

GENERATIONS

MAGAZINE | JUNE JULY 2011

Prosecuting Attorney: Keith Kaneshiro

Making A Case for SENIORS page 1

"Someone needs to protect the elderly."

RESOURCE GUIDE: Senior Discounts

page 18–19

MEDICARE IDENTITY THEFT

page 22

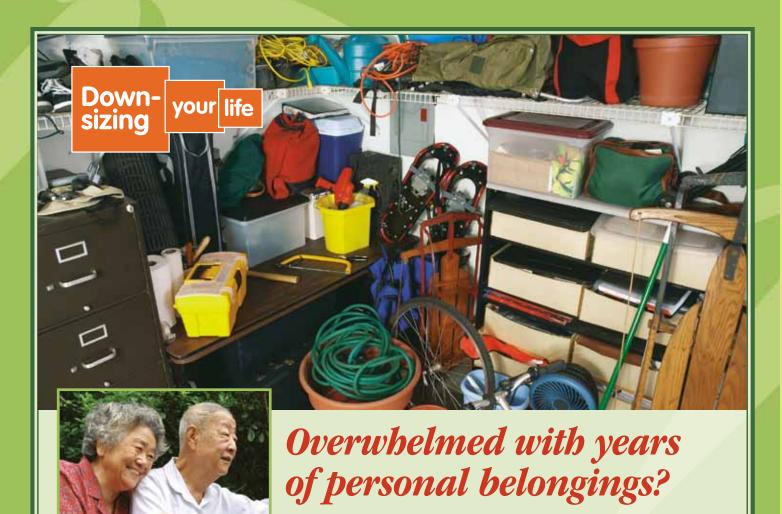












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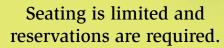
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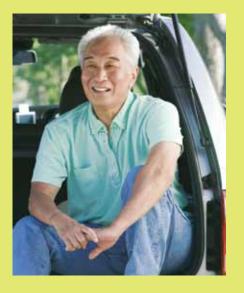
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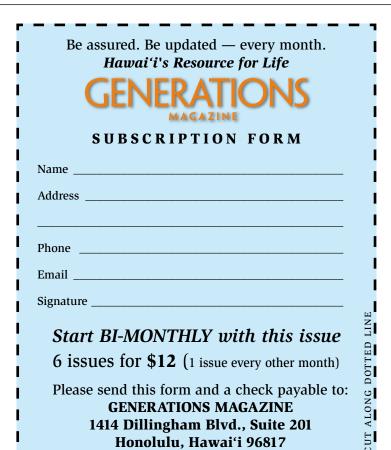
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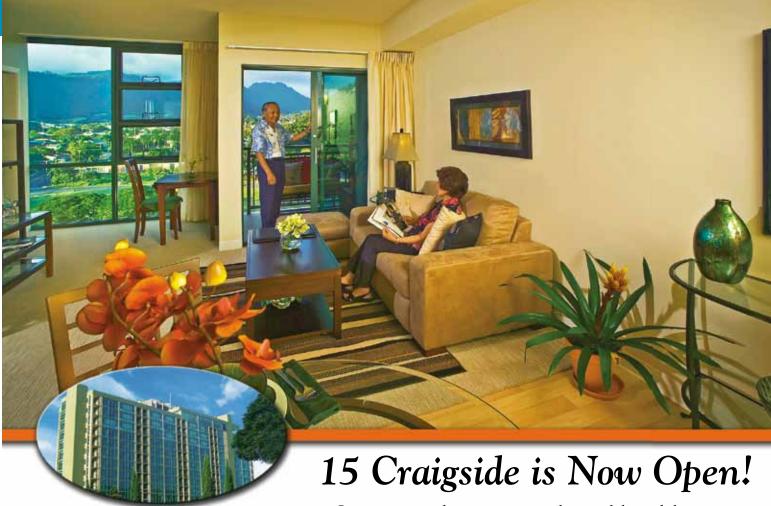
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As we kick off the summer, it is time to start spending more time with our friends and families, and to be thankful for our health. Although the summer days are long, our time is short. Take a moment to call and say hello to a family member or friend.

Personally, once a year I spend several days with my entire family (30+ and growing) to play sports, go to the beach, eat meals together and reminisce about the good ol' days. We spend hours talking story and, yes, we probably tell the same stories each year, but none of us mind. I tell all my friends that this is what keeps our family together. Thanks, Mom and Dad!

My family, like yours, is the most important part of my life. My elders are especially dear to me. I always want to make sure that they are happy, comfortable and protected. This is was my motivation behind inviting Prosecuting Attorney Keith Kaneshiro to be featured in our cover story. He has committed part of his term to senior issues, including raising awareness about elder abuse. In this issue he explains his agenda for improving crime prevention and fighting for justice for seniors.

Lastly, I'd like to mention that Generations Magazine was recently chosen by the Mayor of the City and County of Honolulu to be a recipient of the *Lei Hulu Award for Volunteer Friendly Businesses*. The award was given to us at the *Mayor's 45th Senior Recognition Program*. We are very proud of this award and thankful for the recognition by the Mayor of our business.

We are always looking for your comments, stories, events and pictures. To submit any of the above you may contact us at:

1414 Dillingham Blvd. Suite 201 Honolulu, HI 96817

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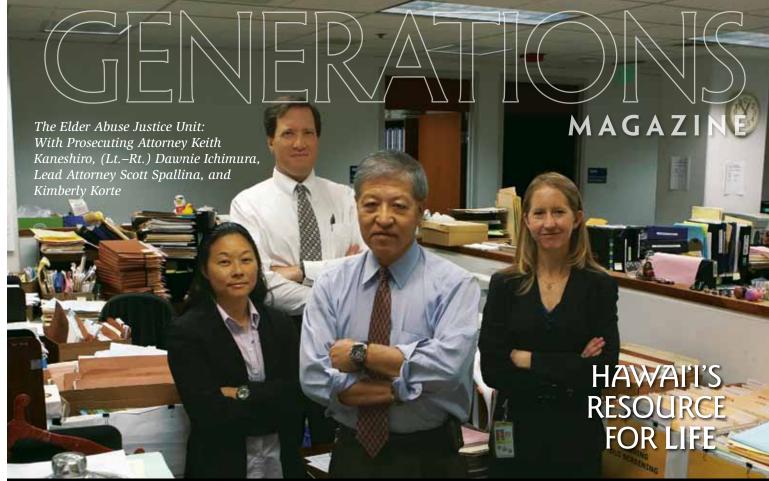
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Live well and get involved!

Percy Ihara, Editor/Publisher







COVER STORY | KEITH KANESHIRO...MAKING A CASE FOR SENIORS

The elder abuse unit will educate the community with presentations and community meetings on how to protect elders from neglect and exploitation.

PERSPECTIVE

9 :: Elderhood Project with Kirk Matthews

KNOWLEDGE & LIFE

10 :: Kupuna at Work

11 :: Tips: Caregivers with Elderly On The Go

12 :: Tips: Five Hints for Caregivers

13 :: Pālolo Chinese Home Cleaning Service

COVER STORY:

14 :: KEITH KANESHIRO:
MAKING A CASE FOR SENIORS

RESOURCE GUIDE

18 :: Senior Discounts

SPECIAL FEATURE

22 :: MEDICARE IDENTITY THEFT

PROGRAMS & SERVICES

24 :: Social Security

HEALTH

25 :: Cataract Surgery — A Clear Choice

26 :: Your Mind & Body

27 :: East & West for Optimal Health

28 :: Alzheimer's: Know the 10 Warning Signs

WISDOMS

30 :: Legal: How to Hire a Garegiver

31 :: Financial: At Home With Parents

32 :: Better Business Bureau: Fighting Fraud

LIFESTYLES

20 :: 15 Craigside

21 :: *Chef Michi*: Shrimp Coleslaw 29 :: *AARP*: Does Your Car Fit You?

EVENT

3 :: Aging Confidently — A Free Workshop

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



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



MICHAEL W. YEE has a financial advisory practice of Ameriprise Financial Services, Inc. As a financial advisor, Yee's customized advice is anchored in a solid understanding of client needs and expectations. For more information, please contact Michael W. Yee at (808) 952-1240.



