

GENERATIONS

HAWAII'S RESOURCE FOR

MAGAZINE | VOL 7/1 • FEB/MAR 2017

Jeff Apaka

Compassion in Action

“Keep a smile on your lips, brush the tears from your eyes...”

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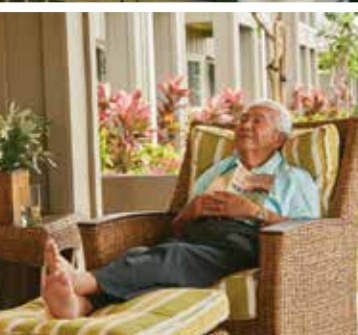


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■ For distribution location questions or requests, contact Sherry Goya: 808-722-8487 | SGoyaLLC@aol.com

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Happy 2017! As the years march on, we must continue to be informed and prepared for the future as we all age.

As *Generations Magazine* enters its 7th year, we begin by addressing the bigger issues, such as the need for long-term care. Throughout this the following year, *Generations Magazine* will address some of the many major life events and decisions we will all eventually have to face—staying healthy as we live into our 90s, how to effectively age in place and end-of-life options and decisions.

In this issue's cover story, you will meet Jeff Apaka and hear his inspirational message—his compassion for serving seniors, his love for Waikīkī, and his community service with the Waikīkī Community Center and the Duke Kahanamoku Beach Challenge.

A special thank you goes out to retiring Sen. Suzanne Chun Oakland, who has been a great friend to all of our kūpuna, baby boomers and children in our communities for years. She has supported with passion and compassion our Kūpuna Care bills and Kūpuna Caucus advocate group. She has also been one of the biggest supporters of children's causes in the state.

We also welcome our University of Hawai'i student intern, Shayna Fujimoto. She's presently persuing a degree in English and looking forward to getting involved in the publishing industry. From her own caregiving experience, she's written an article on Parkinson's disease called "A Labor of Love" (page 48).

I would also like to recognize KITV's "Aging Well" program on Channel 4. *Generations Magazine* has partnered with KITV, bringing top advisors in the senior industry. If you miss the morning shows on Saturdays from 6 to 8 am, go online to www.kitv.com and look for archives of past segments.

Thank you to all our trusted *Generations* partners and to you, our loyal readers, of "Generations Radio" listeners and **Generations808.com** visitors. ■



Percy Ihara with KITV
Aging Well Newscaster
Moani Nabarro



Live well this year!

Percy Ihara, Editor/Publisher

PERCY IHARA
Editor/Publisher

808-234-3117
Percy@Generations808.com

SHERRY GOYA
Sales & Distribution

808-722-8487
SGoyaLLC@aol.com

DEBRA LORDAN
Copy Editor/Writer

Debra@Generations808.com

WILSON ANGEL
Art Director

Wilson@Generations808.com

BRIAN SUDA
Photographer

Brian@BrianSuda.com

KATHERINE K. SMITH
Freelance Writer

HonuMaui@gmail.com

SHAYNA FUJIMOTO
Intern—UH Mānoa



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Our Contributors



CATE BISHOP works for Acorn Stairlifts in Hawai'i. She trained as a nurse in the United Kingdom and has 27 years experience. She has worked in a variety of specialties, including transplant, stroke, neurology and cancer care. An exciting opportunity bought her to Hawai'i. She uses her nursing experience and knowledge about Acorn Stairlifts to help keep seniors safe in their homes.



MELISSA MANSFIELD is the care manager for Home Care by ALTRES Medical. She has a master's degree in gerontology with an emphasis on aging studies and business administration. She is a credentialed professional gerontologist, awarded through the National Association for Professional Gerontologists. Her affiliations include: West Oahu Community Partners Coalition, NAPG, The Gerontological Society of America, American Society on Aging, Kokua Mau, Kahala Nui, Hospice HI, Association for Gerontology in Higher Education and Kupuna Caucus. She co-hosts GM Radio.



KAI MORIGAWARA of Prime Physical Therapy graduated from Moanalua High School in 2006, UH Mānoa in 2009 and the University of Southern California in 2012. He enjoys his work as a physical therapist and helping people live their lives to the fullest by learning how to prevent pain and problems. In his free time, if not watching or playing sports, Dr. Kai can often be found experimenting with new cocktails or desserts.



MARTHA SAMSON has been a Project Dana volunteer caregiver for approximately 27 years. She currently serves as chair of the Project Dana Advisory Council. She retired from her career as a process improvement facilitator in 2015 to assist her mother in caring for her father.



JIM SHON has been a member of the Kokua Council since 2007. He is a Peace Corps volunteer, a Hawai'i legislator, director of charter schools, a labor arbitrator and a TV political analyst. He holds a BA in music education and a Ph.D. in political science. He's an accomplished author: The Unfinished Health Agenda, Poison in Paradise, Inside The Capitol: Lessons in Legislative Democracy, to name a few (more at www.jimshonhawaiiibooks.com). He is also director of the Hawai'i Educational Policy Center at the University of Hawai'i (www.manoa.hawaii.edu/hepc).



