

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | DEC·JAN 2014

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HAS SOME OF THE  
HAPPIEST SENIORS

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'Iao has a physical and spiritual beauty, and I think that's what it's all about.

--Lo'iloa Project director  
Kawewehi Pundyke

On The Cover (left to right): Lo'iloa Project director Kawewehi Pundyke welcomes volunteers Heali'i Kauhane and Nalani Archibeque to work the taro patches as part of Kaunoa Senior Center's Civic Adventures program.

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Cover & Feature Story Photography by Brian Suda



# Aloha To The Great Year Of 2013!

The end of this year was highlighted with an island hop to Maui, where *Generations Magazine* discovered why some of the happiest seniors in Hawai'i call the Valley Isle home. The cover story, Maui Mindset, explores how Maui County is committed to its seniors and their families...and how seniors are eager to give back.

Part of the "Maui Mindset" is the county's philosophy of taking care of each other, says Ruth Griffith, Kaunoa Senior Services administrator. In the story she noted, "Maui County is made up small communities and residents are very civic minded. We look out for one another. Even our seniors who receive support services want to give back to the community in any way they can. Maui seniors play a vital role in maintaining our thriving communities."

However, just as with many other areas, Maui is facing a growing senior population. By 2020, the county expects the number of people turning 60 to double. In response, Maui is working with its Baby Boomers to redefine what it will mean to be a healthy and engaged senior over the next two decades.

Thank you to our *Generations Magazine* staff for venturing to Maui for a whirlwind tour of Maui—including a 3 a.m. wake up call to catch sunrise at Haleakalā.



*Generations Magazine* is now in its fourth year and we are so excited to move further into our communities and bring you more engaging stories, trusted resources and valuable programs and services.

For 2014, we look forward to expanding our distribution points and posting more information on our website ([www.Generations808.com](http://www.Generations808.com)). We're also planning on more workshops, presentations and our 8th annual KHON2 Elderhood Project Aging in Place Workshop on **Saturday August 23 at the Ala Moana Hotel**. And going forward, we're offering free digital copies of each magazine...just email a request at [Percy@Generations808.com](mailto:Percy@Generations808.com).

Starting with this issue, we welcomed our new full-time associate editor Aimee Harris. She will be handling all of the magazine's editorial content, so if you have stories or programs that would be of interest to our seniors, feel free to contact her at [Aimee@Generations808.com](mailto:Aimee@Generations808.com).



Aimee and Percy, bundled up for Haleakalā sunrise.

Live well,

Percy Ihara, Editor/Publisher



*P.S. A special mahalo to Dana Acosta of Kaunoa Senior Services for coordinating a full day of interviews and events for Generations Magazine.*

*Generations enjoys breakfast at Kula Lodge, Maui, after a stunning Haleakalā sunrise (left to right): Aimee, Percy, Peterson and Wilson.*

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Generations Magazine welcomes its new contributors:



DEBORAH ARENDALE has been the Executive on Aging for the Maui County Office on Aging since 2008. She has specialties in Geriatric Mental Health and Substance Abuse Counseling. She serves on the Board for the National Association of Area Agencies on Aging.



TERI BRUESEHOFF brings years of experience to her position as chief operating officer at HiHomeCare, a subsidiary of The Hawaii Group. She has proven leadership skills in the face of any crisis and a natural ability to connect with people of all ages.



BRUCE EKIMURA is the founder of Alternate Energy, a locally-owned solar energy provider since 1993. The company is Hawai'i's only Certified Mitsubishi Electric Installer and Elite Dealer, and prides itself on being one of the finest in product, installation and customer service in the solar PV industry.



JEANNETTE KOIJANE, MPH, executive director, has worked with Kokua Mau for more than 10 years, beginning at the Executive Office on Aging. She has a Master's in Public Health from UH and a BA from Cornell University. She works in Micronesia to develop palliative care and as a volunteer advisor to Zahana, a participatory rural development project in Madagascar.



REIKO LEWIS, principal of award-winning Ventus Design, brings two decades of experience in Universal Design, hospitality, residential and spa design. Blending artistry with her detail-oriented approach, Lewis has built a reputation in Hawai'i and abroad.



ADELE RUGG, a 'professional' volunteer, has called Maui home for more than 30 years. She represents Maui County PABEA (Policy Advisory Board for Elder Affairs) and the Kiwanis International. An active member to Reach To Recovery (breast cancer survivors), Red Hot Mamas of Maui, Maui Bailliage of the Chaine des Rotisseurs, Maui Community Band and an avid paddler of Kihei Canoe Club.



GERRY SILVA was appointed state president of AARP Hawai'i in January 2013. He is AARP's lead volunteer and spokesperson of You've Earned a Say, and in the past year has spoken at 40 community events, meeting hundreds of members and residents across the state. Silva is a retired Army colonel who served for more than a decade as chief of staff of the Hawai'i Army National Guard.



MARY STEINER is the campaign manager for Compassion & Choices Hawai'i. She leads initiatives in advocacy, education and end-of-life care in the state. Prior to working with Compassion & Choices, Mary was CEO of The Outdoor Circle.



DR. CHRISTOPHER TORTORA, a board certified ophthalmologist, is host of "The Hawaiian Eye Show," a weekly radio program about healthy vision. The show is broadcast live every Saturday at 8 a.m. on KHVH 830 AM/rebroadcast at 9 p.m. on KHBZ 990 AM.

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**Home** is the main page.

**This Issue** will take you to the current issue's table of contents with live links to individual articles.

**Resources** will take you to resource guide archives.

**AIP Videos** show a list of the Aging In Place Workshop speakers.

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**Advertising** contains all of our advertising and marketing information.

**About Us** is just a little background.

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# Represent: Neighbor Island Seniors

by Kirk Matthews of KHON2s' The Elderhood Project

I was attending a legislative hearing some years ago dealing with senior issues. The hearing went on for some time as the committee members talked about significant health care problems affecting seniors in Honolulu. At some point, a respected senior advocate from Maui raised his hand and said, "Excuse me, this NOT the state of O'ahu. It's the state of Hawai'i."

Everyone laughed because what he said was exactly true. Half of the state's population lives on the Neighbor Islands. And, Maui alone has nearly 32,000 seniors—a number that is expected to increase to approximately 54,000 by 2020.

On the Neighbor Islands, hospitals and senior care facilities are often few and far between. Family members may be miles—or islands—apart. There are higher costs for gas, groceries—virtually everything seniors count on for quality of life.

We hope that policymakers and institutions keep that in mind when making decisions that could impact seniors across the state.

In this issue, *Generations Magazine* visits Maui as a starting point for this conversation about our Neighbor Island seniors and their families, but I feel certain other Neighbor Islands will soon be given more consideration, not just by the magazine but by those people helping seniors as they age.

The fact is, I'm thinking about some waterfront property on Moloka'i. I might be able to afford it if I live in one of those little storage sheds from Sears. I'll have to talk to Mrs. Matthews first. ■

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



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## Big-Band Musical Baggage

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

When *Generations* invited me to write an article about my high school days, one of the first memories that came to mind was of riding in the backseat of my dad's 1959 Chevy Impala every morning, heading to school and listening to his favorite radio program.

In the 50s, there was this DJ named Hal Lewis (aka J. Akuhead Pupule) but I really wasn't "tuned in" to his show, however, he amused my dad and constantly made him laugh out loud. Aku broadcasted from the "Tree House" at the International Market Place in the early 1960s and played big-band music and stand up singers like Frank Sinatra, Vic Damone, Dean Martin, The Lennon Sisters, The McGuire Sisters, etc. I've come to realize now that what I listened to back then affected me for the rest of my life. (Keep that in mind... your kid is being shaped while sitting in the back seat of your car. I have people come up to me and say they listen to my radio show now because their mom and dad used to listen to me in the morning, too.)

When not with dad, I would listen to this other guy named Elvis Presley on KPOI. So the music that came from dad's radio each morning was something I had to endure. And to see my dad moving his shoulders to the music, it was kinda goofy! But oddly enough, sitting back there all those years, I started to appreciate the big-band sound and recognize the songs and the people who sang them — Tony Bennett and Nat King Cole. But I had no idea as to the weight of this music and what it meant to my father's generation — The Greatest Generation.

It wasn't until much later that I realized I was a product of the generation who grew up in the U.S. during the deprivation of the Great Depression, and then went on to fight in World War II. I'm a WWII baby. A baby boomer!

The Greatest Generation dealt with segregation, detention, internment, prejudice and so much more. Yet, many national figures and heroes came out of those trying times. Martin Luther King, for example, came from the Greatest Generation and he spoke eloquently from the depths of disparity,



Go For Broke Monument, Los Angeles

rising up and changing our country and the world forever. And the 442nd Regimental Combat Team and 100th Infantry Battalion local boys who gave more than most... these men were not going to let anything get in their way in achieving their best.

The Greatest Generation went for it!

And when I think back on riding in my dad's car, I feel like I was on the end of a very long shooting star, streaking across the midnight sky. I really had no idea what my parents had gone through but I knew that everything was changing.

All I'm saying is we must always *holomua*, keep moving and look forward, but never forget what was laid down before us. ■



"The Greatest Generation" ... Go for Broke!  
Oil on canvas, 24" x 18"

Join the conversation with **Frank B. Shaner** on Facebook and experience his art online at [www.frankbshaner.com](http://www.frankbshaner.com).