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CULLEN HAYASHIDA, PH.D.-LONG-TERM CARE COORDINATOR. Dr. Hayashida is a graduate of the University of Hawai'i (Sociology) and the University of Washington (Ph.D.-Sociology). He has also been trained at various universities around the world and most recently at the University of Hawai'i as a graduate affiliate faculty with Sociology, School of Nursing and the Center on Aging. He is an active member of the Association for Gerontology in Higher Education and is the community college Task Force Co-chair.



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

Elderhood Project | with Kirk Matthews Airs Thursdays 5:30 am & 5 pm

We take too many things in our lives for granted. I'm not the first person to say or notice that. But it has become abundantly clear to me in recent months that it is something I want to correct.

I've had a "health challenge" that involves radiation therapy five days a week. It also involves having my face covered with a mask and being strapped down to a table so I don't move. And then they slide me into a tube.

The technicians are brilliant and as accommodating as possible. The first couple of times, as you might imagine, I was somewhat nervous about the entire procedure.

That feeling of anxiety didn't go away and I wondered what I could do to help myself. Then, it dawned on me.

The technicians play music inside the tube and I asked them if I could pick my own music. They said, "Of course." I brought a CD filled with old-time blues songs done by some of the people I used to play with "back in the day."



It was comforting on several levels. It's almost almost—come to the point where I look forward to my sessions.

Music, my friends, can turn your day around. When you hear that certain tune from your courting days, or your school's alma mater, or Beethoven's Ode to Joy, or whatever that song might be, let it lift you up. I will never take music for granted again.



Kupuna At Work by Cullen T. Hayashida, J.

ast year, Neil Abercrombie proposed a vision Lafor older adults that caused us to consider aging in a new way. He suggested that most adults over 60 are a tremendous economic and social asset. Elder care professionals, however, have been focused on the rapid growth of the aging population and the challenges that it poses to Hawai'i's resources to pay for more workers and services. For decades, there have been evaluation studies, financing proposals and legislative changes to promote new initiatives. Despite these efforts, we are still grappling. Where are we going? What is our statewide goal for long-term care? Do we wish to promote self-responsibility? Should we promote a state mandate to finance long-term care? Should we try to re-balance the system by emphasizing non-institutional care? Should we limit care for only the very needy?

To address elder care, Hawai'i will require more resources or it must find ways to reduce the demand for services. New resources could come from new taxes, private payments from insurance or other sources. From this perspective aging is a growing liability. While long-term care of Hawai'i's frail older adults should not be ignored, our pessimistic and deficit-based perspective on aging as an economic drag requires a counter balance.

Older adults are an asset. We need to shift our focus—a shift from sick-care to well-care. At the present time, there is a wave of active aging activities that highlight positive themes of wellaging. The World Health Organization's Active Aging policy framework in 2002 was an important springboard for international support for this movement. Within the past decade, new terms such as positive aging, vital aging, Third Age, productive aging, successful aging and healthy aging have become commonly used. New journals, newsletters and numerous books on wellness and positive aging are also springing up. New academic opportunities are emerging as new centers conduct evidence-based research

and implement innovative programs from an assets-based approach.



Kapi'olani Community College's Kupuna **Education Center** will begin down this path in search for new ways to target active retirees. We want to put their strengths, assets and interest in contributing to work. Does this mean that our long-term care paraprofessional and family caregiver training will be terminated? Absolutely not. They will continue. However, our new direction will transform how we view gerontology from sick-care to well-care, from a deficit-focused training to an asset-based training center.

We prefer to view growing older as part of life's course. It's a continuing of interrelationships of family members, of productive roles for all of us for each stage of our lives, of generational relations and intergenerational support. We envision education and training to unleash the power and potential of elders to continue being engaged and to help improve our communities. In keeping with the Governor's New Day in Hawai'i vision, Kapi'olani Community College's Kupuna Education Center will involve training to care for our elders as well as training to prepare them to work for the betterment of Hawai'i.

For more information, please visit us online at www.kupunaeducation.com.

Tips: Caregivers by Kelli Miura With Elderly on the Go

Moving and transferring the elderly is a challenge for many caregivers, especially those who lack formal training. But, the process can be made easier and safer by learning some simple tips.

- 1. Educate yourself on how to move the elderly, especially those who are frail. Caregivers should receive training from a physical therapist before an elderly is discharged from a hospital or nursing home. Proper training can reduce injury and risk to both the elderly and the caregiver.
- 2. Use equipment. Purchase a gait belt at a local medical supply store to help grip onto an elderly person and decrease the chance of injury. Other useful items include shower rails, grab bars and hospital beds.
- 3. Wear proper clothing. The elderly and caregiver should wear covered shoes or non-slip socks. Slippers and high heels are discouraged.
- 4. Communication is the key. Make sure the elderly does as much as he or she can to get from one place to another. This requires talking them through the process and keeping sentences specific and brief, especially for those with Alzheimer's or dementia.
- 5. Get rid of hazards. Pets, loose mats and colorcoordinated items are dangerous to the elderly, who are prone to tripping over things, especially at night.
- 6. Provide adequate lighting. By age 65, people require 60 percent more lighting to distinguish differences in tone. Caregivers can also mark edges of the stairs and add more contrast to areas in the house to make it safer.
- 7. The elderly should not grab onto caregivers. Sometimes the elderly get scared and grab caregivers around the neck, which is dangerous. It's best to offer a safer part of the body to hold onto, like the forearm.



- 8. Do what's best for yourself AND the elderly. Families have to make critical decisions about knowing when it's becoming too difficult to care for someone. Caregivers should keep themselves healthy, have respite time and take care of their backs.
- **9.** It's technique, not muscle. People tend to think that moving and transferring requires physical strength, but learning basic tricks is the key. A simple phrase to remember is, "nose over toes" to help caregivers remember that they need to get the elderly person's body to go forward in order to get up.
- 10. Be cautious... when helping an elderly person who has fallen. Most caregivers think they need to pick up someone immediately after a fall. But, it's important to watch for red flags like confusion, dizziness, pain and limbs turned in abnormal ways. If it seems safe to move the elderly, pick them up from underneath the arms or they can crawl to a chair or couch that they can use to pull themselves up. For larger people, ask for help or call 911. Meanwhile, provide the elderly with a pillow and blanket. Gently roll them on their side if they're in a position that could cause choking.

Information provided by Ann Low, academic coordinator for clinical education at Kapi'olani Community College. She works with the PTA program in the Health Sciences Department and also teaches a section of the KCC's Family Caregiver Training Series.

This series of caregiver tips is brought to you by the Kupuna Education Center at Kapi'olani Community College. For more information, please call 734-9211.





Five Hints for Caregivers

by Samantha Tsoi, Director of Social Services, Hale Ho Aloha

While some people receive care from paid professionals, more are relying on the unselfish assistance of families, friends, and neighbors. The stress, exhaustion and extreme emotions faced by caregivers can be overwhelming. Following are some hints for those facing this situation:

1. Physical

Place a high priority on taking care of yourself, as caregivers often neglect their own health. Keep all of your medical appointments. Learn to manage appointments and other obligations using an electronic or manual calendar.

2. Emotional

Schedule time for yourself. Even the most loving efforts to care for a family member can result in stress, frustration, anxiety, physical exhaustion, anger and depression. Don't abandon the rest of your daily life, and don't become a martyr. Ask for help.

3. Financial

Talk to independent financial experts. The financial burden on caregivers can range from temporary inconvenience to serious hardship. Experts will be able to evaluate the situation objectively and offer alternatives and advice.

4. Family

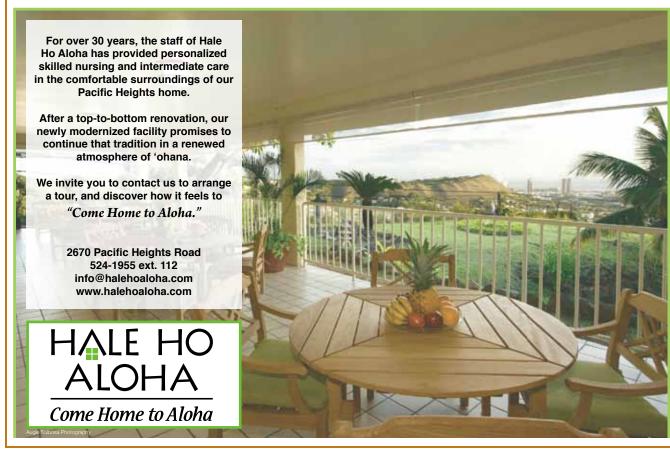
Many primary caregivers are also still raising children. Involve family members in caregiving, and lighten your workload by sharing responsibilities. Don't underestimate children, as they can and will help.