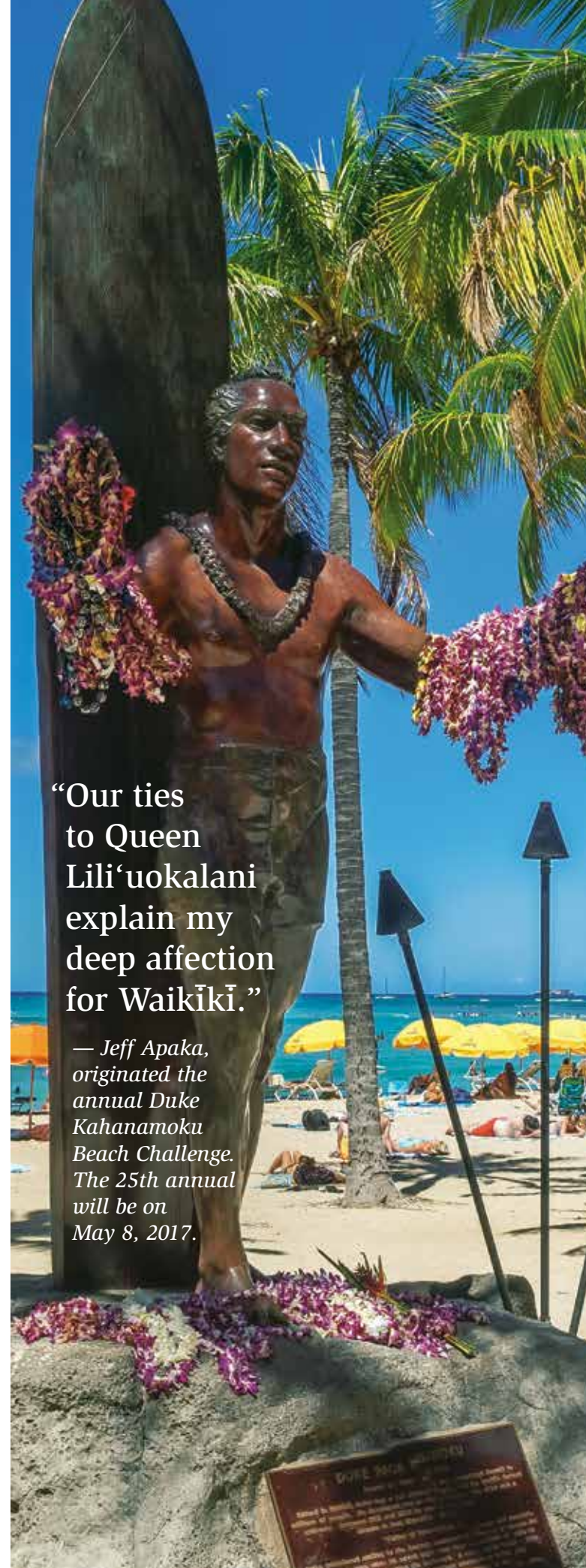
AUDREY SUGA-NAKAGAWA, MPH, is the advocacy director for AARP Hawaii. She is a specialist in gerontology with over 25 years of experience in health and long-term care programs and services. She has also served on AARP Hawaii's volunteer Executive Council and has provided outreach and advocacy expertise to public- and private-sector agencies as the owner of ASN Consulting Services. She also coordinated the development of Hawaii's Aging and Disability Resource Centers and provided project management support for the Honolulu Age-Friendly City Initiative.



LISA UESUGI & LAURIE CALLIES are the co-founders of ProjectFocus Hawai'i, a nonprofit organization established in 2005 to help give at-risk children and others with challenges—including our aging population—a healing voice through the medium of photography. The program strives to enhance self-esteem, self-awareness and self-reflection—all critical components in fostering the resilience necessary to make a fulfilling life from challenging ingredients. They strive to give participants a "voice" through the camera lens.

A special mahalo to our additional contributors, whose dedication to the senior community is greatly appreciated. And also to our loyal contributing partners, whose consistent presence continues to enhance this magazine's value.

SHAYNA FUJIMOTO (UH intern) | MARK GILMORE | FRANK KING | DAVID LIVINGSTON | BRENT MAEDA
SCOTT MAKUAKANE | MANOA HERITAGE CENTER | JULIE MOON | AUDREY NAKAGAWA | VALERY O'BRIEN
| EILEEN PHILLIPS | TERRY SHINTANI | JEFFREY SISEMOORE | SCOTT SPALLINA | MARY STEINER
JANE YAMAMOTO-BURIGSAY | MICHAEL W. YEE | STEPHEN B. YIM



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Looking for an Issue?

Sometimes, there's just not enough time in the day to do the things you want to do—including reading informative articles.

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- 2) **LATEST ISSUE:** The most current issue's cover is displayed along with the issue's date, just above. To the right, the table of contents column lists the articles within that issue. Just click on any of the article titles and the link will take you directly to that page.
- 3) **BROWSE ISSUES:** Scroll the entire library of *Generations Magazines*, from the most current to our very first issue. Can't remember which issue it is, but recall the front cover? No problem. The top portion of the magazine cover is shown to help jog your memory.

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Every step was done with care, concern and helpfulness keeping in our best interest. Today we are enjoying the "less" materialistic life but our living is with "more" enjoyment and freedom. Thank you Cynthia, Shawn, Robert, Jon and all at Senior Move Managers!

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Senior Movers & Shakers About Town

Photography by David Livingston



Generations Magazine roving photographer David Livingston captures movers and shakers attending senior events and facility grand openings around the islands.

Kalākaua Gardens, a premier senior assisted-living community, held its grand opening in early

December. Residents and friends alike enjoyed stellar performances and great food.