## Important Notice: Your Medicare Plan Not Offered In 2014?

by Martha A. Khlopin

Every year, a few weeks before Halloween, I get dozens of calls from Medicare beneficiaries with questions about Medicare's Annual Enrollment Period, which begins October 15 and ends December 7. It is the time when Medicare beneficiaries can decide to keep their existing health plan or select a new plan that becomes effective January 1 of the following year. I provide tips to help callers review their options. This year, in addition to those calls, my voicemail overflowed with seniors who received an unexpected letter from about their Medicare health coverage. The notice explained that their Medicare plan would not be offered in 2014 and was ending December 31, 2013. As a result, they would need to take action and select a new plan by December 31, 2013, or their coverage would revert to Original Medicare only.

### SO HERE ARE MY TOP FIVE TIPS:

**Tip 1:** You qualify for a *special enrollment period* from October 15 to February 28, 2013. So now is the time to consider your options. If you don't take action by December 31, you'll have Original Medicare coverage only, and will lose prescription drug coverage unless you join a separate Medicare prescription drug plan.

**Tip 2:** Decide to join another Medicare Advantage health plan because your plan has notified you that your existing plan will no longer be offered. If you wait until after February 28 to join a new plan with prescription drug coverage, you may have to pay a late-enrollment penalty.

**Tip 3:** Call Medicare 24 hours, 7 days a week at **1-800-MEDICARE** for help.

**Tip 4:** Refer to the 2014 Medicare & You Handbook for detailed information.

**Tip 5:** For help comparing plans: Call Hawai'i's State Health Insurance Assistance Program, Sage PLUS at **1-888-875-9229**. All counseling is free. ■

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 information, call **808-973-0754**, [mkhlopin@alohacare.org](mailto:mkhlopin@alohacare.org).

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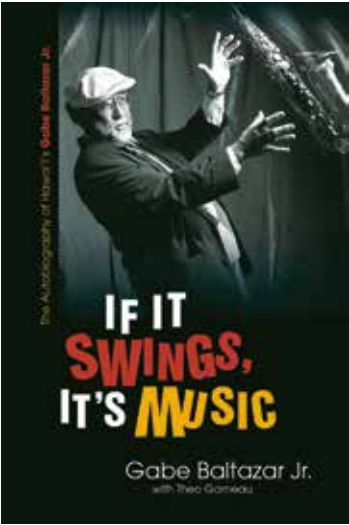
UH Press Presents:

IF IT SWINGS, IT'S MUSIC:  
THE AUTOBIOGRAPHY OF HAWAII'S  
GABE BALTAZAR JR.

by Gabe Baltazar Jr. with Theo Garneau

Hawaii's legendary jazz musician Gabe Baltazar Jr. has thrilled audiences since the late 1940s with his powerful and passionate playing. In his memoir, *If It Swings, It's Music*, Gabe takes readers along the long road to becoming one of the very few Asian Americans who has achieved worldwide acclaim as a jazz artist.

Born in Hilo and raised in Kalihi-Palama, Gabe (Gabriel Ruiz Hiroshi Baltazar Jr.) was encouraged by his father, an accomplished musician, to take up the clarinet and saxophone. As a teenager during World War II, Gabe performed with the Royal Hawaiian Band but spent his weekends playing in swing bands. After establishing himself in the West Coast jazz scene, in 1960 he rose to prominence as lead alto saxophonist of the famed Stan Kenton Orchestra. The group recorded more



than a dozen albums and won two Grammy Awards.

From 1964 to 1969, Gabe recorded with Dizzy Gillespie, James Moody, Oliver Nelson. He was also a regular in the Los Angeles recording studios, and he filmed with Pat Boone, Phyllis

Diller and Glen Campbell. In 1969, Gabe returned to Hawaii to work as assistant director for the City and County of Honolulu's Royal Hawaiian Band, a post he held until 1985. He brought jazz to the public schools and went on to become Hawaii's premier jazz artists. Now 84, he mainly performs informal gigs with friends and family.

Gabe's memorable encounters with the greatest names in jazz is fond record of days past. (University of Hawaii Press, paperback, \$24.99)

Adaptive Paddling On Maui

by Adele Rugg



It is the third Monday of the month... early morning at Ka Lae Pōhaku Beach, the home of the Kihei Canoe Club. The Maui Economic Opportunity busses, filled with happy faces of all ages, begin to arrive. These paddlers are ready for their monthly 'adaptive paddling' adventure, which is sponsored by the Kihei Canoe Club in partnership with the County of Maui Parks and Recreation Department.

This adventure is the brainchild of two retirees, Dottie and Bud Nykaza, who are tireless in their giving back to the Maui community. They moved to the Valley Isle many years ago to get away from the cold winters of Chicago. They wanted to contribute to their new island home and quickly became active members of the Kihei Canoe Club and its hālau, Hālau Maui Nui O'Kama (the school of the clan of the chief). Two times a week, the couple leads visitor paddle programs that include teaching Hawaiian culture to canoe club guests.



Hearing that the Kihei Canoe Club had an active visitor paddle organization, the County of Maui Parks and Recreation Department contacted Dottie and Bud about the possibility of starting an 'adaptive paddling' program for people who are wheelchair bound or have a physical disability. The club had the canoes and the County had staff who was excited to assist with this first-in-the state program. Dottie and Bud immediately jumped in to help launch the program. They wanted to make sure that everyone, including people with special needs, had an opportunity to spend time on the water and watch for honu, whales, rays and a dolphin.



Bud & Dottie Nykaza

It warms our heart to see the joy it brings them. --Dottie

Dottie and Bud applied for grants for equipment, life vests and the creation of a special brick walkway that provides wheelchair access from the roadway over the sand to the canoes.

Prior to each adaptive paddling event Dottie and Bud arrange with the Kihei Canoe Club 'ohana to bring snacks and beverages for all to indulge in after the ocean paddle adventure.

If you are on Maui on the third Monday of the month, please be sure to stop by and see all the excitement of another 'adaptive paddle' day on the water with these awesome paddlers.



To see a video and to learn more about the program, go to [www.kiheicanoecub.com/adaptive13.php](http://www.kiheicanoecub.com/adaptive13.php).

Photo Courtesy of David Fletcher, Pres., Wounded Warrior Wave Riders Assn.



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# Maui Mindset

By Aimee Harris

The Valley Isle has some of the happiest seniors in Hawai'i. Is it simply a Maui state of mind? Or is there more to it?

The fact that each year people from all over the world move to Maui to retire must say something... or perhaps it says a lot.

During a recent trip to the Valley Isle, *Generations Magazine* found two qualities that make Maui County a magnet for the more mature crowd: Residents are very civic minded, and the county's elected officials care for its seniors — both in word and in deed.

“What makes Maui attractive is our philosophy of taking care of each other,” says Ruth Griffith, administrator of Kaunoa Senior Services, a division of the County of Maui's Department of Housing and Human Concerns. “Maui County is made up of small communities. We look out for one another. Even our seniors who receive support services want to give back to the community, whether its by helping our children, volunteering for local nonprofits or assisting the sick and frail. Maui seniors play a vital role in maintaining our thriving communities.”

In government, elected officials support senior health and fund senior programs even during hard times, such as the most recent recession. “Maui County is amazing in terms of its commitment to seniors,” says Griffith.

Due to the Baby Boomer generation, the number of people turning 60 in Maui County will nearly double by 2020, according to the Maui County Office On Aging. In addition, there is an unreported number of seniors who move to Maui County to retire each year.

In response to Maui's next big wave of seniors, the county is placing more focus and funds on health, well-being and prevention.

“It's our job to find ways to keep seniors healthy, engaged and giving back to the community because they are a gold mine of information, time and wisdom,” says Griffith.

Of the many services and organizations in Maui County, Kaunoa Senior Center in Pā'ia and the West Maui Senior Center in Lāhainā serve as central hubs of activity for senior programs and activities. The centers provide opportunities for seniors to learn and grow through five ongoing, countywide programs:

- **Leisure/Wellness Programs**
- **Retired & Senior Volunteer Program (RSVP)**
- **Congregate Nutrition Program**
- **Assisted Transportation Program**
- **Meals On Wheels**
- **Adventures, Ambitions & Altruism**

Expert Qigong instructor Cory Williams teaches the concepts of energy arts on the lawn at Kaunoa Senior Center.

Kaunoa's Leisure/Wellness Programs offer more than 100 regularly scheduled classes each week (2,000 leisure/wellness activities a year) for everyone 55 and better to master new skills that promote lifelong learning, healthy aging, whole-person wellness and personal growth.

Griffith says that the program is constantly evolving, as Baby Boomers are reinventing the whole concept of aging and what it's like to be a 'senior.' “It's a new frontier and it's beyond exciting for us,” she says.

Baby Boomers evolved through a time of social revolution, and they are ushering in a new way of viewing the 'golden years.'

--Deborah Arendale,  
MCOA Executive on Aging

Cover & Feature Story Photography by Brian Suda



From left to right: Assistant administrator Kathleen Aoki, administrator Ruth Griffith and RSVP director Dana Acosta, of Kaunoa Senior Services.

Special thanks to Dana of Kaunoa Senior Center for arranging interviews, excursions and photo shoots for *Generations Magazine*.



It's the people of Maui who make it so special, both the host organizations and the seniors...