5. Personal Life

Be sure to have one. Take advantage of respite services when you feel the need to recharge.

HALE HO ALOHA

Come Home to Aloha



Expanded Services: Pālolo Chinese Home

For more than 100 years, Pālolo Chinese Home has been serving the elderly community. Open to all genders, races and ethnicities, Pālolo Chinese Home provides a continuum of long-term care services in a culturally sensitive setting on its 15-acre campus. Now Pālolo Chinese Home is expanding its services beyond its campus.

"Today, the elderly are more independent. They want to remain in their homes for as long as possible, and we want to help them do that," explains Darlene Nakayama, Administrator of Pālolo Chinese Home.

Research indicated that the elderly need some basic day-to-day services to ensure a safe and clean environment, as well as some of the more complex medical services, and they want it all at home. The Pālolo Chinese Home realized they were in an ideal position to provide these services

Pālolo Chinese Home provides home cleaning for seniors living at home. For as little as \$30, residents aged 65 years or older (and whose annual income is less than \$24,000) can have their home cleaned, with satisfaction assured by Pālolo

Chinese Home. "Our professional staff will visit your home, evaluate your cleaning needs, and perform the work under our supervision and with our full security," says Nakayama. "It is thanks to a PIN grant provided by the Hawai'i Community Foundation that these services can be provided," she adds. The PIN grant is limited and may end later this year.

Since 1897 it has been Pālolo Chinese Home's mission to serve the elderly community. Home cleaning at a reduced rate (with savings of up to \$250 per cleaning) is one of the ways it is continuing its mission and meeting the changing needs of the elderly. Other in-home services provided by Pālolo Chinese Home include in-home meal delivery, safety and health assessments, chore services/companionship, and doctor house calls to homebound seniors.

For more information, please call Darlene Nakayama, PCH Administrator at 737-2555. ■

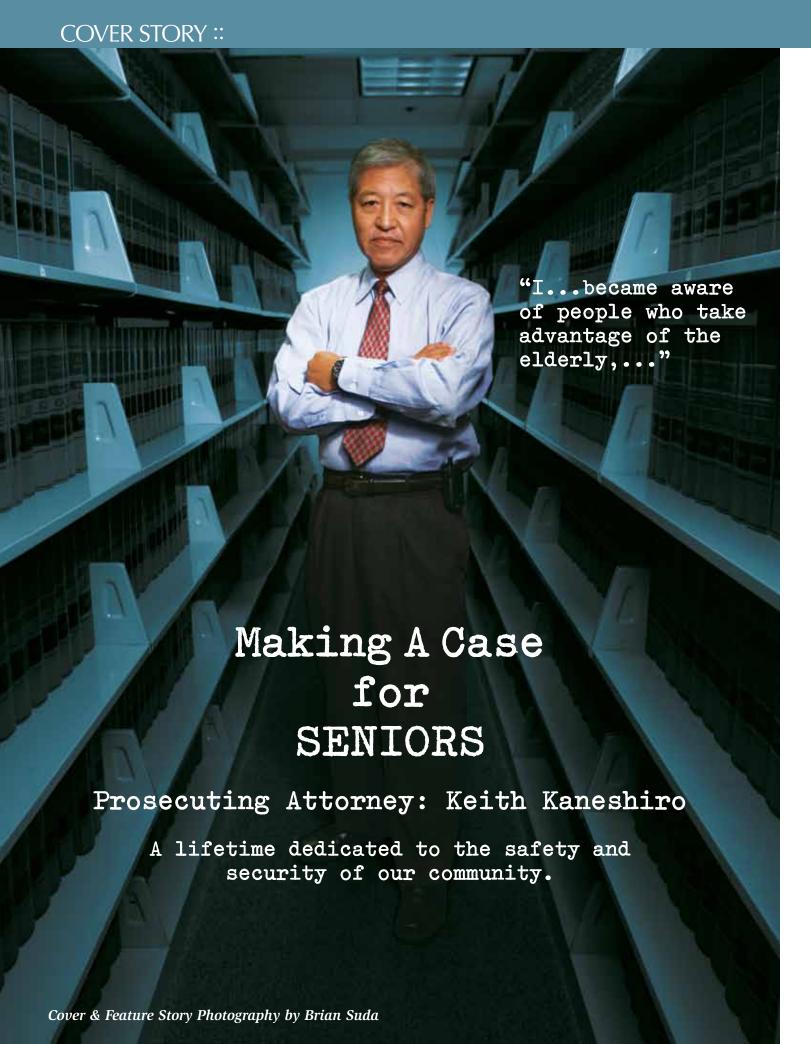






Heidi Failola, PCH Housekeeper; Celia Soriano, PCH Housekeeper; Samson Kaonohi, PCH Housekeeper; Kevin Wu, HINOA Coordinator; Clarita Dela Cruz, PCH Housekeeper





Ith more than 30 years of experience in the criminal justice field, Prosecuting Attorney Keith Kaneshiro has dedicated his life to the safety and security of our community. Recognized globally as an innovative crime fighter, Keith has a proven record of reducing crime in our neighborhoods and attacking the source of the problem.

As the only Prosecuting Attorney for Hawai'i to return for a second term, he has new items on his agenda, including senior security and elder abuse. Here, we catch up with Keith to see what changes have been made to secure protection and justice for seniors.



GM: As we all grow up, our parents make impressions on us that help determine who we are today. How did your parents influence you?

KK: My parents had a very strong influence in my life. My mother, Karole Kaneshiro, was very influential in instilling values such as hard work, integrity and the importance of family. In fact, when I was in 8th grade she told me that I should become a lawyer because of my interest in student government. That's when I first knew that I wanted to become a lawyer. In student government I learned that laws play a big part in shaping our society and lives. In order to make an impact on making Hawai'i a better place, I knew that I had to learn the law in order to make change.

Luckily my mother attended high school with the late Patsy Mink, who welcomed me to work in her campaigns. My mother was also very instrumental in getting me elected as Prosecuting Attorney for my first term (1988-1996). She got a lot of her friends to work in my campaign and to vote for me. My dad, Wilfred Kaneshiro, was always there to support me. He attended all my sporting activities, including practices, and taught my brother and me the finer points of a sport.

GM: You are the first second term Prosecuting Attorney for Hawai'i. What made you decide to come back for another term in 2010?

KK: I decided to return to the Prosecuting Attorney's Office because I saw that there were many unaddressed problems facing our community—drug and financial crimes, elder abuse, sexual and domestic violence and animal cruelty. I felt that the Prosecuting Attorney's Office needed to take a leadership role in tackling crime and not just process cases.

One of the largest problems that has lingered on since my first term in the '80s is drug abuse. Sadly, after my first term ended, many of the programs and laws that I established were curtailed or not developed. But with more than 30 years of fighting drug crimes, I continue to argue that we should focus on the source of drugs—domestically

and internationally—not the drug users. We need to go after the source of the drugs, with the cooperation with Asia and other countries. We should prosecute the dealers, distributors and organizations. And we should offer addicts treatment.

Another crime that is often ignored is animal cruelty. Animals cannot fend for themselves. The Prosecutor's Office needs to help the vulnerable. We know that people who are cruel to animals are also often cruel to people. Identifying people with abusive behavior is one step toward preventing future, more violent crimes.

GM: Are the crimes different 15 years later, and why?

KK: Today, many crimes are technology based or involve sophisticated identity theft and financial wrongdoings. Because of the poor economic condition of our community, these crimes are more prevalent yet we have less money to fight them.

GM: In this term, you increased the Elder Abuse Justice Unit. Why is this an important issue to you?

KK: Elder abuse is certainly one of my priorities. When I was in private practice, I cared for my mom and dad. In the process, I became aware of the plight of elder health care. I also became aware of people who take advantage of the elderly, along with cases that were reported but never investigated or prosecuted. Someone needs to protect the elderly.