The other grand event was, of course, GM's brunch at Dave & Busters, where partnerships and friendships among all who support the welfare of our senior community were celebrated. ■



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SATURDAYS at 5pm-6pm, SUNDAYS at 3pm-4pm

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— Steve Nawahine,
General Manager of Kalākaua Gardens



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New Senior Center Focuses on Active Aging

by Valery O'Brian, Marketing Coordinator, Nā Kūpuna Makamae Center, A Project of Pacific Gateway Center

Nā Kūpuna Makamae Center opened its doors on Thursday, Sept. 9, 2016, after 12 months of restoration of the 116-year-old pump station in Kaka'ako on Ala Moana Boulevard. Over 100 invitees were welcomed by Pacific Gateway Center Executive Director Dr. Tin Myaing Thein (*right photo*), who manages the new senior center. Kahu Wendell Silva began with an aloha chant followed by music and hula by the Hiwa



The day was filled with reverence and joy towards the center's mission to serve our senior community. In the Hawaiian language, "Nā Kūpuna Makamae" means "the beloved seniors."



class of Halau Ika Wekiu. A traditional Hawaiian blessing of the historic landmark led attendees into the building, where photos from before and after, stories from kūpuna, and music by Sen. Brickwood Galuteria and Mike Seda were enjoyed by all (*above*).

The center's list of program activities promote: active aging with various stay-well exercises, nutrition, music, dance and art; a focus on intergenerational training, in which youth exchange and learn from elders, and educate seniors through "Kūpuna Power," a platform that seeks to educate and empower Hawai'i's elderly.

Program Coordinator Marlene Sai and Marketing Coordinator Valery O'Brien invite you to visit



A group of dignitaries and staffs gathered and shared their aloha on the grand opening.

and become a member of Nā Kūpuna Makamae Center. The free-parking entrance is off of Keawe Street; TheBus bus stop is conveniently located just out front on Ala Moana Boulevard. ■

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by Kāhala Nui

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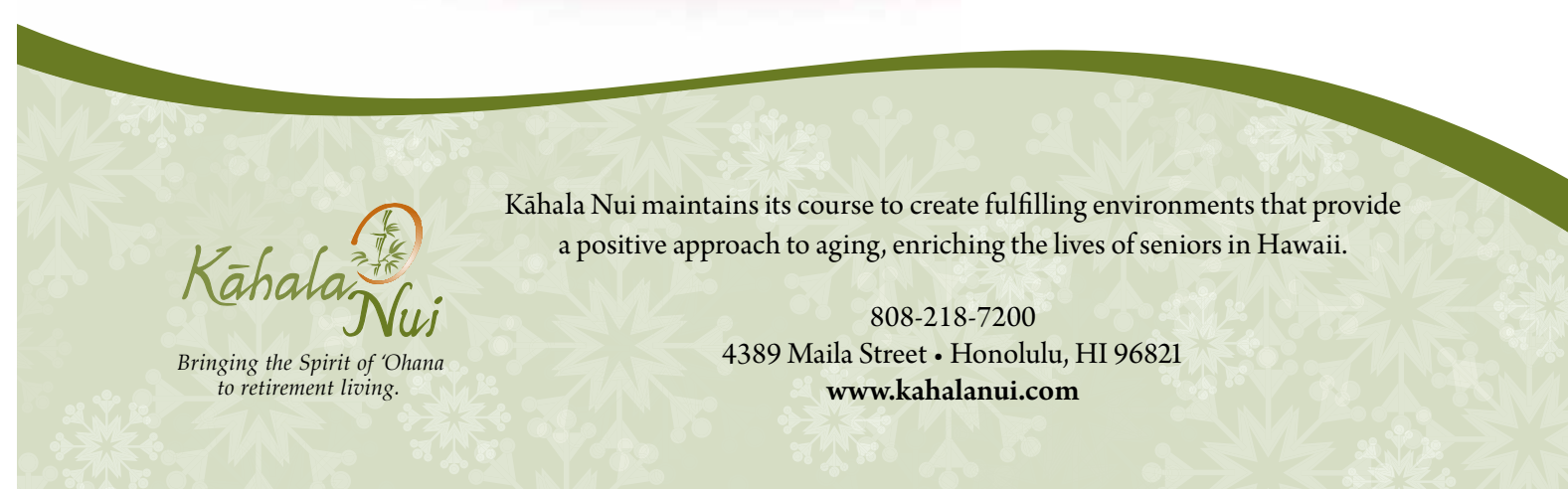
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Long-Term Care: Where is it Heading?

by Percy Ihara, Editor/Publisher

The future of long-term care in Hawai'i has long been the focus of my attention. The problems facing us and suggested reforms were carefully assessed by the Hawai'i Long-Term Care Commission five years ago.

The 2012 "Long-Term Care Reform in Hawai'i" report gives a good overview of what we all face:

"The long-term care system in Hawai'i is broken. Long-term care is expensive and beyond the financial reach of most people. Medicare and private health insurance do not cover long-term care, and few people have private long-term care insurance. As a result, if they need extensive long-term care, they must pay out of pocket...

"Most importantly, the aging of the population guarantees that there will be a much greater need for long-term care in the future than there is now. Between 2007 and 2030, the population aged 85 and older, which has the greatest need for long-term care, will increase by almost two-thirds. There is no way to provide services for this population without additional sources."

— sourced from the "Long-Term Care Reform in Hawaii," Report of the Hawaii Long-Term Care Commission, Final Report, Jan. 18, 2012.

This month, we bring together Barbara Kim Stanton from AARP, Terri Byers from the Executive Office of Aging for Hawai'i and myself to discuss the enormous issues facing our elders.