--Ivey



Ivey Mitsuyuki, RSVP & Civic Adventures Program Assistant: "Kaunoa's Civic Adventures has given me the opportunity to learn about my own backyard and to also learn more about my own heritage."

A "junior senior" Heali'i Kauhane, 57, says that his initial visit to the Lo'iloa Project was when he was commissioned to take photos for an archaeology group. "When I saw this place, my jaw dropped open," Kauhane says. "I communicated my experience with Ivey Mitsuyuki, the Civic Adventures program assistant... and she made volunteering with Lo'iloa happen."

Whenever a Civic Adventures happens, I make time for it. It's a different way I can help and give back to the dirt... so to speak. --Heali'i

Pundyke of Lo'iloa has been clearing the forest and restoring the ancient taro patch for six years. He opened up the lo'i to community groups about two years ago. "When I get to work with kupauna through organizations such Kaunoa, it really makes me happy. It means that Lo'iloa gets to share some Hawaiian culture that the kupauna may not have learned from their parents because the culture was suppressed at the time when they were growing up," Pundyke explains. "Because of that, there's often a detachment, and for me this project is about rebuilding those relationships... and not only for them as kupauna, but for their grandkids because there is a resurgence in Hawaiian culture today. By reconnecting, I hope that they can give their grandkids a blessing to be involved in their culture rather than — nah, never mind. I see the reconnection as a healing process."

Kauhane, who is of Hawaiian decent, echoes that sentiment. His father was raised in Kahana Valley, Oahu, where he cultivated kalo. Then, the family moved to town and worked as state employees and teachers. Kahana Valley was later transformed into a subdivision and the valley was designated as a park.

... To see this restored lo'i is pretty exciting to me. --Nalani

"Being here made me think about who I am, who my ancestors are, what they did and what am I doing," Kauhane says. "Volunteering here puts us back in the dirt where we need to be."

"I have the choice to watch ESPN or to do something that is beneficial to everyone — so volunteering is what I decided to do," he says. "Whenever a Civic Adventures happens, I make time for it. It's a different way I can help and give back to the dirt... so to speak."

Nalani Archibeque, 68, a Kaunoa participant and community psychologist in hospice, says, "I'm still working but I just appreciate the opportunity to volunteer. Research shows that even if you volunteer for a couple hours a week, it releases the feel-good dopamine. We get supported by giving."

She recalls, "Coming up here was my first Civic Adventure. I imagine that they're all great, but to do this one first... wow. I was impressed because Lo'iloa put 20 of us kupauna in the lo'i and in no time the thing was clean! Cut, and piled up. Nobody talked, we just worked."

Pundyke laughs, "That's the thing about working taro patch. It's really a time of reflection. As you get connected with the land... you're in the mud... in the Hawaiian perspective that's kulou — you're bowing down and reverence while you clean."

Born of Japanese/Haole/Hawaiian parents, with a hanai Hawaiian father, Archibeque remembers, "My dad always had a poi bowl on the table, but lots of times he couldn't get kalo, so he'd make the 'ulu (breadfruit) poi, which I... did... not... like! When we lose our food, we lose our language, we lose our culture. That's true for any native peoples, so to see this restored lo'i is pretty exciting to me."



Courtesy of Kaunoa Senior Center



Courtesy of Kaunoa Senior Center

Kaunoa volunteer and member, Lee Murakami (right), gifts Ms. Hamashige a present from the Angel Tree.



Kaunoa is a lifestyle. --Lee

### Lee: Kaunoa Volunteer & Avid Student

"It's a refreshing thing to be here," says Lee Murakami, a Kaunoa participant and volunteer. "I encourage all of the seniors... come, don't stay home and watch Korean dramas. Come out here and be active."

Soon after Murakami, 74, retired as an intermediate public school teacher in 1995, she was ready to look for activities and things to do. "I joined Kaunoa and I've been taking classes and volunteering ever since. It's good. I'm never alone, which is really wonderful. You get all the people here and everybody is so friendly and helpful."

She spends most of her days at the center doing a variety of activities — Jazzercise, Pilates and weightlifting. "I focus on the exercise classes because I want to keep fit. I want to be independent. I don't want to fall or to be in a wheelchair. These exercises keep me strong so I can travel," she says.

On volunteer days, you can find Murakami at the front office where she helps with enrollment and class updates. "So, that's the 'work' part," she says, "but even that's fun because I get to meet a lot of new people every day."

Coincidentally, as a youth in the 1950s, Murakami attended Kaunoa School, which is the current location of Kaunoa Senior Center. "It's so funny, so here I am again but in my senior years. I'm back at school learning different things, having fun and really enjoying myself here."

Harvesting taro at Lo'iloa.

### ADVENTURES, AMBITIONS & ALTRUISM

#### Nalani & Heali'i: Kaunoa Leisure/Wellness Programs Volunteers

While developing the Leisure/Wellness Programs, Kaunoa has found that Baby Boomers prefer volunteering opportunities that are more active, hands-on and outdoorsy.

"The new generation of adults 55 and better want to experience new things and they don't really like to commit to one organization," Griffith says. "That's why we partner with a variety of local nonprofits. The nonprofits get the opportunity recruit new volunteers, while the seniors get a unique experience, access to exclusive locations and are able to learn something new."

A recently developed Kaunoa volunteer activity is Civic Adventures, which blends volunteering with enriching activities. One of the adventures — in partnership with the Hawai'i Nature Center — is the Lo'iloa Project. Project director Kawewehi Pundyke leads a half-mile hike up to Lo'iloa in 'Iao Valley to the wetland lo'i (taro patch) where seniors learn about restoration efforts and help maintain the ponds.

Restored taro patches at the Lo'iloa Project, where Kaunoa members volunteer as part of Civic Adventures.

Courtesy of Aimee Harris





*Veteran instructor Judy Ridolfino teaches one of Kaunoa's many fitness classes.*

**I don't treat our members like seniors...and they don't act like it. --Judy**

## LEISURE WELLNESS PROGRAM

### **Judy: Kaunoa Instructor**

Judy Ridolfino has been an instructor of Kaunoa's Leisure/Wellness Programs for more than 20 years and currently teaches 12 classes a week.

With belief that variety contributes to good health, her classes range from calligraphy and cupcake wars to stretchy bands and Nordic pole walking.

When you walk into one of Ridolfino's strength training classes, the first thing you notice is the size of the weights. "We don't lift three-pound weights. I care about my class members so I don't let them use the same weight week after week. I encourage them to 'heavy up.' It's loving torture," she laughs, "that's why members come back."

Sometimes Ridolfino encourages class attendance by offering fruit smoothies, too. She says, "But once they see the results from class—better bone density, lower cholesterol and stronger bodies—it's not about the smoothies anymore."

The social aspect of class is equally important as the physical fitness. Ridolfino notes that having fun and making friends keeps people young and helps to prevent other problems.

"Sometimes in class, someone will come up and share with me about a sickness or a loss in the family, and I encourage them to keep coming to class so that everybody can give them that extra attention," she says. "You've got a bonding of friends here that's unlike anywhere. That's a big part of Kaunoa."

### **Debby: Kaunoa RSVP Volunteer**

The Retired & Senior Volunteer Program (RSVP) is one of the largest volunteer networks in the nation for people 55 and better and prioritizes projects for each local community. It is federally funded by the Corporation for National & Community Service.

Numerous studies have found that when older adults give to their community, they also receive personal health benefits such as improved mental health, higher levels of happiness and reduced stress and lower health care costs.

In fiscal year 2013, 659 Kaunoa RSVP senior volunteers alone gave 61,548 hours to better the lives in their communities.

To reach the community, RSVP collaborates with local non-profit agencies and programs. One such partnership is with the Lāhainā Complex After School Enrichment Tutoring Program, where 3rd through 8th graders receive after school tutoring in reading, writing and math.

Debby Takahashi, 72, a former teacher at Baldwin High School, is on Kaunoa's RSVP Advisory Council and has tutored 4th grade math for the past three years.

**RSVP lets us care for people and be social, too. --Debby**

"After I retired from 34 years of teaching, I was so afraid of not having a social base. I wondered what I was going to do during the day... of course, this was before I had grandkids," Takahashi laughs. "RSVP lets us care for people and be social, too."



*Courtesy of Kaunoa Senior Center*

*Nearly 200 seniors, including Debby Takahashi (right), made 3,000 lei at the Blossoms For The Brave event. On Veteran's Day, the lei decorated gravesites at the Makawao Veterans Cemetery.*

## WHEELS & HOT MEALS

### **Ruth: Beneficiary & Administrator**

Ruth Griffith's family received Kaunoa services, and is a prime example of the powerful impact that senior services can make on kūpuna and their families. While Griffith and her brother were attending Mainland colleges, their parents became seriously ill. "I wanted to come home to help, but my parents didn't want me to quit college. It was a family dream for us to go to school... my brother and I were the first generation," Griffith recalls.

For situations where seniors are homebound, the center offers two programs—Assisted Transportation Program and Meals On Wheels.

The transportation program provides one-on-one escort services to help the frail conduct essential activities—shopping, banking, doctor visits—so that they can age at home.

Meanwhile, the Meals On Wheels Program delivers 400 hot, nutritious, ready-to-eat midday meals to seniors. "An important part of Meals On Wheels is the face-to-face safety check," Griffith says. "Volunteers ensure that the seniors are well enough to answer the door. The check puts the family's mind at ease and has saved seniors' lives."