Because of that, I've doubled the size Elder Abuse Justice Unit. We have a very good captain in Scott Spallina, and I've charged him with taking a proactive approach in our community to prevent elder abuse. The elder abuse unit will educate the community with presentations and community meetings on how to protect elders from neglect and exploitation.

There are many different forms of elder abuse. The most recognizable form is physical abuse by caretakers, strangers, and even family members. Another form is financial abuse, where elders have their monies taken by strangers through telephone solicitations or door-to-door salesmen

or unlicensed contractors. Some elders are having their monies taken by family members or other people who they depend on.

GM: What is the Elder Abuse Justice Unit, and what are your goals for this specialized group?

KK: The Elder Abuse Justice Unit is a team of prosecutors and paralegals who work with the police and social services agencies to prosecute people who physically abuse the elderly or steal money from them. We are going to add two investigators to the unit, one of whom will be a financial investigator. The goal is to continue to increase the amount and types of cases that we prosecute.

So far, it's been working. For the past two years, the Prosecutor's Office has seen increasing numbers of elder abuse cases. In 2008—when the elder abuse unit was created—it only had 37 cases; in 2010 it had 102. By the first half of February 2011, the unit had 22 cases, putting it on track to double last year's caseload.

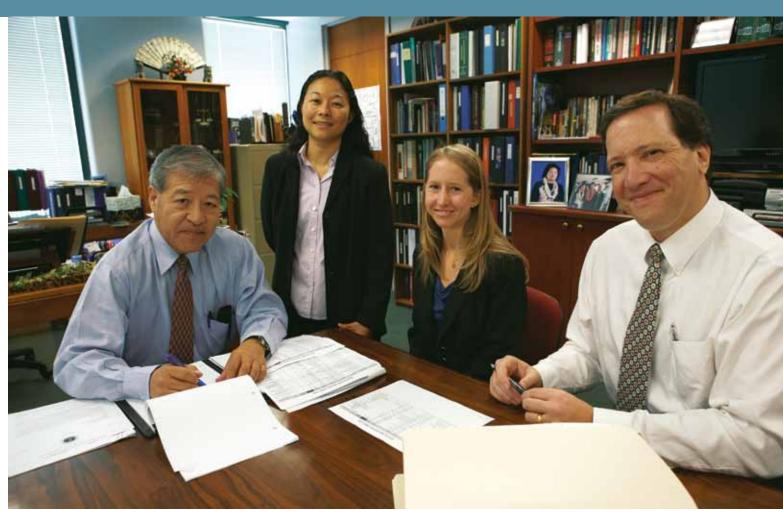
GM: Elder abuse often goes unreported ... why is this and what can families do to change this?

KK: Every year, thousands of elderly Americans are abused in their own homes, in relatives' homes, and even in facilities responsible for their care.

Many victims are reluctant to report abuse. They might feel ashamed or embarrassed, particularly if a family member is the abuser. Or, they might be afraid the abuser will get in trouble, the abuse will get worse or they may be of being thrown out. And some are simply unable to speak out due to dementia or other impairments.

Families should get to know the other caretakers or staff. Each time you visit your loved one, pay special attention to his/her condition and how he/she interacts with others.

If you suspect that an elderly person is being harmed physically or emotionally or being preyed upon financially, report it immediately to the Honolulu Police at 911 or state Adult Protective Services at 832-5115. For questions, call the Senior Helpline at 768-7700.



The Elder Abuse Justice Unit reviewing cases. (left to right) Keith Kaneshiro, Dawnie Ichimura, Kimberly Korte, and Lead Attorney Scott Spallina.

GM: Who are your new partners with fighting against crime?

KK: In the past, the Prosecutor's Office only relied on police to pursue investigations and did not work closely with other agencies. But now we are working more closely with the state Department of Human Services. It has a unit that investigates elder abuse and we make sure that the investigations are followed up on.

GM: If you could step back into time, what historical event would you want to witness?

KK: It might be unusual to say this, but I would want to be there when Sen. Robert Kennedy was assassinated. I truly believe the country would have benefited from his presidency and I would use my experience in security to do anything I could to help save his life. From a law enforcement perspective, I was inspired by his efforts to combat organized crime in the United States.

GM: On a personal note, do you have any aspirations for higher office?

KK: I have no aspirations of seeking any other elective office. I enjoy my job as Prosecuting Attorney. ■

Helpful numbers to remember:

Elder Abuse Unit: **768-7536**

ElderAbuse@honolulu.gov

Senior Helpline & Caregiver Support: **768-7700**

Adult Protective Services: **832-5115**

p 16 |

RESOURCE GUIDE :: SENIOR DISCOUNTS

	Age	Date	Discount
FOOD			
Anna Miller's Coffee	62	Mon – Thu Birthdays	10% off check total & whole pies 1 free entree (dine-in only)
Big City Diner	All	Daily	Breakfast 7am-8am
Burger King	55	Daily	Drinks at special price
Dairy Queen (Ala Moana Shopping Ctr.)	62	Daily	10% off all items
Denny's	55	Daily	Senior menu
Genki Sushi	65	Mon-Thu	10% off from opening till 4pm
Hakone (Hawaii Prince Hotel)	60	Wed/Thu	Dinner: \$43.10
ІНОР	55	Daily	Senior menu
Jack in the Box	55	Daily	Drinks at special price
Makino Chaya	65	Daily Birthdays	5% off Lunch Free with ID
Maple Gardens	60	Daily	Lunch: \$10.50, Dinner: \$14
McDonalds	55	Daily	Drinks at special price
Oceanarium (Pacific Beach Hotel) *Please call to confirm prices & dates	65	Tue/Wed Thu/Fri	Lunch: \$12.50 (reg. \$15.50) Dinner: \$22 (reg. \$38.95)
Orange Julius (Ala Moana Shopping Ctr.)	62	Daily	10% off all items
Pagoda Restaurant	60	Daily	15% off check total
Prince Court (Hawaii Prince Hotel)	60	Mon – Thu	Breakfast: \$19.50 Lunch: \$23.94 Dinner: \$39.50
St. Germaine's Bakery	60	Wed	10% off all items (except specials)
Sugoi (Dillingham Plaza/aka Gems)	60	Daily	10% off all items
Wailana Coffee House *No discounts on weekends or Holidays	55	Tue/Thu Mon/Wed/Fri	10% off all items 10% off all items from 3 pm – 5 pm
Wendy's (Pearl City)	55	Daily	Free Coffee & soft drinks
Yen King	60	Daily	Lunch: \$10.50, Dinner: \$14
Zippy's	65	Daily	10% off with Senior Card
Love's Bakery Thrift Stores	62	Tue/Fri	10% off Love's products only
The Willows	65	Mon–Fri Sat Sun	Lunch: \$17.95, Dinner: \$31.46 Lunch: \$22.46, Dinner: \$31.46 Brunch & Dinner: \$31.46

	Age	Date	Discount	
GROCERY & MERCHANDISE STORES				
Don Quijote	60	Tue	10% off regular prices 5% off in electronics department	
Foodland	60	Thu	5% off all items, except magazines & liquor	
Goodwill	60	Tue	20% off regular prices	
Hilo Hattie	HI* kamaʻāina	Daily	25% off Hilo Hattie labels 15% off Non-Hilo Hattie labels 10% off Hilo Hattie Food	
Longs Drug/CVS	All	Daily	10% off CVS items, Hallmark cards & drugs	
Ross	55	Tue	10% off all items	
Savers	55	Mon	20% off all items	
Shirokiya	55	Wed	10% off regular priced items 5% off in camera department	
Waikele Shopping Center	55	Tue	10% off (select stores)	
SPECIALTY SHOPS				
Compleat Kitchen (Kahala Mall)	62	Tue	10% off 11am – 12pm	
Flora Dec Sales	55	Daily	10% off regular prices	
Hairscapes	55	Daily	10% daily & 20% off first-time visit	
Hawaii Tech Support	55 Mon – Fri 25% off on-site computer repair & training		25% off on-site computer repair & training	
Kamaka Hawaii, Inc.	65	Daily	10% off std. & std. pineapple ukuleles only	
Marks Hallmark (Kahala/Pearlridge Mall)	60	Tue	20% off all items	
Pricebusters	55	Tue	10% off all items	
Supercuts		Tue	\$2 off service	
Sears (Ala Moana Shopping Ctr.)	60	Daily	10% shoe repair, alterations & dry cleaning	
ENTERTAINMENT				
Children's Discovery Center	62	Daily	\$6 admissions	
Consolidated Theatres	60	Daily	\$7.50 per ticket	
Regal Theatres	60	Daily	\$7 per ticket	
MISC.				
Ohana Hearing Care	59	Daily	15% off service and devices 20% off with <i>Generations Magazine</i>	
Kai Appraisal Services, LLC	65	Daily	10% off standard single family appraisal	



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Hugo Higa, M.D. Ophthalmologist & Honolulu • Aiea • 808.947.2020 LIFESTYLES :: LIFESTYLES ::

Living at the best place...in the best years.