First, what are the most pressing issues facing our senior community today?

Stanton: Hawai'i's biggest challenges are the unmet needs in healthcare and financial security for our rapidly growing kūpuna population. Soon, one out of every four Hawai'i residents will be over age 60.

People overwhelmingly tell us that they want to live independently in their own home or in the setting of their choice for as long as possible. But without an adequate caregiver support system, accessible, affordable and quality healthcare, and the means to pay for necessities while on a fixed

income, it is difficult for kūpuna to enjoy the retirement they aspire to and deserve.

We must also protect and strengthen Medicare and Social Security and ensure that the parts of the Affordable Care Act that help those aged 50 and older are preserved.

Byers: Perhaps No. 1 is demographics—the fact that we are living longer. Aging adults face financial insecurity—housing, healthcare and prescription drugs, social security, employment—loneliness and loss of independence.

- In advanced age, financial resources may run out if income is inadequate.
- Health deteriorates as we age, which raises costs and leads to loss of independence.

Many of our kūpuna live below the poverty line. We know that poverty does not affect senior men and women equally. Women are more likely than men to face poverty as they age. Women may have worked at lower-earning jobs. They may have been absent from the labor market due to childbirth and caregiving, or had jobs that were less likely to have employer-sponsored retirement plans. Couple the lower level of retirement savings and benefits with the fact that women outlive men by five to 10 years. Divorced, widowed and never-married women are especially at risk for poverty. We see particularly high poverty rates in people of color, those in rural areas, as well as lesbian, gay, bisexual and transgender older adults.

There's another hidden cost to long-term care as working adults who provide intensive caregiving are forced to retire early, work part-time or quit their job to become a caregiver.

In the big picture, a very pressing issue is our inadequate supply of clinicians and paraprofessionals who are trained to meet the demands of the aging baby boomer population.

Ihara: As publisher of *Generations Magazine*, I am in the community every day and have access to a lot of information. I speak to seniors daily and they tell me the most pressing issues are the demands of caregiving. Families today are quietly

"... without an adequate caregiver support system, it is difficult for kūpuna to enjoy the retirement they aspire to and deserve."

— Barbara Stanton, AARP

taking care of their loved ones from three to four hours, up to 12 to 18 hours a day and still working full time jobs. So it's the baby boomers who are providing most long-term care and most of them are mature women caring for their parents or spouse. This critical caregiving may continue for several years or more and all families have to plan for the financial and logistical pressures of caregiving. Rosalind Carter is quoted as saying, "There are only four kinds of people in the world—those who have been caregivers, those who are caregivers, those who will be caregivers and those who will need caregivers."

What caregiver resources are available out there now for families?

Stanton: In Hawai'i, each county has an Aging and Disability Resource Center (ADRC). There is one toll-free number to get in contact with your county office. It's 643-ADRC (2372). AARP also offers educational articles and information to help caregivers at www.aarp.org.

If someone you care for is hospitalized, a new law that AARP Hawaii helped get passed—Hawaii's CARE Act—requires hospitals to give caregivers instructions on how to take care of the patient when he or she is discharged. When a patient is admitted, he or she can designate a family caregiver, who must be notified before they are discharged or transferred to another facility.

Byers: Family caregivers are the core of our long-term care system. November was National Family Caregivers Month and this year's theme was especially poignant: "Take Care to Give Care." The golden rule of taking care of others is to take care of yourself first. Family caregivers must be encouraged and supported to ensure they are taking care of themselves, physically, emotionally and spiritually. ADRC provides help for caregivers.

Options for caregivers can range from informal supports to formal public and private services and supports. In Hawai'i, family and close friends provide the majority of long-term care. Many people receive care at home from a combination

of family, friends, volunteers and paid caregivers. However, some family caregivers may become excessively stretched to the point of burnout or may not have the necessary nursing skills required to care for a family member. When they are unable to provide care, you can count on local community-based programs through your local ADRC, which can assist families by helping them look at various options based on their needs.

Ihara: ADRC helps families navigate the many caregiving options available; however, a new caregiver may not know what resources they will need or when to ask agencies for help. My first suggestion is to attend caregiver support meetings offered by the Alzheimer's Association (www.alz.org), The Caregiver Foundation of America (www.thecaregiverfoundation.org). I also recommend The *Senior Handbook* available at America Savings Bank and ADRC (www.ADRC.org). Our magazine has many caregiving articles and resources listed in each printed issue and past issues at our website, www.Generations808.com.

What can families do today to assist their parents as they age?

Stanton: Families need to talk and plan before there is a health crisis. Don't wait until a fall, accident or bad news from a doctor. Other family members need to know about a loved one's values and preferences, finances and wishes for care. Putting together a family caregiving plan early can avoid fights and guessing what a loved one wants.

For tips on how to start a conversation and a checklist for your caregiving plan check out the AARP "Prepare to Care" planning guide aarp.org.

Byers: Another strategy is to encourage active and healthy aging, which can improve the physical and mental health of older adults, improve quality of life and maximize independence. Some of the most important behaviors to encourage are: physical activity, a healthy diet, proper hydration, chronic disease self-management and cessation of tobacco/substance abuse.

“Family caregivers must be encouraged and supported to ensure they are taking care of themselves, physically, emotionally and spiritually.”