These same services gave Griffith and her brother confidence in their parents' care and allowed them to focus on school.

Griffith returned to Maui after college, yet she was unable to work and care for her parents. So, Kaunoa continued its support and services.

"The whole Kaunoa system held our family together... they did this for us for more than 10 years," Griffith says.

Shortly after Griffith's mother passed, the Kaunoa West Maui Senior Center opened its doors and she was hired as program assistant. "For me, it was the most natural thing in the world. It was fate," she says. "I wanted to give back and directly impact other seniors and families of Maui."

Griffith quickly moved up to assistant administrator. That brought her to Kaunoa Senior Center in Pā'ia where she currently serves as administrator.

"Kaunoa has been a part of most of my life. I literally would not be here if it weren't for its services. Being able to give back after having received so much is truly a blessing," Griffith says. "That's why I love Maui. We take care of each other." ■



*Courtesy of Kaunoa Senior Center*

*The Congregate Nutrition Program at Kaunoa provides anyone 60-plus with a nutritionally balanced meal in a fun and social environment.*

**A**cross Maui County—including Moloka'i and Lāna'i—there are many organizations that offer senior services.

For example, **Na Pu'uwai** opened a Department of Human Service licensed adult day care program on Moloka'i. Certified nurse assistants keep kūpuna busy with activities, including the development of a small garden that is harvested for making snacks.



On Lāna'i, the new (two year-old) **Lāna'i Senior Center** is a beautiful building that houses offices for the Maui County Office on Aging, Kaunoa and the DMV. It contains a dining room for the Congregate Lunch Program and classrooms for Leisure/Wellness classes and activities.

And in Wailuku, Maui, volunteers at the nonprofit **Na Hoaloha—Neighbors Helping Neighbors** have been helping Maui's seniors remain independent for more than 17 years.

Executive director Gerri Shapiro calls Na Hoaloha

"Match.com for seniors." Volunteers are carefully matched with seniors to create long-term relationships, providing services "from the heart."



with activities, including the development of a small garden that is harvested for making snacks.

On Lāna'i, the new (two year-old)



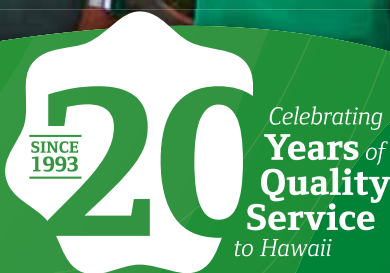
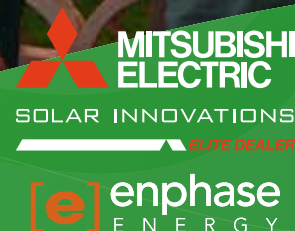
*Alfred Huang and volunteer Barbara Kennedy*



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# All-In-One Services Help Seniors Stay Home

by Deborah Arendale of the Maui County Office On Aging

It is no secret that the number of individuals over the age of 60 is increasing exponentially. Without massive changes to operations, there will be no way to effectively meet the needs of seniors in the future. This we know. What may not be so evident are the strides forward that the Hawai'i State Executive Office on Aging and the Area Agencies on Aging (AAA) in Hawai'i are making in "getting ahead" of the population boom.

About 18 months ago, the Maui County Office on Aging (MCOA) implemented a new assessment protocol that each AAA in Hawai'i will eventually use. (Kaua'i began the use of the new tool a year ago). And let me warn you, it is a long assessment. So, why implement an assessment that could be construed as cumbersome and downright bothersome for frail seniors?

The answer lies in what seniors and family caregivers end up receiving from the assessment. Imagine a senior who needs assistance in order to remain safely at home. Maybe the senior and family identify a few services that would allow him/her continued independence. Rather than having to call numerous agencies and participate in separate assessments, the AAA can conduct one assessment that provides a comprehensive view of how to help keep that senior at home.

I like to think of the assessment as a traffic light. MCOA used to only determine the red and the green lights. We could easily identify when seniors were in the "red" and required immediate in-home assistance. We could also determine functions for which the senior required no assistance—the "green" areas. The new assessment process allows us now to identify the "yellow" at-risk areas as well. These are the areas that do not yet require intervention but that could eventually undermine the senior's desire to remain independent at home.

By identifying the at-risk areas, MCOA can assist families in taking a proactive approach. We no longer simply authorize necessary services, but we help the individual and family plan to avert the need for services in the future.

So, yes, we spend a few hours getting to know

the senior and family caregiver. But the time is well spent. We identify not only needs, but also areas of strength and potential areas of risk. Seniors receive a comprehensive support plan designed to meet current needs, improve function when possible, and prevent further decline.

This proactive approach, combined with evidence-based health promotion activities, is critical to the future success of the aging network. We know the amount of funding we receive will not keep pace with the aging population. Therefore, we must engage in coordinated planning efforts that maximize health and independence in a pre-emptive manner and be able to meet the needs of at-risk seniors for years to come. ■

## Maui County Office On Aging

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# Downsize & Declutter The Easy Way

Most of us who have lived in the same home for decades have collected a good amount of personal treasures. And before you know it, you're shocked by all the things you own. Some people may call these things clutter or trash, but to the owner these things could be a lifetime of memories. The difficulty comes when we have to think about downsizing or decluttering because it's a safety concern (trip hazard), or we need more open space for a walker or wheelchair or move to a smaller home. Many say that they have "so much stuff" that it's "just overwhelming." Sometimes people even become trapped by their own personal belongings and can't seem to break the "cycle."

Over the past three years, Senior Move Managers has helped more than 300 clients downsize and declutter their homes.

## The most frequently asked questions include:

- Where do I start?
- How do I get rid of all my things?
- I really hate to throw everything away, where should all my things go?
- Are there places that I can donate or sell my valuable items?
- I may need it later, so should I store it or do something else with it?

If you're like most people, starting the process



can be the most challenging step. However, once the ball starts rolling, people can see the progress and experience what success actually feels like. Sorting through belongings (and emotions) becomes easier, and the feeling of accomplishment

by Dan Ihara of Senior Move Managers



changes attitudes toward the clutter. This is a sign that the homeowner is on his/her way to some significant changes in life.

## Here are some decluttering tips:

✓ **Schedule a time** to start and set mini goals so that you can see progress over time.

✓ **S.O.R.T.** your things into four categories: Sell, Offer, Retain and Toss. Everything in your home can fit into one of these four "piles."

✓ **Begin with high-traffic areas** to increase safety, since safety is the first concern.

✓ **Limit the number of new items** coming into your residence. Even if an item is on sale, hold off on buying it and bringing it into your home. It will come on sale again when you really need it.

## When you SORT through your items, ask yourself the following questions:

- Do I really need it?
- When was the last time I used it?
- When will I use it again?
- How often do I use it?

These questions will help you think about each item and figure out which SORT pile it belongs in. They will also help you detach from your belongings.

There are many small steps that lead to success. The most important step is to ask for help. Going through belongs is a big job—emotionally and physically. Items can be large, heavy and dangerous. When you decide to downsize or declutter, make sure you have some helping hands. ■

For information, call Dan Ihara, Senior Move Managers  
808-256-7873 | [www.smmhawaii.com](http://www.smmhawaii.com)

# Creating Ageless Kitchens

by Reiko Lewis,  
Ventus Design



As we grow older, the need to renovate our home to meet evolving needs grows... but so can the headache from all of the labor involved.

Your home should represent who you are and your lifestyle. It should be a space that has great energy and is a source of pride. And, sometimes simple, strategic changes can make your house a home for life. Enhancing your home, especially the most frequently used room—the kitchen—doesn't have to involve major work to make a major difference.

As we age, everything around us seems to get taller, heavier and out of reach. Some seniors seem to "shrink" and probably have the most problems in the kitchen where they aren't able to reach high shelves. Sore joints can prevent them from stooping down and pulling things out from low drawers. A quick and effective fix to these types of physical limitations could include install-

ing cabinet systems that allow kūpuna to pull down and push up cabinets. Even small changes such as installing single-level flooring and layered lighting can make a world of difference. And with convenience and safety in mind, the placement of appliances should always be reviewed. For example, simply lowering a microwave oven to a reachable surface can prevent spills and burns.

Besides being the place to prepare meals, the kitchen is often the place where friends and family congregate. As such, it can benefit the most from a design update from which people of all ages can benefit and appreciate. ■

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# Solar Savvy: Tips From Industry Pros

by Bruce Ekimura of Alternate Energy

Look around. Gleaming new solar panels are going up on roofs all over Hawai'i. It's no wonder — with our exorbitant electricity rates, year-round sun and substantial tax credits, installing a PV system in Hawai'i makes so much sense, especially if you're on a fixed income. Homeowners who educate themselves before investing will enjoy reliable energy savings for generations to come.

## Here are four tips from the pros:

- Be aware of sales gimmicks like cash rebates or free trips. Because of the tax credits involved, the government frowns upon these kinds of incentives. Avoid being vulnerable to an audit.
- Insist on a reputable solar panel manufacturer. There are literally dozens of new brands jumping on the PV bandwagon. You are making an investment that should last decades. Will the company be around to honor its warranty?

