so through a tube that was inserted into her windpipe. At some point in time, her family hopes the tube can be removed, which will enable Karen to eat normally. In the meantime, Karen has to be fed through a tube that goes through her side and into her stomach.

Because Queen's policy is to give precedence to an advance health-care directive over a durable power of attorney in all events, and because Queen's believed that the terms of the directive required removal of Karen's feeding tube, Queen's sued Karen's brother in order to get a court to order that Karen's feeding tube be removed.

After delays in the court process, Queen's relented and to allowed Karen to be placed in another facility with her feeding tube intact. As subsequently reported in the Star-Advertiser, Karen's condition improved to the point where she could once again interact meaningfully with her family members and caregivers.

In the meantime, Karen and her family experienced a drama that no one would want to repeat. So what are some steps that you can take to spare yourself and your family from being the characters in a similar story?

1. Get an **advance health-care directive**, and make sure your loved ones have them too.
2. Make sure your **advance directive and power of attorney work together** to express your wishes clearly.
3. Give your **health-care providers permission** to give your medical information to your trusted decision makers. Otherwise, privacy laws can restrict your doctor from talking with your health-care agent.
4. Have a way to **get access to your advance directive**. You never know when or where an emergency might occur.
5. **Talk with your family about your wishes BEFORE** a crisis arises. Make sure everybody is on the same page, or at least clearly understands your wishes.

Knowledge is power. Learn all you can about advance health-care directives, and put that knowledge into practice. You will make things much easier on yourself and your family when you do. ■

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

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

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

Special Needs Planning

by Stephen B. Yim, Attorney at Law

Statistics reveal that about 16% of children in the United States have some sort of disability. The concerns of parents of these children are the same for most any parent and that is to make sure that their children are safe, happy, and live a meaningful life.

Some of these children may not be able to earn a living on their own. Both the federal and state governments understand this and provide benefits for these children, so that they receive food and shelter and medical care. Many of these benefits are "means tested", meaning that the child cannot have much in terms of assets and cannot make much in terms of income, and if the child inherits assets from the parents, these benefits will discontinue, and the child must use up all of the inheritance before having to reapply for benefits.

This leaves parents to think that they must disinherit their children so that they can continue to

receive benefits or entrust another family member to manage money for the benefit of the child.

The better alternative is the Supplemental Needs Trust. Properly written and administered, this trust allows parents to leave the child their inheritance and allows the child to continue to receive the much needed governmental benefits. This Supplemental Needs Trust is written instructing the trustee to pay assets from the trust for the benefit of the child only over and above what the child receives from the government.

This partnership between the federal and state governments and the parents allow the child to live the most meaningful, happy, and independent life possible. ■

Stephen B. Yim, Attorney at Law
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