— Terri Byers, Executive Office on Aging

Ihara: My best advice to anyone taking care of a loved one is to seek out services immediately. The unfortunate truth is that most chronic health issues progress and get worse. Whether it's Alzheimer's disease, a stroke, arthritis or cancer, the family needs to get together with their loved one and plan for long-term care, aging in place, financial burdens and end-of-life options. Planning avoids surprises and problems later on.

How much does a long-term care facility cost?

Stanton: The high cost of long-term care is out of reach for the vast majority of Hawai'i residents. The median annual care-cost in a nursing home in 2016 was \$141,310 for a private room and \$129,575 in a semi-private room. Who can afford this?

Further, Medicare does not cover the cost of long-term care beyond 100 days and Medicaid's low income eligibility is not easy to qualify for.

What can people do to personally to prepare for long-term care?

Byers: My husband and I anticipated being caregivers for my parents so our family home was built to be completely ADA compliant, with widened doorways, safety features and easy-to-operate faucets, door handles, etc. We also purchased long-term care insurance to offset the cost of daily care. If people think they may need a long-term care policy, they should not wait too long to buy one. Premiums and qualifications are steeper the older you get. In Hawai'i, only 12 percent of our population has long-term care insurance.

How big of a problem is long-term care really going to be?

Ihara: As publisher and editor of *Generations*, I have access to a wealth of information. I am always researching aging issues and looking down the road. For many years, I have mentioned my discovery over 10 years ago that the affects of long-term care in Hawai'i and the mainland will grow to a national crisis. Financing care and the impact of caregiving on families will be one of

the major problems we will face in this century. We all know someone taking care of a loved one right now. That person may be us. Tomorrow, we may be the person requiring care and losing our independence. Everyone must personally own this issue and plan ahead for long-term care. Do not expect our government to provide care because as we see now, there are limits to what government can provide today.

The future is often what we make it. Knowing that problems may come up in the future is not a reason to worry, but a motivation to take action. Making a plan with our families and our loved ones is the first step. Later, when illness or frailty catch up with our loved one or us, we will be comforted by knowing what comes next, who to call on and how to proceed. In this case, living well means preparing for the future so we can Live Healthy, Live Life and Live Well! ■



BARBARA KIM STANTON, AARP Hawaii State Director, overseeing the operations of this advocacy organization for the elderly that has over 150,000 members in Hawai'i. Her experience in executive and fiscal management, government and community relations, and strategic planning and community building—especially in diverse populations—include recovery and reopening of the island of Kaua'i after Hurricane Iniki, a revitalization of Waikiki, and development of the Hawai'i Convention Center. She has served Hawai'i and City governments in many cabinet-level positions.



TERRI BYERS, Director of the Executive Office on Aging (EOA) for the State of Hawai'i was vice president of the Healthcare Association of Hawai'i, a non-profit organization representing Hawai'i's healthcare providers including acute care hospitals, long term care facilities, and home care agencies and hospices. and previously served in various capacities in the State Department of Health, State Department of Health including the Maternal and Child Health Branch, Office of Health Care Assurance, Office of Rural Health, and Planning Office. She was caregiver for her late mom.

Can We Afford to Retire in Paradise?

by Audrey Suga-Nakagawa, Advocacy Director, AARP Hawaii



There's no escaping the fact that people in Hawai'i pay the price of living in paradise. The cost of living is about 60 percent higher than in most states, while wages are among the lowest when adjusted for Hawai'i's high cost of living.

Housing is particularly expensive. The Honolulu Board of Realtors reported that the median sales price of a single-family home was \$750,000 in November. Meanwhile, the 2015 median monthly rental costs of a home was \$1,500 (U.S. Census, American Community Survey).

It is difficult enough for working families to make ends meet with a regular paycheck, but it's even harder when people retire and live on a fixed income that doesn't keep pace with rising costs. And unfortunately, many residents are not saving enough for retirement.

The National Institute on Retirement Security reports that the average working household in the U.S. has virtually no retirement savings. When all households are included—not just households with retirement accounts—the median retirement account balance is \$2,500 for all working-age households and \$14,500 for near-retirement households. And, the growing dependence on Social Security poses an additional challenge. The program was never meant to provide more than one-third of retirement income. But in 2016, nearly 26 percent of Hawai'i retirees relied completely on Social Security and 50 percent depended on it for half of their retirement income. The average monthly Social Security benefit of \$1,408 is not enough to live on in Hawai'i without government help or continuing to work full- or part-time.

People living only on Social Security are more likely to need taxpayer-subsidized food, medical insurance and housing.

A new AARP Hawaii survey of registered voters ages 35 to 64 found that:

- 49 percent feel behind in saving for retirement;
- 56 percent feel anxious about having enough money saved for retirement;
- 79 percent are concerned as taxpayers that those who are not able to save for retirement will end up on public assistance.

Heavier reliance on our social safety net programs imposes an increased tax burden for all Hawai'i residents unless we can figure out real ways to help more workers save for retirement.

Roughly half of Hawai'i's workforce doesn't have a way to save for retirement at work, even though we know that a retirement plan that lets workers save out of their regular paycheck makes them 15 times more likely to save for retirement than those without that access.

There are 216,000 private sector workers in Hawai'i who don't have access to retirement savings at work, even though it's the most important factor in a person's ability to save for retirement.

So what can Hawai'i do to help these workers?

Eight states (California, Illinois, Oregon, Maryland, Connecticut, Massachusetts, Washington and New Jersey) have passed legislation that offers workers access to a retirement savings program. Hawai'i is among two dozen other states considering similar steps to help future retirees.