15 Craigside is Hawai'i's newest not-for-profit senior living community. It welcomed its first residents on March 4, 2011. It is the first continuing care retirement community in Hawai'i geared to moderate-income seniors who believed that

a retirement community with a full continuum of care was not possible until now.

This brand new community features 30 studio and 140 one-bedroom apartments, offering independent living, assisted living services in one's apartment, and an on-site 41-bed licensed skilled nursing and intermediate care center to support its residents. The community features a contemporary wellness and

fitness center, an indoor heated pool, a convenience store, beauty salon, craft studio and meeting rooms, a multi-purpose room

for guest lectures, music performances and spiritual observances, a library and computer center and more.

15 Craigside also offers a number of attractive lifestyle features, including a small e-café/bistro



with wireless communication and technology, and a private dining area for special occasions, complete with a quality menu selection of many types of cuisines to entice the pal-

President and CEO, Emmet White, notes that "our new

community welcomes small pets—so furry loved ones also undergo a pet 'interview' to assure their compatibility with the community."

The development of the community brings life to the perception that 15 Craigside is a place where active and happy seniors want to spend the "best years" of their lives. "Imagine the possibilities!" says White with enthusiasm, "What would you be able to do if you had someone else cook-

ing and cleaning and maintaining your home? We have seniors who engage in writing and painting, creating Websites, learning how to 'Skype,' volunteering and doing things that they never had time

to do before. It is an exciting time providing the means for a very fulfilling life."

Suzie Schulberg, 15 Craigside's Chief Operating Officer, has been with the Arcadia Family for more than 10 years and has assembled a team that is providing top-notch service to residents. She reports, "The life care guarantee, with a continuum of care, assures our residents assistance and care at all levels in a safe, secure and refreshing environment. The people who have decided to come to 15 Craigside have so much to look forward to and have so much to share ... it's a wonderful community."

If you are interested in visiting 15 Craigside, please call Maryanne Sullivan at 533-5437 to schedule a tour.



Shrimp Coleslaw with Southeast Asian Twist

While shrimp may be small in size, these protein-rich and low-carb crustaceans are huge in terms of nutritional value and health benefits.

Shrimp Coleslaw:

1 head Cabbage, shredded 1 head Chinese/Napa cabbage, shredded 2 whole Carrots, grated

1 whole Red onion, halved and sliced thin 1 cup Fresh mint, roughly chopped Fresh cilantro, roughly chopped 1 cup

1 cup Roasted peanuts, chopped

Salad shrimp 1 lb.

Dressing:

1 ½ cups Unsweetened coconut milk Lite or fat-free sour cream ½ cup

2 Tbs. Lite mayo

1 whole Lime juiced, or 3 Tbs. 2 Tbs. Asian fish sauce 3 Tbs. Rice vinegar

Green onion, sliced thin 1 cup Salt & fresh ground black pepper



Dressing: In a mixing bowl, combine all dressing ingredients; whisk. Refrigerate for about an hour to thicken and let the flavors develop.

Shrimp Coleslaw: In a large bowl, toss together cabbage through mint and top with shrimp. Add dressing, but a little at a time in order to not saturate your salad greens. Season with salt and fresh ground pepper, then sprinkle cilantro and chopped peanuts on top.

Serves: 10 to 12



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ONE-LIFE RATES

	Age	Rate	Age	Rate	Age	Rate	Age	Rate
	65	5.7%	72	6.3%	79	7.4%	86	9.2%
	66	5.8%	73	6.5%	80	7.6%	87	9.5%
	67	5.9%	74	6.6%	81	7.8%	88	9.8%
-	68	6.0%	75	6.7%	82	8.0%	89	10.1%
	69	6.0%	76	6.9%	83	8.3%	90+	10.5%
	70	6.1%	77	7.0%	84	8.6%	T 116	. 9.11
	71	6.2%	78	7.2%	85	8.9%		ates available ect to chang

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MEDICARE IDENTITY THEFT

Medicare Identity Theft is a serious and growing problem that impacts the lives of millions of seniors every year. A variety of reasons, including the expansion of technology and the Internet, allow personal information to be stolen and sold worldwide. Furthermore, the sheer magnitude of Medicare provides both incentive and opportunity for thieves to take advantage of the program. Medicare serves 46 million beneficiaries, who are primarily seniors, and expends \$375 billion annually. Because it is so large and complex, with thousands of health care providers submitting millions of claims daily, Medicare is difficult to oversee. As a result, \$68 billion is estimated to be lost to fraud annually.

The loss of a senior's Medicare card or Social Security card (*Note: both numbers are the same*) immediately puts the senior at risk. While Social Security will replace the Medicare or Social Security card, it will not issue a new number. When this valuable identification falls into the wrong hands, the senior will be at risk of being victimized for the rest of his or her life.

What risks might the senior be exposed to from identity theft? Theft and misuse of a beneficiary's Medicare number can lead to false claims being filed under that number and can impact the beneficiary with staggering medical bills, maxed-out benefits and compromised medical history records.

In a report about medical identity theft, Pam Dixon, Executive Director of the World Privacy Forum (WPF) pointed out, "Victims of medical identity theft may receive the wrong medical treatment, find their health insurance exhausted and could become uninsurable for both life and health insurance coverage." She warned, "Changes made to victims' medical files and histories can remain for years and may not ever be corrected, or even discovered, which can have deadly consequences."

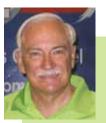
A different blood type, incorrect reports of substance abuse, someone else's lab test results, wrong history of illnesses—think about the serious consequences any one of these could have for the victim of medical identity theft.

What should seniors do to protect themselves from shattering financial loss and personal harm? The primary protection is to exercise extreme vigilance and caution on all matters relating to Medicare and personal identification, such as Medicare number, Social Security number, birth date, birthplace, and mother's maiden name. Here are some precautions that will minimize risk:

- **Keep a record of doctor visits,** hospital visits and medical supplies and equipment purchases. The Senior Medical Patrol (SMP Hawai'i) has a Personal Health Care Journal for that purpose. Call **586-7319** or **1-800-296-9422** for a copy.
- Check the Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) for possible errors. If there is a mistake in the Medicare statement or another billing issue, call SMP Hawai'i for assistance. All that may need to be done is to call the provider to correct the error. If concerns remain, SMP Hawai'i staff and certified volunteers will assist.
- Always safeguard your Medicare card. Be careful not to give out the number to anyone questionable.
- **Do not accept money or free gifts, products, or** services in exchange for the Medicare number.
- Beware of persons that claim to be from the government and ask for personal information or money. Try to get their name and phone number. Report the contact to SMP Hawai'i.
- Be informed about beneficiary's rights under *Medicare*, including access to medical records, statements of services received, and appeals of unfavorable decisions.

In summary, Medicare identity theft is a real and growing threat to seniors' wellbeing and Medicare's sustainability. Seniors are the best front-line defense to detect, prevent, and report Medicare identity theft. To perform that role, they need to keep informed and be proactive.

by Malcolm Findley, Volunteer, Senior Medicare Patrol (SMP Hawai'i)



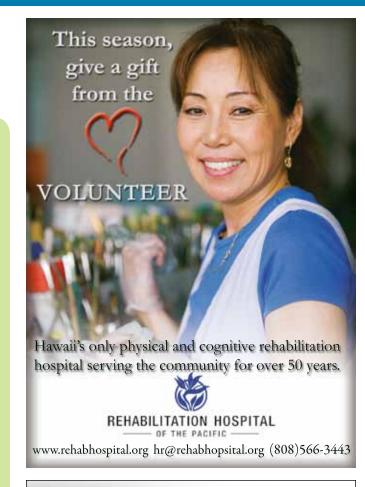
"Who is the Senior Medicare Patrol (SMP Hawai'i)?"