- Ask if the provider employs its installers. Many providers use sub-contractors to handle the all-important installation aspects. If something goes wrong two years down the road, you don't want your provider passing the buck.
- Be sure to hire a full-service, licensed solar company. Look for the state's C-60 Solar Power Systems Contractor license. This ensures your provider has passed rigorous testing and has the necessary experience with solar, roof work, hook-ups and permitting to do a top-notch job. ■



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803 Ahua St., Honolulu, HI 96819  
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# 8 Things On My Medicare To-Do List

Information and assistance provided by the Hawaii SHIP/Sage PLUS Program

Planning ahead for 2014, made me stop and ponder for a moment... what are the things that are really important to me? First thing that came to my mind was my family. Second was the health of my family and myself. This article is dedicated to Medicare recipients and their caregivers so that we can all have a healthy and happy New Year. Here are 8 easy things that can help you navigate the healthcare maze.

**1] Make an appointment** for your Annual Wellness Visit. This is a Medicare benefit that provides you and your physician an opportunity to sit down and develop or update a personalized prevention plan to protect you against disease and disability, based on your health and risk factors. This is not an annual physical exam.

**2] Follow that prevention plan!**

**3] Sit down with your loved ones** and discuss your end-of-life wishes and complete an advanced health care directive form. Your medical team and family will use this document if you are ever unable to make your wishes known. Forms are available online at [www.kokuamau.org](http://www.kokuamau.org) and [www.hawaiiiship.org](http://www.hawaiiiship.org), or by calling the Sage PLUS Program at 1-888-875-9229.

The advanced health care directive can be as detailed as you like. Be sure to discuss it with your family and give a copy to your physician. If you currently have an advanced healthcare directive, take a moment and make sure it is still in line with your wishes.

**4] Do you have a POLST** (Physicians Orders for Life Sustaining Treatment) document on file? Printed on bright pink paper, and signed by both a doctor and patient, POLST helps give seriously ill patients more control over their end-of-life care. For more information, pick up the upcoming Feb/March issue of *Generations Magazine*.

**5] Medicare** provides most preventive benefits with no co-pay. Take advantage of them to keep you on track toward good health.

**6] Do you have family members that help you** with your health insurance? Health and drug plans offer a "authorized representative" form that


enables that person to obtain information about your health coverage and billing on your behalf.

**7] VOLUNTEER!** Volunteering is a great way to meet new people, help your community and keep you active. The Hawaii SHIP has several different volunteer opportunities.

**8] Do you belong to a community group** that would like an educational Medicare presentation? Call or email Hawaii SHIP to request a speaker.

The Hawaii SHIP (State Health Insurance Assistance Program) is a volunteer-based Medicare counseling program that is available statewide through a grant from the Centers for Medicare & Medicaid Services. For assistance, volunteer information or to request a Medicare speaker, contact us 1-888-875-9229 or [help@hawaiiiship.org](mailto:help@hawaiiiship.org).






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# Start A New Tradition With Social Security

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

The holiday season has arrived—a time of year that is steeped in tradition. We'd like to suggest that you start a new tradition. It actually starts with breaking the old tradition of trudging to an office when you need to do business with Social Security.

Sometimes traditions evolve. Many of the things your parents or grandparents did in a Social Security office you can now do online. For example, if you're not yet receiving benefits, you can request your Social Security Statement or use the Retirement Estimator to get an accurate picture of what your future benefits will be. You can read or listen to our publications, find out whether you qualify for benefits—even apply for Social Security disability, retirement and spouses benefits online from the comfort of home.

You also can go online to get a replacement Medicare card or appeal a medical decision made

about your disability claim. You can do all this and more at [www.socialsecurity.gov](http://www.socialsecurity.gov).



**Set up an online account to:**

- receive your benefit verification letter
- review benefits
- view earnings record
- change your address or phone number
- start or change your direct deposit
- check your information

Join the millions of people and start a new tradition: forego the holiday traffic to the office by going to [www.socialsecurity.gov](http://www.socialsecurity.gov).

For other information and locations near you:  
**1-800-772-1213 (toll free) | 1-800-325-0778 (TTY)**  
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# Hawaii Connector Must Be Consumer Friendly, Accountable & Sustainable

by Gerry Silva, state president of AARP Hawaii

Beginning in January 2014, Hawai'i residents who are without health insurance, small businesses, and those who are self-employed will be able to be covered by insurance purchased through an online marketplace known as the Hawaii Health Connector. The Connector was established by the state Legislature in 2011 to offer health plans to the public under the Affordable Care Act.

After more than \$200 million in federal dollars, the Hawaii Connector was last in the nation to provide plan information. It has a long way to go to become the reliable and consumer-friendly organization that Hawai'i deserves. Equally important, it must be able to sustain operations without federal funds in 2015 — just 14 months away.

AARP wants the Connector to succeed, but as of the beginning of November its website was minimally functional. Navigation is cumbersome and tools consumers need are lacking. To be consumer friendly, the website needs to add major features such as:

- tools to assist in understanding plan choices
- quality of care information, including quality ratings for hospitals, physicians and other providers
- patient experience information that allows patients to rate their providers
- complaint data

Accountability and transparency are major concerns. The Connector was created by the Legislature as the only private, non-profit exchange in the nation. It allowed HMSA, Kaiser, and Hawaii Dental Service to have voting board members despite clear conflicts of interest. The

concept was championed by Sen. Roz Baker of Maui. Arguments were that a private entity, freed of the restraints of government bureaucracy, would be more nimble and cost effective.

But as a private entity, the Connector is not subject to the State Sunshine Law. In an attempt to remedy this lack of openness, Sen. Les Ihara introduced SB 830 that would have required the Connector to comply with open meeting and notice provisions. The bill was held in the Consumer

Protection Committee, chaired by Sen. Baker, and it never saw the light of day.

During the informational briefing to the Legislature on October 9, there were lots of outreach anecdotes. Consumer outreach and education is critical. The Connector Board

should take the lead on a specific outreach plan to reach Hawai'i's 100,000 uninsured residents.

The deadline for all exchanges in the nation to be self-sustaining is rapidly approaching. Sustainability is a federal mandate and the Connector needs to deal with it quickly. An early Connector estimate put its 2015 operating costs at nearly \$16 million. It needs to identify revenue to match. The Connector Board needs to provide the direction and pull out all stops to become sustainable. There must not be any last-minute surprises. The Connector has to come through. After a huge investment in federal tax dollars, Hawai'i's taxpayers must not be asked to pay the difference in 2015 and beyond or — worse yet — bailout the Connector by making it a state agency. ■

Contact AARP Hawai'i for more information:  
State Office: 808-545-6024 | Toll-Free: 866-295-7282  
aarp.org/hi | facebook.com/AARPHawaii  
twitter.com/AARPHawaii



## Finding Funds For Long-term Care

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

Preparing for aging and care is not easy and many do not anticipate the costs associated with long-term care. Some of us assume that relatives will be able to provide care, however this doesn't always pan out. Those who are not prepared for long-term care costs are left wondering how they will afford their care or the care of a loved one. Whether assisted living, in-home care or a nursing home is the type of long-term care needed, the costs can be overwhelming. Nursing homes on O'ahu can charge \$6,000 to \$10,000 per month. This is why it is important for families to explore all of their options.

For example, a program called the Community Care Foster Family Home Program under the State of Hawai'i offers long-term care in licensed adult foster homes within the community. The cost for this program ranges from \$3,000 to \$5,500 per month. This is half the cost of a nursing home.

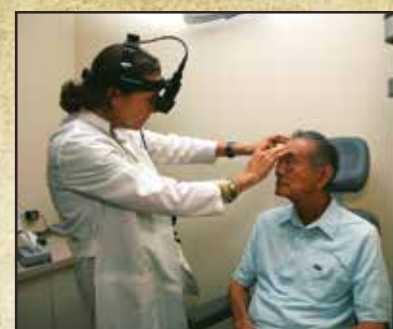


Moreover, Medicaid covers the cost for care and services under the program for those who qualify.

For more information, visit online at [humanservices.hawaii.gov/ssd/home/adult-services](http://humanservices.hawaii.gov/ssd/home/adult-services), scroll down and click on the Adult Foster Care Program tab. ■

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](mailto:nightingalecmi@hotmail.com), or visit [www.nightingalecasemanagement.com](http://www.nightingalecasemanagement.com)

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# Conversations About Wishes

by Jeannette Koijane, MPH, executive director of Kokua Mau, Hawai'i Hospice and Palliative Care Organization; and Leanne Logan, a nurse educator who specializes in palliative care

Auntie K was having trouble breathing at home and her son called 911. She is now in the Intensive Care Unit. The doctor asks the family, "What would your mother want us to do if she could speak for herself right now? She's having more trouble breathing. Do you want us to *"do everything?"*"

Unfortunately, this is a very common scenario at hospitals in Hawai'i. Sometimes, even when people have thought about these things and discussed them with their doctor, they haven't sat down and talked with their family. And, yet, it is the family that the doctors and nurses turn to for answers.

No one says that conversations about these things are easy. They are not easy. So how do you get started? Who should be involved? In Hawai'i, one place to turn is Kokua Mau, Hawai'i Hospice and Palliative Care Organization. Kokua Mau knows these conversations are crucial and it invites you to use its free resources to help explore options and begin the conversation.