A resolution to address this issue is before the 2017 Legislature. If passed, a work group of business and community stakeholders will study and recommend strategies to help more people save and enjoy a retirement with real possibilities in Hawai'i Nei. ■

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Yay for Online Religion!

by Rev. Jayne Ryan Kuroiwa

Sometimes as people age, their routines limit their physical ability to attend worship services. This is a significant transition in life for those who have formed their religious practice and social connections at a particular place. The look and sound of one's house of worship, and the rituals and people encountered in that spiritual setting shape an individual in deep and healing ways.

As caregivers, or as we contemplate our own limitations, we may have to admit that it is time to forego regular attendance at worship services. Acoustics can play havoc with hearing aids. Walkways and stairs can be difficult to maneuver with a walker or with diminished eyesight. Real life sometimes encumbers us with incontinence, or the need to wait until medication "kicks in."

Here are some tips regarding how to keep your spiritual life perking if you can no longer get to your house of worship.

First, don't just disappear!

Talk to your spiritual leader or a staff member and let them know about your situation. Perhaps there are ways the church or temple will be able to assist. Some offer transportation, others might arrange a way to share the weekly message or bulletin through visits, or through the mail or email.

Create a small space in your home for an altar or worship center. Include symbols from your tradition. Add a piece of wisdom to ponder and perhaps a flameless candle. If you have visitors, ask them to bring you a little something from nature.



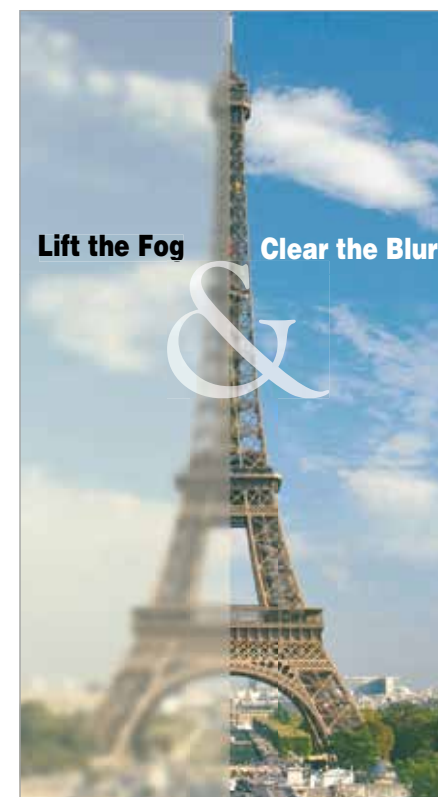
You might not think of worship on the internet, but it's there and going strong! You can find everything from images for meditation, live-stream worship services and sacred texts.

If you don't feel confident that you can find what you need online, make a date with a friend or family member and ask them to help you set up an easy way for you to navigate to favorite spots. ■

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Aloha & Mahalo

by Sherry Goya, Generations Magazine Staff

Those who know retired Sen. Susie Chun Oakland are well aware of her passion for Hawai'i's kūpuna. As an original co-founder of the Kūpuna Caucus in early 2016, she served as lead facilitator of caucus meetings held at the State Capitol on the first Friday of every month. Participants in the caucus include legislators, and groups and individuals who are concerned about protecting Hawai'i's kūpuna.

Susie was honored after the Jan. 6 Kūpuna Caucus meeting. The room was packed with many well-wishers from government agencies and nonprofits, as well as individuals who appreciate her many years of service.

"She has always been and will always be remembered for her compassion and commitment to those that she gets engaged with," said Gov. Ige, as he presented her with a commendation.

In Susie's 22 years chairing the House or Senate Human Services Committee, she accomplished much—acquiring funding for the Kūpuna Care Program, the Aging & Disability Resource Center, senior centers and higher care payments for adult residential care homes; establishing the Joint Legislative Committee on Aging in Place that conducted needs assessments for family caregivers and the Long-Term Care Commission that identified long-term care policy goals and needed reforms; and protecting seniors through the adult protective services law, increasing penalties for financial abuse, requiring reports by financial institutions and requiring criminal background checks for services provided to vulnerable seniors. ■