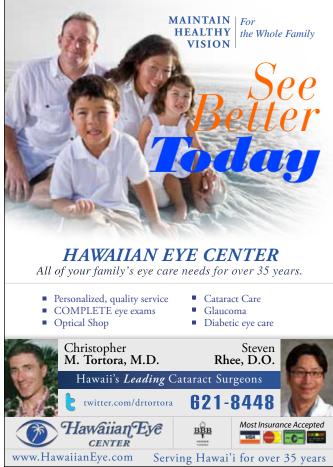
In 1997, through Public Law 104-208, the U.S. Administration on Aging established 12 grant-funded demonstration projects to recruit and train retired professionals to identify and report error, fraud and abuse related to Medicare. Hawai'i received one of the original 12 grants, and named its Senior Medicare Patrol project, "SageWatch." Now, "SMP Hawai'i," the project is based in the State Executive Office on Aging.

SMP Hawai'i has volunteers on Kaua'i, Oʻahu, Maui, Molokaʻi and Hawaiʻi. The volunteers engage in educational outreach about Medicare fraud by disseminating information at community events and group presentations. Currently, SMP Hawai'i is conducting a statewide media campaign to recruit volunteers and to reach Cantonese, Ilocano, Tagalog and Vietnamese populations in Hawai'i. You may have seen SMP ads in Generations Magazine and RSVP newsletters and heard SMP radio announcements on KNDI, ESPN 1420/1500, and Hawai'i Public Radio. In the works, is a volunteer recruitment public service announcement for TV.

For more information, contact: Senior Medicare Patrol (SMP) program www.smpresource.org (808) 586-7281 1-800-296-9422 (toll-free)

For presentations, resource materials or a volunteer application packet, call: *(808) 586-7319.* ■







How to Take Social Security Right on Time

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

Now that the Baby Boomers have begun reaching retirement age, one key decision is looming for them—when to claim Social Security benefits. And that choice is as complicated and varied as the individuals making it.

Social Security? Yes, if you're a member of the Boomer generation, there will be Social Security benefits for you when you retire, despite talk of deficits and under-funding.

Your 'full retirement age,' as defined by the Social Security Administration (SSA), varies depending on when you were born. For example, if you were born in 1937 or earlier, your full retirement age is 65—the age at which you receive full Social Security benefits. You can retire as early as age 62, but your monthly retirement benefit will be permanently reduced.

On the other hand, you can choose to delay your benefits and retire as late as age 70, which will increase the amount of your monthly retirement benefits.

Generally, the sooner you begin taking Social Security benefits, the less you will receive each month. For most people who are in good health, it makes sense to wait until age 70 before taking benefits. But your health is just one of many factors. Here are some things to think about when deciding when to take Social Security.

How long will you live?

OK, no one really knows the answer to this, but it's worth thinking about probabilities. Do vou have a chronic illness that could affect your life expectancy? If so, you may want to retire and take benefits early. On the flip side...does your family have a history of longevity? If so, you might wait to start your benefits until full retirement age or later.

Are you married?

Here is where the decision can get complex. You need to take your spouse's age and health status into account. Many couples time their retirement to maximize the monthly benefit by exercising what's known as the 62/70 split. Put simply, the lower-earning spouse files early at age 62 based on his or her own Social Security benefit. The higher-earning spouse files at his or her full retirement age and suspends benefits until age 70. This improves the spouse's benefit and allows the higher-earner to improve his or her own benefit when they begin drawing later.

Do you plan to work while receiving benefits?

If you take Social Security benefits before your normal retirement age, continuing to work may lead to reduced benefits. Once you reach the annual income limit (\$14,160 in 2010), benefits are reduced by \$1 for every \$2 you earn above the limit. Then, when you hit your normal retirement age, the formula changes to \$1 benefit reduction for every \$3 earned beyond a higher limit (\$37,680 in 2010). Another thing to consider is that depending on your modified adjusted gross income (MAGI), Social Security benefits can become subject to income tax.

For most Americans, Social Security is just one piece of their retirement plan. But being smart about your benefits can make your retirement more comfortable and allow you to enjoy the lifestyle you've worked to secure.

To learn how to maximize your benefits, seek the advice of a professional who specializes in retirement planning. The Social Security Administration's Website also has resources at www.ssa.gov.

CATARACT SURGERY - A CLEAR CHOICE

Christopher Tortora, M.D.,

Expert in Cataract and Glaucoma



ataract is the leading cause of blindness worldwide. Fortunately, in the United States, vision loss from cataract is almost always reversible. That's good news for more than 20 million Americans with cataracts.

Cataract is a gradual opacification of the crystalline lens of the eye. As the lens becomes cloudy, vision is blurred. Early symptoms from cataract include difficulty driving, glare, poor night vision, difficulty reading or doing craft work, and overall reduced vision. Cataracts are common in people over the age of 60 as a normal part of the aging process. They also occur in younger people and can be caused by trauma, disease, or long term

"Restoring youthful vision..."

exposure to ultra violet light from the sun.

When lifestyle is impaired by the blurred vision of a cataract, a short, painless surgical procedure is used to remove the cloudy lens and replace it with a clear lens implant. This procedure is performed well over a million times a year in the United States, and nearly 10,000 times a year in Hawaii. Over 90% of patients, nationwide, end up with excellent vision following cataract surgery.

Technology has continued to improve what can be done at the time of surgery. New surgical



techniques and new lens technology allow eye surgeons to offer many patients vision correction at the time of surgery. This is ideal for those who wish to reduce dependence on eyeglasses, restoring youthful vision following surgery.

Advice from an expert: If you experience cloudiness or loss of vision, consult with an eye specialist. For many people, a painless cataract surgery not only improves vision, but improves quality of life and provides many years of excellent vision.

Christopher Tortora, M.D. is a board-certified ophthalmologist at the Hawaiian Eye Center and host of "The Hawaiian Eye Show," a weekly informational radio program about healthy vision. He and his colleagues at Hawaiian Eve Center are committed to educating the public about the importance of preventative eye care. Hawaiian Eye Center has been serving Hawaii for 36 years with locations in Hilo and Wahiawa. To learn more about a variety of eye health issues, please contact Hawaiian Eye Center at SEE-2020 (733-2020) or visit the website, http://HawaiianEye.com where "life has never looked better." Located at 606 Kilani Avenue, Wahiawa, HI 96786.



What is urinary incontinence?

Urinary incontinence is loss of bladder control that is often seen in the elderly. It affects more than 25 million Americans. Urinary incontinence is not a part of the normal aging process. This can be a very embarrassing problem for seniors often leading to social isolation. The good news is that it can be treated. Please talk with your physician today.

What are the causes of urinary incontinence?

It can be caused by many different medical problems such as urinary tract infections, diabetes, enlarged prostate gland, weakened pelvic muscles after childbirth and certain medications Neurological disorders such as dementia, Parkinson's disease, multiple sclerosis and stroke may cause urinary incontinence, too.

What are the different types of urinary incontinence?

- 1. Stress incontinence usually occurs when the pelvic muscles are weakened, for example by childbirth or surgery. It is common in women, causing urine to leak when a person coughs or laughs.
- 2. Urge incontinence occurs when the need to urinate comes on very suddenly. It is most common in elderly and may be a sign of overactive bladder.
- 3. Overflow incontinence is the uncontrollable leakage of small amounts of urine caused by an overfilled bladder. It is common in men and can be caused by something blocking the urinary flow such as an enlarged prostate gland.
- 4. Functional incontinence occurs in persons who have normal urine control but trouble getting to the toilet in time. This may be seen in persons with severe arthritis or dementia.
- 5. Mixed incontinence is a combination of the one or more types listed above.

How can urinary incontinence be treated?

Treatment depends of the type and cause of urinary incontinence. Kegel exercises, bladder training, medications and/or surgery are some of the options.