Kokua Mau is a group of volunteers from many organizations and professions who have joined together *"to weave a lei of caregiving and support so that the people of Hawai'i facing serious illness can live in the place*

*of their choice, with relief of pain and suffering and according to their values, beliefs and traditions."* (Kokua Mau Mission Statement)

Kokua Mau has information for individuals, families and health professionals. Its website ([www.kokuamau.org](http://www.kokuamau.org)), has direct links to community resources, such as downloadable Advance Directive forms and printable information that covers topics that we often find difficult to talk about. For instance:

- If someone is not able to eat, what are the pros and cons of tube feeding? (You can view or download a guide for decision making about tube feeding on Kokua Mau's website.)
- What is POLST? (Physicians Orders for Life-Sustaining Treatment, a portable doctor's order that makes your wishes known.)
- What are the pros and cons of CPR for someone who is elderly and frail? (Did you know that among this group CPR is less than 5 percent effective?)

Along with written resources, Kokua Mau has a Speakers Bureau that can meet with your group to start the conversations that we all need to have.

As our state's nonprofit hospice and palliative care organization, Kokua Mau recently received national recognition with the 2013 Trailblazer Award from the National Hospice and Palliative Care Organization.

So, what happened with Auntie K? Fortunately her son and other family members began to remember that when her brother had been hospitalized, Auntie K had spoken of what she would want if that happened to her. Because of this, they were able to come together as a family and follow her wishes. The members of Kokua Mau hope that with the use of its free resources, none of you will ever end up at the bedside of your loved one wondering what she or he would have wanted. ■

Kokua Mau, Hawai'i Hospice & Palliative Care Organization  
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**PART I: INDIVIDUAL INSTRUCTIONS FOR HEALTH CARE**

The following statements only apply:

- If I am close to death and life support would only postpone the moment of my death.
- If I am in an irreversible state such as an irreversible coma or a permanent vegetative state, I do not want life support.
- If I have brain damage or a brain disease that makes me permanently unable to make health care decisions about myself.

INITIAL ONLY ONE (1) CHOICE IN EACH SECTION AND CROSS OUT ALL THAT I DO NOT WANT.

**A. CHOICE TO PROLONG OR NOT TO PROLONG LIFE**

YES, I do want to have my life prolonged as long as possible within the limits of health care standards that apply to my condition.

OR

NO, I do not want my life prolonged.

**B. ARTIFICIAL NUTRITION AND HYDRATION (FOOD AND FLUIDS BY TUBE INTO MY MOUTH OR NASAL TUBE)**

YES, I do want artificial nutrition and hydration.

OR

NO, I do not want artificial nutrition and hydration.

**C. RELIEF FROM PAIN**

YES, I do want treatment to relieve my pain or discomfort.

OR

NO, I do not want treatment to relieve my pain or discomfort.

**D. ETHICAL, RELIGIOUS, OR SPIRITUAL INSTRUCTIONS (OPTIONAL)**

Is there a church, temple, spiritual group or a special person from whom you wish to receive spiritual support?

Name \_\_\_\_\_ Phone \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**E. DO YOU WANT HOSPICE CARE, IF APPROPRIATE?** YES \_\_\_\_\_ NO \_\_\_\_\_

(Hospice provides physical, psychological, emotional, and spiritual support and counseling for the patient and his/her family. Hospice is available in home, hospital, hospice-unit, and nursing home settings.)

**F. PRIMARY CARE PHYSICIAN**

Name \_\_\_\_\_ Phone \_\_\_\_\_

**G. OTHER WISHES**

If you do not agree with any of the choices above or wish to add other instructions, including body and organ donation, you may add pages. If you are or could become pregnant, consult your doctor, and consider adding special instructions regarding or adding provisions. Remember to sign, date, witness or notary public.

File copies of your Advance Health Care Directive with: ☐ Doctor ☐ Family ☐ Agent



# Home Care For Stroke Survivors

by Teri Bruesehoff, Chief Operating Officer HiHomeCare (The Hawaii Group subsidiary)

**F**ACE: Does the person's smile droop?  
**A** RMS: Is one arm weak?  
**S**PEECH: Is speech slurred?  
**T**IME: If you see any of the above signs, call 911!

Time is crucial when witnessing a stroke.  
Think **F.A.S.T.**

Caring for stroke survivors at home can be overwhelming for anyone. Getting outside help from home care agencies can make a difference in your ability to balance your life with your loved one's needs.

Ask the following questions to find a trustworthy company with qualified, reliable caregivers who are also compassionate and dedicated.

**Does the provider send a Registered Nurse (RN) to meet the family and develop a plan of care for the caregivers to follow?**

As part of the admission process, an RN Clinical

Manager should meet you and your family at the home, assess the family dynamics, perform a head-to-toe physical assessment, provide a home safety inspection and develop a customized care plan for the caregivers to follow. An RN should be available to you 24/7 to provide support.

**Are caregivers supervised and evaluated by a Registered Nurse?**

On a regular basis an RN should:

- ✓ Perform assessments of the patient and make any changes to the care plan
- ✓ Ensure that the family is satisfied with the caregiver and the services the agency is providing
- ✓ Assure the family that they are there as a resource for all parties ■

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ALZHEIMER’S & CAREGIVERS SUPPORT GROUPS (SG)

OAHU				
Aiea	Alzheimer’s SG	St. Timothy’s Episcopal Church	98-939 Moanalua Rd.	3rd Mon, 7 pm
Aiea	Pearl City Caregivers SG	Kapiolani Medical Center	98-1079 Moanalua Rd.	2nd Tue, 7 pm, 625-3782
Honolulu	Alzheimer’s SG	Kilohana UM Church, Rm. 6	5829 Mahimahi St.	2nd Mon, 7 pm
Honolulu	Alzheimer’s SG	Central Union Church, Fireside Rm.	1660 South Beretania St.	4th Thu, 10 am
Honolulu	Alzheimer’s SG	The Plaza–Punchbowl, Activity Rm.	918 Lunalilo St.	4th Sat, 3 pm
Honolulu	Eldercare SG	residential	710 Ahukini St.	4th Sat, 9:30 am, 395-9082
Honolulu	Koolau Caregivers SG	First Presbyterian Church	45-550 Kionaole Rd.	1st Thu, 7 pm, 625-3782
Honolulu	Makiki Caregivers SG	Community of Christ Church	1666 Mott Smith Dr.	4th Mon, 7 pm, 625-3782
Honolulu	Project Dana	Honpa Hongwanji Betsuin	1727 Pali Highway	2nd, 3rd, 4th Wed, 945-3736
Honolulu	VA Caregiver SG	VA Matsunaga Spark Center	459 Patterson Rd.	2nd Mon, 433-7646
Kailua	Alzheimer’s SG	Castle Medical Center, Wellness Ctr.	640 Ulukahiki St.	3rd Tue, 6 pm
Kailua	Castle Hosp. Caregiver SG	Castle Medical Center, Pikake Rm.	640 Ulukahiki St.	4th Thu, 10 am, 263-5077
Kaneohe	Alzheimer’s SG	King Intermediate School, Port. 1	46-155 Kamehameha Hwy.	2nd Sat, 10 am
Kapolei	W. Oahu Caregivers SG	The Caregiver Foundation	891 Kamaaha Ave.	4th Thu, 7 pm, 625-3782
Mililani Mauka	Alzheimer’s SG	The Plaza–Mililani	95-1050 Ukuwai St.	4th Wed, 6:30 pm
Wahiawa	Ctrl. Oahu Caregivers SG	Wahiawa General Hospital	128 Lehua St.	1st Thu, 625-0420
BIG ISLAND				
Hilo	Alzheimer’s SG	Church of the Holy Cross	440 W. Lanikaula St.	2nd Tue, 10 am
Hilo	Alzheimer’s SG	Aging and Disability Resource Ctr.	1055 Kinoole St.	2nd Wed, 5 pm
Hilo	Alzheimer’s SG	Hawaii Island Adult Care	34 Rainbow Dr.	3rd Thu, 9 am
KAUAI				
Lihue	Agency on Elderly Affairs	Piikoi Building	4444 Rice St., Suite 330	3rd Thu, 2 pm
Princeville	Alzheimer’s SG	Church of the Pacific	4520 Kapaka St.	2nd Thu, 3 pm
Puakea	Alzheimer’s SG	Regency–Puakea	2130 Kaneka St.	4th Tue, 4:30 pm
Westside	Alzheimer’s SG	Kauai Veterans Memorial Hosp.	4643 Waimea Canyon Dr.	4th Thu, 3:30 pm
MAUI				
Kahului	Alzheimer’s SG	Adult Day Care Center	11 Mahaolu St.	4th Tue, 3 pm
Wailuku	Alzheimer’s SG	Hale Makua	1540 Lower Main St.	3rd Thu, 5:15 pm

For more information about Alzheimer’s support groups in your area, call the association office nearest to you.  
**Hawai’i:** 808-443-7360 | **Kauai:** 808-245-3200 | **O’ahu:** 808-591-2771 | **Maui:** 808-242-8636

For online information on caregiving support groups, log on to these sites:  
Alzheimer’s Association Aloha Chapter | [www.alz.org](http://www.alz.org)  
The Caregiver Foundation | [www.thecaregiverfoundation.org/support-groups/](http://www.thecaregiverfoundation.org/support-groups/)  
Rehabilitation of the Pacific | [www.tinyurl.com/rehabpacific](http://www.tinyurl.com/rehabpacific)



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## Sober Seniors

by Dr. Ritabelle Fernandes, MD

According to the National Survey on Drug Use and Health conducted in 2012, nearly 41 percent of adults 65 years of age or older drink alcohol. Most of them don't have a drinking problem, but some of them drink too much. Men are more likely than women to have problems with alcohol.