Sherry with Senator Oakland



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Jeff Apaka

Compassion in Action

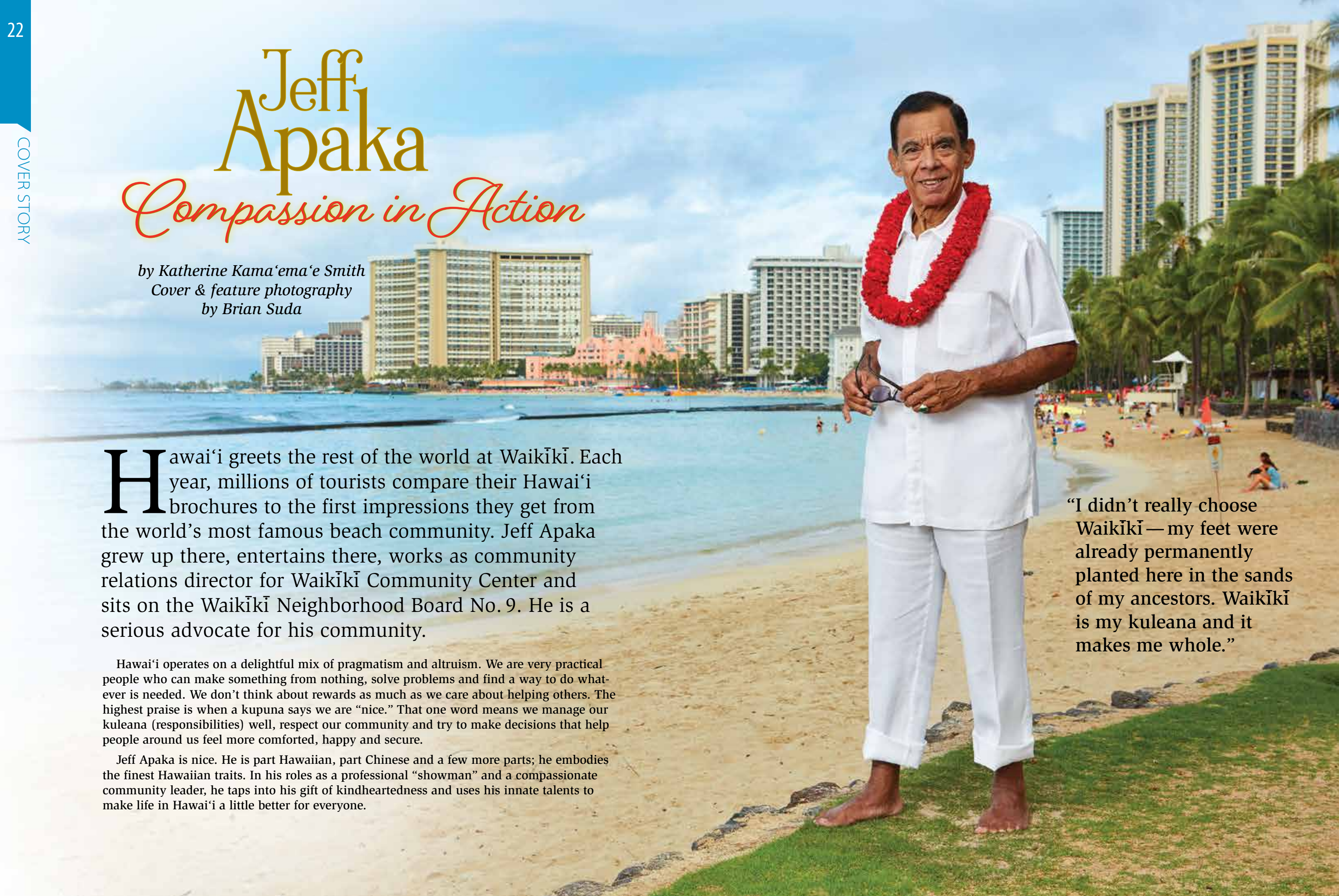
by Katherine Kama'ema'e Smith
Cover & feature photography
by Brian Suda

Hawai'i greets the rest of the world at Waikīkī. Each year, millions of tourists compare their Hawai'i brochures to the first impressions they get from the world's most famous beach community. Jeff Apaka grew up there, entertains there, works as community relations director for Waikīkī Community Center and sits on the Waikīkī Neighborhood Board No. 9. He is a serious advocate for his community.

Hawai'i operates on a delightful mix of pragmatism and altruism. We are very practical people who can make something from nothing, solve problems and find a way to do whatever is needed. We don't think about rewards as much as we care about helping others. The highest praise is when a kupuna says we are "nice." That one word means we manage our kuleana (responsibilities) well, respect our community and try to make decisions that help people around us feel more comforted, happy and secure.

Jeff Apaka is nice. He is part Hawaiian, part Chinese and a few more parts; he embodies the finest Hawaiian traits. In his roles as a professional "showman" and a compassionate community leader, he taps into his gift of kindheartedness and uses his innate talents to make life in Hawai'i a little better for everyone.

"I didn't really choose Waikīkī — my feet were already permanently planted here in the sands of my ancestors. Waikīkī is my kuleana and it makes me whole."





It wasn't easy getting to where he is. Jeff's father, renowned romantic baritone Alfred 'Aholo Apaka, died at age 40 when Jeff was just 13. Besides a career as an entertainer and

producer, Jeff had a family kuleana to care for two of his elders. Blending his gift of compassion into his entertainment talents led him to a long career with Waikīkī Community Center as a community relations director. Now in his own kūpuna years, Jeff is a protector of his beloved Waikīkī community, and the elders who live there.

His early life was split between Hawai'i and Beverly Hills. When he was 6, the movies and

TV drew the Apaka family to Beverly Hills with the help of Bob Hope. Billboards, neon lights and Hollywood glitz fascinated little Jeff, with bigger-than-life director, actor and studio execu-

tive "neighbors" like Caesar "Butch" Romeo and The Andrews Sisters. Beverly Hills High School schoolmates included Rob Reiner, Rick Dreyfus and Albert Brooks.

Alfred Apaka's crossover career was hot. From his start at Don the Beachcomber (now The International Marketplace), his records began selling on the mainland. Postwar thirst for Hawaiian music was driven by a hundred thousand veterans who had fallen in love with the romantic, soothing airs of steel guitars, 'ukulele and island tunes sung by luscious Hawaiian voices like Apaka's. In the '50s, aloha shirts were the rage and the "Hawaii Calls" radio show broadcast around the world. Sellout crowds at The Lexington Hotel's Hawaiian Room in New York City clamored for

the tunes of Alfred Apaka, "the darling of Manhattan;" Mahi Beamer; John Kameaaloha Almeida; Haunani Kahalewai; Nina Keali'iwahamana; Clara Inter (Hilo Hattie); and the Ray Kinney band.