What are Kegel exercises?

Kegel exercises, named after Dr Arnold Kegel, consist of contracting and relaxing the pelvic muscles. These exercises strengthen the muscles that control the bladder and are useful to women experiencing stress incontinence. To locate the right muscles, try stopping the urine flow without using the stomach, leg or buttock muscles. When you are able to slow or stop the stream of urine then you have located the right muscles. Hold the squeeze for 10 seconds and relax for 10 seconds. Perform 10 repetitions, three times a day. Results are usually seen in 3 to 6 months. The advantage of Kegel exercises are that they can be performed anywhere and anytime.

What is timed voiding and bladder training?

Seniors with urge incontinence can learn to lengthen the time between urges to go to the bathroom. It is advised to complete a bladder record/chart of the times a person urinates and the times of accidental leakage. It is important to observe patterns and then empty the bladder before an accident would likely occur. A person starts by urinating at set intervals such as every 1 to 2 hours, whether they feel the need to go or not. Seniors can retrain their bladder by gradually increasing the time between bathroom visits.

What medications are available for urinary incontinence?

Men with prostate enlargement can benefit from prescription medications to shrink the prostate and improve the flow of urine. Overactive bladder is often due to bladder muscle contractions that are too frequent and uncontrollable. There are several medications to treat overactive bladder. These medications block specific receptors in the bladder, which help the muscles of the bladder to relax.

When is surgery recommended?

Surgery is reserved if other treatments haven't worked or if the incontinence is severe. It is helpful in stress incontinence in women and in overflow incontinence in men due to an enlarged prostate.

Blending the England by Eugene Lee, M.D. for Optimal Health

rastern medicine, or sometimes called Tradi-Litional Chinese Medicine, is an ancient system of medicine that has been in existence for more than 3,000 years. Its primary philosophy is to keep the body, mind, spirit and emotions in balance and in sync with our environment. Eastern medicine takes a deep understanding of the laws and patterns of nature and applies them to the human body. The core of Eastern Medicine is Qi, or "vital energy," and can be thought of as another word for "function," for example Lung qi is the lungs' function of gas exchange.

It is believed that there are channels of Qi energy that run throughout the body called Meridians. If an area on one or more of these Meridians becomes stuck then disease or pain may result and an imbalance will occur. Once the energy is freed, disease or pain may decrease or cease to exist altogether. A practitioner of Eastern Medicine may use acupuncture, herbs, massage, diet, and/ or exercise to balance the body and allow Qi to flow freely.

One of the main differences with Western medicine is that it focuses on a specific disease or symptom. In Eastern Medicine, the physical body and emotional well-being are both examined for an individual "constitutional" diagnosis. For example, two people can both be diagnosed with depression, but treated completely different based on their own unique "constitution."

In the West, when something happens we ask, "What can we do about it?" In the East, when something happens they ask, "What caused it?" Eastern Medicine looks for the underlying causes of imbalances and patterns of disharmony within the body and views each patient individually.

Because of these differences, Eastern and Western medicine should be seen as complementary as opposed to alternatives to each other. Both have their advantage and drawbacks, which is why

when utilized together, we can gain optimal results. Research has shown that Eastern medicine can effectively complement Western medicine when the two systems are used for acute, chronic or life-threatening disease. In China, a combination of Eastern and Western medicine has been shown to be more effective in treat certain cancers than Western medicine alone.

Many major hospitals across the United States now offer Eastern treatments such as acupuncture. Rehabilitation Hospital of the Pacific here in Honolulu is an excellent example where acupuncture is offered along with physical, occupation and speech therapy to help patients recover from orthopedic surgeries, stroke, trauma and other injuries.

As we transition through to the golden years, we are naturally more susceptible to an increasing number of chronic illnesses and prevention becomes critical to maintaining our most optimal levels of well-being.





Know the 10 Warning Signs

come change in memory is normal as we grow

6. New problems with words in speaking Oolder, but the symptoms of *Alzheimer's disease* are more than simple lapses in memory. People with Alzheimer's have difficulties communicating, learning, thinking, and reasoning—problems severe enough to impact on an individual's work, social activities and family life.

This list can help you recognize the warning signs of Alzheimer's:

1. Memory changes that disrupt daily life:

One of the most common signs of Alzheimer's is memory loss, especially forgetting recently learned information. Others include forgetting dates or events; asking for the same information over and over; relying on memory aides or family members for things they used to handle on their own.

2. Challenges in planning or solving problems:

A person may find it hard to develop and follow a plan or work with numbers. They may have trouble following a familiar recipe, keeping track of monthly bills, concentrating or take much longer to do things.

3. Difficulty completing familiar tasks at home, at work or at leisure:

A person may find it hard to complete daily tasks, such as driving to a familiar location, managing a budget or remembering the rules of a favorite game.

4. Confusion with time or place:

A person can lose track of dates, seasons and the passage of time. They may have trouble understanding something if it is not happening immediately. Sometimes they may forget where they are or how they got there.

5. Trouble understanding visual images and spatial relationships:

For some people, having vision problems is a sign of Alzheimer's. They may have difficulty reading, judging distance and determining color or contrast. In terms of perception, they may pass a mirror and think someone else is in the room. They may not realize they are the person in the mirror.

or writing:

A person may have trouble following or joining a conversation. They may stop in the middle of a conversation and have no idea how to continue or they may repeat themselves. They may struggle with vocabulary, have problems finding the right word or call things by the wrong name (e.g., calling a "watch" a "hand-clock").

7. Misplacing things and losing the ability to retrace steps:

A person may put things in unusual places. They may lose things and be unable to go back over their steps to find them again. Sometimes, they may accuse others of stealing.

8. Decreased or poor judgment:

A person may experience changes in judgment or decision-making. For example, they may use poor judgment when dealing with money, giving large amounts to telemarketers. They may pay less attention to grooming or keeping themselves clean.

9. Withdrawal from work or social activities:

A person may start to remove themselves from hobbies, social activities, work projects or sports. They may have trouble keeping up with a favorite sports team or remembering how to complete a favorite hobby.

10. Changes in mood and personality:

The mood and personalities of people with Alzheimer's can change. They can become confused, suspicious, depressed, fearful or anxious. They may be easily upset at home, at work, with friends or in places where they are out of their comfort zone.

If you recognize any warning signs in yourself or a loved one, the Alzheimer's Association recommends consulting a physician. Early diagnosis is an important step in getting treatment, care and support services. To contact the Alzheimer's Association, call (800) 272-3900 or visit www.alz.org/hawaii.

Does Your Car Fit You?

Find Out Why it Should

As a group, older drivers are typically safe drivers. They are more likely to wear their seatbelts and less likely to drink and drive. But they are also the group with the highest fatality rates during crashes—a rate that increases slightly for drivers age 65 and older, and significantly for drivers older than 75.

Sadly, many older driver injuries and fatalities are a consequence of the driver's inability to withstand the impact from accidents. Fortunately, there are ways to adapt your car—and adjust your "fit" within it—to reduce your risk of injury during a crash.

To help you address these safety concerns, AARP, in conjunction with AAA and the Hawai'i Occupational Therapy Association, has developed a free program called CarFit to help drivers improve their fit and comfort.

During a CarFit event, a team of trained technicians works with drivers to ensure that they fit their personal vehicles properly, using a 12-point checklist to make adjustments and offer suggestions that will improve safety behind the wheel.

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NGC • ANACS Dealer • 51 years experience 08) 531-2702 • www.Captaincookcoin.com Listed below are a few of the key items that CarFit technicians review:

- A clear line of sight over the steering wheel. You should be able to see at least three inches above the wheel.
- Plenty of room between the center of your chest and the driver side airbag (center of steering wheel). The ideal minimum safe distance is at least 10 inches.
- **A** seat you fit in comfortably. You should be able to adjust the seat controls for good visibility and easy access to controls.
- Properly adjusted head restraints, which may save you from neck injury in a crash. To adjust your head restraints, reach behind your head with both arms, and pull the head restraint up. The center of the head restraint should be even with the back of your head at "ear" level, and as close to the back of the head as possible.
- **Easy access to gas and brake pedals.** Your feet should reach the pedals without having to stretch too far. You should easily be able to fully depress the brake pedal to stop. You also need to be able to move your foot easily between the brake, clutch and gas pedals.
- A safety belt that holds you in the proper position and remains comfortable as you drive. The lower part of the belt should go across your hips, and the shoulder harness should go across the rib cage and not be under your arm.
- Properly positioned side and rearview mirrors. Make sure that you can move your neck quickly and easily to check your mirrors and blind spots.