### What are the effects of alcohol on aging?

Seniors are more sensitive to alcohol because they metabolize alcohol more slowly than younger people. As a result, alcohol stays in their bodies longer. Also, the amount of water in the body goes down with age, causing a higher percentage of alcohol in their blood than younger people after drinking the same amount of alcohol.

Aging lowers the body's tolerance for alcohol. This means that older adults can experience the effects of alcohol, such as slurred speech and lack of coordination, more easily than when they were younger. A senior can develop problems with alcohol even though his or her drinking habits have not changed.

### What are the health consequences?

Heavy drinking can damage the liver, the heart and the brain. It can increase the risk of developing certain cancers as well as damage muscles and bone. Drinking too much alcohol can worsen some health conditions such as diabetes, gout, hypertension, heart failure, liver problems and memory problems. Other health issues include mood disorders such as depression and anxiety.

### Does alcohol interact with medications?

Many medications interact with alcohol, for example taking aspirin or other blood thinners and drinking alcohol may increase the risk of stomach bleed. Tylenol and alcohol can increase risk of liver damage. Mixing alcohol with some medicines can cause sleepiness, confusion, lack of coordination, nausea, vomiting or headaches.

### How much is one alcoholic drink?

- one 12-ounce can or bottle of regular beer, ale or wine cooler
- one 8- or 9-ounce can or bottle of malt liquor
- one 5-ounce glass of wine
- one 1.5-ounce shot glass of hard liquor such as whiskey, gin, vodka or rum

### Are there any benefits to drinking alcohol?

Studies have shown that light to moderate drinkers — men who have one or two drinks a day and women who have one-half or one drink a day — are less likely to develop or die of heart disease than people who drink more or not at all. Moderate amounts of alcohol raises the level of high-density lipoprotein (HDL) also known as good cholesterol, which is associated with greater protection against heart disease. The risks of drinking must be considered along with the potential benefits. For example, as little as one drink a day can slightly raise the risk of breast cancer in some women, especially those who are past menopause or who have a family history of breast cancer.

### How much alcohol is safe to drink?

Healthy seniors should not drink more than three drinks a day or a total of seven drinks a week. However, people can still have problems within these limits. Depending on their health and how alcohol affects them, seniors may need to drink less than these limits or not at all.

### Do you need to stop drinking for better health?

For help and resources, please visit [www.hawaiiislandrecovery.com/resources](http://www.hawaiiislandrecovery.com/resources).

## Cataracts: Serious But Treatable

Cataracts affect more than 24 million Americans, with nearly 115,000 of them right here in Hawai'i. A cataract is when the normally clear lens of the eye starts to become cloudy, which blocks and distorts light necessary for the retina to process images.

The disease occurs naturally as we age, but some risk factors include exposure to ultraviolet light, diet, smoking, diabetes, use of some steroid medications and serious eye injuries. Cataracts usually worsen over time and can lead to blindness if left untreated.

Signs of cataracts include blurred vision, sensitivity to light, fading or yellowing of colors, poor night vision, sensitivity to glare and seeing a halo around bright lights. People at risk should get regular eye exams and be aware of the symptoms, especially if you are over the age of 40.

by Christopher Tortora  
M.D. of the Hawaiian Eye Center



There are various methods available to correct cataracts, but the general procedure involves removing the clouded lens of the eye and replacing it with an artificial lens implant. Surgery is typically outpatient with very little pain or discomfort. Modern cataract surgery can often be upgraded to include vision correction to reduce dependence on glasses and contacts for those with vision impairments near, far and in between.

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## Preventing Falls With Aquatic Exercises

by Julie Moon,  
Physical  
Therapist



One-third of the population over the age of 65 falls each year, and the risk increases proportionately with age. At 80 years, over half of seniors fall annually. Those who take a spill often develop a fear of falling. Fear gone unchecked may lead to limiting activities and loss of physical fitness, increasing risk of falling.

In these situations, it's important to consider alternate interventions for the elderly — especially for those with joint pain and medical conditions that restrict land training. A recent study from University of California, San Francisco found that water exercises were more effective in improving balance than land exercises.

The buoyancy of the water helps patients stay upright and reduces their fear of falling. The water's resistance allows patients more time to detect and correct postural errors that may lead to a fall. With aquatherapy, there is less chance for

injury, and patients are able to push the limits with their balance, allowing for quicker carry over to functional, land-based activities.

The Endless Pool's adjustable current offers a unique environment to challenge patients with speed, resistance and water depth, allowing them to advance to higher levels of stability and strength. Seniors are taught center of gravity control, postural strategies, gait exercises, strength, endurance and flexibility training.

Aquatherapy, with the Endless Pool, offers many benefits and should be seen as the modality of the future for fall prevention for the elderly. ■

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## Healthy Food Tips for Your Kidney

by Jeffrey Sisemoore, Director of Planned Giving for the National Kidney Foundation of Hawai'i

Are you aware of the caution about drinking cola drinks? According to a 2007 study, "carbonated beverage consumption has been linked with diabetes, hypertension and kidney stones, all risk factors for chronic kidney disease (CKD). Cola beverages, in particular, contain phosphoric acid and have been associated with urinary changes that promote kidney stones."<sup>1</sup> Drinking two or more colas per day was associated with increased risk of CKD.

Researchers are also learning that the issue may be more pervasive than carbonated beverages. The National Kidney Foundation recently reported that people who "consume a diet that is high in phosphorus could be doing damage to their heart, with or without pre-existing kidney disease." The foundation reports that some studies link high amounts of phosphorus from food with increased phosphorus in the body, ultimately leading to cardiovascular disease<sup>2</sup> and kidney problems.<sup>3</sup>

Phosphorus is a mineral that is found in the body and aids in making strong bones, among other things. However, if too much phosphorus is consumed damage can result. The most common form of phosphorus in foods is an additive called "phosphate," which can even be found in so-called "all natural" or "organic" foods and beverages.

It has been estimated that the average American adult needs only 700mg of phosphorus per day but is consuming at least twice this amount.<sup>4</sup> Phosphate can be found in some prepared boxed and frozen foods, many sliced breads, cereals, meats, dairy products and flavored drinks, among other items. Moreover, this form of phosphorus is nearly 100 percent absorbed by the body, unlike plant-based phosphorus like whole grains, dried beans, nuts and seeds, of which only 30 to 50 percent is absorbed.

People can control the amount of phosphorus they consume by reading food labels. Keep an



eye out for the letters "PHOS" as part of an added ingredient when shopping for foods and beverages. The National Kidney Foundation recommends that people eat fresh, unprocessed foods. Also consider enjoying water with a twist of lemon rather than that cola or other carbonated drinks. ■



National Kidney Foundation<sup>™</sup>  
of Hawai'i

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1 Epidemiology. 2007 July; 18(4): 501-506. doi: 10.1097/EDE.0b013e3180646338  
2 AKA Framingham Offspring Study  
3 <http://www.kidney.org/news/monthly/phosphorus.cfm?homestatic=PhosphorusInfographic?homeslider=Phosphorus>  
4 Food and Nutrition Board, Institute

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—Ted & Sets Ozawa



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# Are You 'Good to Go?'

by Mary Steiner, Campaign Manager for Compassion & Choices Hawai'i

We all know death is a natural part of life and something we will all experience. But have you thought about how you want to be treated during your final days? How you would like to die?

Though it's not an easy topic, and most of us avoid thinking about it, consider giving your death some thought this holiday season. What better way to start the New Year than with a resolution to complete your advance healthcare directive and talk to your family about what you want at the end of life?

In fact, there is a growing movement in Hawai'i and the nation toward considering how we want to die and sharing those wishes with doctors, caregivers and loved ones. Increasingly, people feel everyone deserves to make their own personal decisions for dying with comfort, dignity and control.

Compassion & Choices Hawai'i is part of this movement. They help people receive state-of-the-art care and the full range of options at the end of life, including disease-specific treatment, palliative care, hospice, avoidance of unwanted medical treatment and access to aid in dying, which is the option to advance the time of death if suffering becomes unbearable.

## How do you get the conversation started?

After many attempts to engage family members, one Compassion & Choices client set her holiday table with advance directive forms at every place setting and announced, "Nobody gets dinner until these are filled out." Now that's some tough turkey!

And while the paperwork is important, the essential thing is to get the conversation going. Try starting with, "If one of us ever had to make decisions about your treatment because you couldn't, it would be much easier if we knew what you really want." Then ask the following:

❖ Would you want life support if you have a terminal illness? What if you're in a permanent coma? What if you have a chronic illness such as Alzheimer's disease?

❖ Do you always want to know the truth about your condition? About treatment options and their odds of success? And what does "success" mean to you and quality of life?

❖ What will be important to you when you are dying? No pain? Hold on as long as possible? Family members present? What are your priorities?

❖ Would you want to be in a nursing home if your condition warranted?

Compassion & Choices has a free Good-to-Go Toolkit to guide your conversation and document the results at [www.CompassionAndChoices.org/advance-directive](http://www.CompassionAndChoices.org/advance-directive).

Compassion & Choices' End-of-Life Consultation is a free service. Professional consultants listen to each unique situation and provide information, emotional support and patient advocacy as people navigate complex choices about terminal illness or the dying process.

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# Lotteries & Sweepstakes: You're Not That Lucky

by Scott Spallina  
Senior Deputy  
Prosecuting Attorney

When Betty Lau (*victim's name changed*) of Kaimuki opened her mail, she could not believe how lucky she was to find out that she won the \$3-million Australian Lottery. The official looking letter explained that an unnamed company bought her a ticket as a promotional program and the enclosed Gold Credit Card from VISA contained the prize money. With the plastic card in hand, Betty felt confident this lottery was legitimate. Betty then read that the card had to be activated with a payment in order for her to gain access to the funds she had won. She was told, however, that any funds she paid would be put right back on the credit card. However, after making payment after payment, she received yet another notice that there was one more fee she had to pay in order for her to get access to the money. She had the feeling of playing a slot machine that kept showing "bar" "bar" cherry—one more spin (or, in this case, payment) and she would win big. For the next three months, Betty sent more than \$150,000 in an attempt to activate the card. It was only when she went through her entire savings account that she was forced to stop pursuing this fantasy.

Unfortunately, the Elder Abuse Unit at the Prosecutor's Office and the Honolulu Police Department are seeing the above scene being played out repeatedly in Hawai'i. Letters, emails, and telephone calls are being received by seniors in increasing numbers. Each giving news that is too good to be true.

These notices are official looking with impressive wording and says the victim must pay a small fee to receive their winnings. Some include credit cards, like in Betty's case, while others include a real looking check. The victim is told to cash the check and send the money to another party to pay for the transaction/processing fees. The bank cashes the check without verifying it is real (because they are customer friendly afterall).



The victim then sends the money to the third party. When the bank discovers that the check was fake, they make the victim pay the cash back and threatens to call the police on the victim for passing a bad check.

These scams have some things in common. Firstly, the notices state that the victim must act soon or the monies won will be put back into some sort of "general lottery fund." Secondly, the letters advise the victims to not tell anyone they won so that they do not become victims of fraud. And finally, each of these letters ask for an advanced payment of fees in order to access the winnings.

## How can you prevent this from happening to you?

- Watch the news for information about recent scams.
- Review your bank statements for any unauthorized withdrawals.
- Never rush into sending money to strangers. Talk to family, friends or financial advisors before taking action.
- Do not fill out contest entry forms. The entries are made into lists that can be bought by scam artists who can then contact you with accurate information you provided for the contest.
- And, finally, realize you are not that lucky to have won a contest you never entered. ■

To Report Suspected Elder Abuse, call:  
**Adult Protective Services**  
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or visit [www.ElderJusticeHonolulu.com](http://www.ElderJusticeHonolulu.com).  
All reports are confidential.





## Is Physician-assisted Suicide Legal In Hawai'i?

by Scott A. Makuakane  
Counselor at Law

A large, well-funded national organization has been taking out print ads and airing TV commercials that claim that doctors in Hawai'i are providing lethal doses of medication to individuals who desire "aid in dying." According to the ads and commercials, this is perfectly legal because of a newly discovered loophole in Hawai'i law.

As it turns out, however, the ads and commercials ignore what Hawai'i's chief law enforcement officer, attorney general David Louie, has said about this topic. In an opinion letter dated December 8, 2011, Louie addresses:

- (1) whether section 453-1 of the Hawai'i Revised Statutes (the supposed newly discovered loophole) authorizes a physician to assist a terminally ill patient with dying
- (2) whether any criminal laws prohibit "aid in dying"

Louie opines that the loophole being touted in favor of physician-assisted suicide simply allows doctors to prescribe unconventional "remedial agents or measures" (i.e. medication or treatment intended to make the patient better—or at least to provide pain relief and comfort), not cause the patient's death. In the attorney general's view, the law clearly does not allow doctors to prescribe lethal doses of medication.

As to the second question, Louie opines that physician-assisted suicide would constitute the crime of manslaughter. However, proving that the crime had been committed would involve convincing a jury that the physician intended for the patient to commit suicide, and that the lethal medication prescribed by the physician accomplished its intended task. As we all know, proving that a crime has been committed is not necessarily an easy task. But the fact that a crime is difficult to prove does not mean that no crime was committed. Obviously, any physician who follows interpretation of Hawai'i law urged in the current advertising blitz could be in for serious trouble.

So don't be fooled by the commercials and ads. Our existing hospice and palliative care (alleviat-

ing pain) physicians and services do a wonderful job of assisting the terminally ill and their families face death. There are legitimate and compassionate ways of dealing with end of life issues that do not involve suicide or raise the prospect of euthanasia.

For more information, or if you would like a copy of the Attorney General's opinion, email [info@est8planning.com](mailto:info@est8planning.com). ■

Scott Makuakane, Counselor at Law  
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## Siblingship

by Stephen B. Yim, Attorney at Law

**siblingship** [sib-ling-ship]

**noun** (November 9, 2013):

1. The state of being related or interrelated
2. A state of affairs existing between one of two or more individuals having one common parent.

You will not find this word in the dictionary—it is a new word as of November 9, 2013. It describes the unique, textured, dynamic relationship existing between siblings. Think about the uniqueness of this relationship. Siblings begin their relationship at a very young age. My twins, for example, literally started their lives together. And, if they are fortunate, they will experience their lives to old age together. They experience joys and setbacks together, laugh and cry together, and fight together. And through the fighting, they can learn conflict resolution together. No other relationship is quite like a "siblingship." Parents are there at the beginning, but all too often they leave too early. Spouse's join us in our adult lives. Friends often come and go.

When parents die, siblings are called home to "divide up the pie." And what I experience all too often with the families that I work with, is that the siblings fight over the same things that they fought over when they were kids—property and fairness. However, the parents are no longer there to referee and help divide up the pie fairly.

The estate planning process, if done properly, can do much to minimize the risk of fighting when parents die. However, many plans do not speak clearly enough in this respect. Leaving a family home or a heirloom "equally to the children" does not go far enough to help avoid the family fight. To leave it up to grieving adult children to decide what is "equal" when it comes their inheritance, puts too much pressure on their relationship.


If the parents and the estate planning attorney do not spend enough time minimizing the risk of fighting between the siblings, we risk fracturing, or worse destroying this unique, wonderful relationship—the siblingship.

The estate plan ultimately is supposed to mirror and reflect our lives, and the relationships we built. If your plan does not mirror and reflect your most important values, or does not speak clearly enough to ensure that it helps to preserve the relationships between your children—their siblingship—I encourage you to review your plan with your estate planning attorney. ■

Stephen B. Yim, Attorney at Law  
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# Home Equity Into Retirement Income

by Michael W. K. Yee, CFP

The long-struggling housing market is finally showing signs of recovery, giving many homeowners more equity in their properties. This is prompting more pre-retirees to consider if, and how, home equity can be turned into a source of cash to help fund their retirement.

Home equity represents one of the biggest assets for many Americans. However, there are risks in assuming that your home's equity will be a guaranteed source of income in retirement. For starters, home equity, like any investment, is subject to the fluctuations of the market and may have tax consequences. Also, you will always need a place to live, so you can't assume that the full value of a home is at your disposal. Remember that the primary function of your home is to provide a roof over your head, and using equity to fund retirement requires careful planning. **Here are three primary options:**

- **Home Equity Lines of Credit (HELOC):** A HELOCs (second mortgage) is a reasonable option for an employed individual, but it may be less practical for someone in retirement. HELOCs need to be repaid, and using the proceeds from a home equity loan to help fund retirement often means taking on interest costs in order to generate that income. It's important to note that an individual puts a lien on their home by taking a HELOC, and risks losing it should he or she fail to repay under the terms of the loan.

- **Reverse Mortgage:** A popular alternative is a reverse mortgage. This allows a homeowner to tap into the home equity while still occupying it. A reverse mortgage provides payment to homeowners for the bulk of the value of their homes via a lump sum, a line of credit or periodic payments. In essence, this is a loan to the home-

owner paid back when the house is sold at some future date. However, interest accrues throughout the duration of the loan and upfront fees apply, so it can be expensive.

A standard reverse mortgage, also called a Home Equity Conversion Mortgage, charges a 2 percent mortgage insurance premium on the full value of the home. The government now offers a lower cost "Saver" loan with a mortgage insurance premium of just 0.01 percent of the home's value, but applying a higher interest rate. Over time, the combination of fees and interest charges can significantly deplete the value of the home's equity.

Reverse mortgage applicants must be at least 62 years old. The older a retiree is, the more he or she can receive from the home's equity. Understanding the complicated terms of a reverse mortgage before signing on the dotted line is crucial.

- **Selling & Downsizing:** The other way to tap a home's equity is to sell it. Many retirees are ready to "downsize" or to buy or rent a smaller residence.

If the market is right, they can sell their existing home, buy a new place and have equity leftover to add to their retirement nest egg. ■

Michael W. K. Yee at (808) 952-1222 ext. 1240  
1585 Kapiolani Blvd., Suite 1100 Honolulu, Hawai'i 96814

Michael W K Yee, CFP®, CFS®, CRPC®, is a Financial Advisor CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 26 years.

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