A CarFit assessment may prompt you to research adaptive equipment, such as pedal extenders to help you keep 10 to 12 inches between you and the steering wheel, or safety belt extenders to help improve comfort while driving.

AARP HAWAI'I'S CARFIT EVENT

Leeward Community College June 25, 2011, 8 am-Noon

To register for this free event, call the AARP Information Center at 843-1906. For more information about CarFit and the AARP Driver Safety Program, visit www.aarp.org/driving45.



Have you Fallen?

1 out of 3 Seniors fall every year!

30% of falls are preventable.

Call Project Dana for a FREE

Home Safety/Fall **Prevention Assessment!**

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June 24, 2011 9 am - 1 pm

Hawaii Okinawa Center

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Free Admission & Parking

- ~ health, cultural, financial booths
- ~ workshops throughout the day
- ~ new products & services for Seniors
- ~ valuable information for caregivers & families
- ~ convenient pick up and drop area near entrance For more info: 676-5400

sponsored by Hawaii United Okinawa Association



How To Hire A Caregiver

by Scott Makuakane, Est8Planning Counsel LLLO

Tf you are hiring a caregiver for yourself or another loved one, Lyou may be tempted to try to make the process as simple as possible by treating the caregiver as a "private contractor." You tell the person, "I will pay you so much an hour, and you deal with the IRS and the State when it comes time to pay taxes." After all, taking on the responsibilities of withholding taxes (and then paying the taxing authorities), buying Worker's Compensation insurance, paying Social Security and Medicare tax, and all the rest, may seem daunting if you have never done it before. Be aware, however, that the IRS and the State will probably take the position that the caregiver is an employee, that you are an employer, and that all of the legal obligations that attach to those labels apply to your situation.

IRS Publication 926 gives very helpful guidance to those hiring household employees, including caregivers. You would do well to go through that publication and consider all of the questions it poses, several of which might never occur to you. For example, can your prospective caregiver legally work in the U.S.? How do you verify that, and what records must you keep to prove that you satisfied your obligation to verify the caregiver's status? On that subject, you can find all of the information and forms you will need at the U.S. Citizenship and Immigration Services website, www.uscis.gov.

Depending on your budget and the number of caregivers you need, it may make sense to look into local employment or caregiver agencies. This simplifies your job. You can contract with the agency, and the agency will be the caregiver's employer and will deal with all of the details of being an employer. You will pay a premium for this kind of service, but the agency's experience and employment expertise may make the extra cost seem like a bargain.

Another set of issues arises if you opt to be the employer of a caregiver, and then your employee is injured on the job. If you have made sure to carry the right kinds of insurance, you will be fine. However, the consequences of failing to do so can be financially disastrous. An agency will probably carry Worker's Compensation insurance, but you should be sure to talk with your personal insurance professional to find out if there is anything else you should do to protect yourself through your homeowner's and umbrella policies.

The bottom line is that you should not hire a caregiver without addressing your legal responsibilities and potential liabilities. Ask your trusted advisors—your CPA, your lawyer and your insurance professional — for guidance, and check out the resources cited above. You will be glad you did.

At Home With *arents*



∧ s parents age, it often becomes more difficult Afor them to live independently and manage their own affairs without outside help. The thought of mom or dad leaving the comfort of the family home can be a painful and challenging proposition for everyone, but when it's no longer safe or practical for them to live alone, adult children often intervene to find an alternative living arrangement. At that point, the question becomes whether you should invite Mom or Dad to live with you or help facilitate a move to a nursing home or other senior living facility.

Consider the following when deciding how to address an elderly parent's living situation.

THE EMOTIONAL ROLLER COASTER

It helps to realize you're entering a very emotional territory—for you and your parents—when vou broach the subject of a move. Adult children often feel guilt and anxiety. You may also be frustrated by a parent's lack of cooperation or combativeness. For the parent, there most likely will be sadness and, in some cases, anger. Understand ably, parents will mourn their status as independent adults, which may be compounded by grief over a lost spouse, failing health or the prospect of dying. Be patient and respectful of one another. Avoid rushing the decision-making process as best you can.

AVAILABLE ACCOMMODATIONS

Before you ask Mom or Dad to move in with you, think about the realities of this scenario. Does your home have the necessary space and amenities? You may need to remodel to accommodate special needs, such as a ramp for wheelchair access, safety bars in the bathrooms and so on.

LEVEL OF CARE

Be honest with vourself about how much care you can give. Will you be able to provide supervision, assistance with daily cares, medication, rides to the doctors' office and more? Are you ready to prepare three meals a day, manage the extra laundry and give up your privacy? You may have the time, energy and willingness to joyfully take on these responsibilities. Or you may not. Don't take on more than you can handle. Seek the help of professionals if you are able to do so.

THE COSTS AND WHO WILL PAY THEM

Whether you open your home to a parent or help find a suitable alternative, there will be costs involved. A financial advisor can help you sort out the ramifications of having another boarder under your roof or paying for nursing home care. If you are paying for more than half of a parent's living expenses or paying for medical expenses, you may be eligible for a tax break. Talk to your tax preparer to see if you qualify for deductions.

SEEK HELP WITH DECISION MAKING

No one can tell you what to do when the time comes to care for an elderly parent. Rally your extended family members and wise family friends to explore your options. Enlist the insights of your financial advisor and tax preparer to determine how expenses can be managed and shared. Keep a positive attitude and take advantage of the opportunity to help make things easier for your parent at this stage of life. By thinking it through, you can find a solution that works for the entire family.

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







Friends & Family Fighting Fraud by Bonnie Horibata, Vice-president of H

Vice-president of Hawai'i's BBB



The best protection against fraud is information **L** and communication.

Being open and aware of what's going on in our friends' and family's lives; taking the time to talk about day-to-day events and even watching over each other is vital for many reasons.

As much as we'd like to believe in the spirit of human kindness, we all know that there are people out there who would like to relieve us of our hard-earned money in unethical ways—fraud and scams.

No one is invulnerable to these scammers. We are not protected by race, religion, age or economic status. The best tools we have available are knowledge and education. Knowing what frauds are out there, and how to deal with the scammers should we encounter them.

Encourage our friends and family to use open communication and common sense. That, united with good resources and information, will go a long way in the fight against fraud.

One of the ways in which you can help prevent yourself or a loved one from becoming a victim of fraud or scams is to ensure that someone is watching over them on a regular basis. If you or a loved one feels like you are being pressured into a bad business deal or has encountered something that seems too good to be true; contact Hawai'i's Better Business Bureau (BBB).

For more information about topics affecting marketplace trust, visit **www.bbb.org**.









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On March 3, 2011, Benjamin Kealahou Naki Jr. (aka Uncle Ben), passed away, stunning the whole softball community here in Hawai'i and the Mainland.

Ben, who was originally from Molokai, was a 1969 graduate of St. Louis School where he starred in both baseball and basketball. Ben was Mr. Softball in Hawai'i and was the co-founder of Family Stones, the largest softball club in the state.

The Family Stones Club has teams that compete in the open divisions, 50 + and 55 + divisions here in Hawai'i and in national tournaments on the Mainland.

The Family Stones Alumni Tournament was established in 1981 and hosts the largest softball slow pitch tournament in the state. The Family Stones Alumni Softball Tournament, which is usually held in August, is the largest with more than 60 teams with alumni from public and private schools.

Ben was all about softball and heart.

Aloha Ben, you will be missed.



- What are my options if I choose to remain at home?
- ❖ What are my choices in Senior Living Communities and what are the costs?
- Understanding the differences in monthly rental and "buy-in" community.
- Downsize your life and your personal belongings while minimizing the stress.
- How to sell your home at the highest price and within your time frame.

Join us on July 9, 2011, 9:30 a.m. - 12:30 p.m.

Reservations required, call 754-2225 today.

Seminar will be held at Kahala Mall, Upper level. Lunch will be served following the presentation.





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