Jeff's dad appeared on "The Ed Sullivan Show" and "The Dinah Shore Show." Bob Hope helped him get a contract to help Henry J. Kaiser popularize his new Hawaiian Village Hotel in Waikīkī. The sky was the limit.

Fame often takes its toll on families. When Jeff was in the fourth grade, his parents divorced and he returned to Honolulu with Mom. He began exploring his own performing talents. During eighth grade at San Rafael Military Academy, tragedy struck—Alfred's heart suddenly failed during a game of handball—and Dad was gone.

Jeff took it hard. He spent two years at a Jesuit seminary in Canada before returning to Beverly Hills High School, where he graduated in 1964. He went alone to his audition for the American Academy of Dramatic Arts in New York City, and joined a class with Danny Devito and Melanie Safka. He also took acting classes at Fordham University and in 1968, he was singing the mainland nightclub circuit when he had an offer to debut in Honolulu with his own show at the Monarch Room of the Royal Hawaiian Hotel. Things started to happen; he was signed to Capitol Records. Among all the Waikīkī entertainers, Jeff was always the baby; the youngest.



Alfred Apaka teaching his son, Jeff, the 'ukulele as Mom watches. Above, auntie shows Jeff some hula.



In performing arts, Jeff is his own man. "My voice is like my dad's but not as romantic—my strength is as a song and dance showman. I had piano and violin lessons when I was young and I love music, but Dad wanted to be a physician, not a singer. He encouraged me to do well in my studies, but creating live productions is my passion; I can do almost anything onstage." Jeff also writes skits, directs and produces. His creativity, eye for detail and organization skills make him a talented event producer and manager.

From 1979 to 1983, Jeff starred with Audrey Meyers in the popular "Here is Hawai'i" stage show written by Keola Beamer and produced by the late Tom Moffatt at the Maui Surf Hotel (now The Westin Maui Resort & Spa).

"That was my favorite gig. We had live rain, snow, an erupting volcano and falling stars onstage. For the "Honolulu City Lights" number, a big moon glowed over a silhouette of the Honolulu skyline as the lights came on in the buildings. A great show transports the audience to their deepest emotions: love, longing, joy and laughter. That's why we had so much fun doing it and audiences loved it," said Jeff. "Smiling and laughter is so important to health and longevity, and nothing brings more joy to people than live shows."

After the Maui show, Jeff returned to Waikīkī to become a caregiver for his maternal grandmother and paternal grandfather. Nobody ever gets training for family caregiving. When the time came, he had the right stuff to honor his kūpuna and keep himself going—compassion and lots of energy.

After his kūpuna passed, Jeff built a career, first entertaining passengers as a cruise director on *The Independence* and *The Constitution*. Later, he produced the shows.

"During this time, I was also the chief barker for Variety Club: A Children's Charity. On Christmas Eve, 1928, a club for entertainers in Pittsburgh found a baby abandoned in their theater and took her to raise. Today, Variety Clubs in

many states aid children," said Jeff. The chief barker (club board president) organizes fundraising events. Jeff's success with Variety Club

of Hawai'i impressed the late Gerri Lee, who then recruited him to run fundraising events for the Waikīkī Community Center.

Compassion and Business

On the flip side, Jeff Apaka is a community leader. In the tradition of Hawaiian performers, his "day job" is critical for residents of Waikīkī. Last month, he celebrated 25 years as community relations director for the WCC on Paoakalani Avenue. In his spare time, he has been serving on the Waikīkī Neighborhood Board No. 9 for the last 18 years. Waikīkī residents often see Jeff strolling

with Ponoli'i (the righteous one), his 13-year-old Chihuahua—a kupuna "puppy."

"When I grew up on Launiu Street, homes had gardens, hedges, coconut trees—no highrises. The Waikīkī neighborhood was full of Hawaiian families. Local kine beach boys ruled the beach and tourism was just beginning to boom. Later, mainland surfers moved in and brought drugs with them. The stretch from Liliuokalani Avenue to Kapahulu Avenue came to be called 'The Jungle,' a pejorative description that portrayed our home as tenement housing for kānaka maoli."

"That was not the truth. Hawaiian seniors residing in this moderate-living community wanted nothing to do with addicts, who not only ran the streets but also renamed old shore breaks so that the Hawaiian names eventually became lost.



In 1977, Sen. Hiram Fong Jr. and Gov. George Ariyoshi founded the WCC by putting Gerri Lee's Waikiki Senior Program in the old St. Augustine parochial school buildings and Dr. Chong's Waikiki Health in the vacant convent. Today, WCC also includes the Early Learning Center for preschoolers and an active thrift store.

The board members, staff and donors of WCC developed a very successful nonprofit, offering Waikiki residents senior health, wellness and prevention programs, and individual case coordination services for frail seniors at risk for homelessness. Caroline Hayashi, president of the nonprofit, said, "Our workshops, activities and educational programs meet the physical, cognitive, social, emotional and well-being needs of our kūpuna. We have over 70 different activities for seniors every month, from exercise to leisure interests—and free parking for all our activities."

May 8, 2017, is the 25th anniversary of the WCC fundraiser, The Duke Kahanamoku Beach Challenge (formerly, the Ala Wai Challenge). Jeff built this paddling race around some of Hawai'i's most celebrated watermen—Tommy Holmes, Blue Makua, Michael Tongg, Nappy Napoleon and the late Myron (Pinky) Thompson. Now, this huge public event is held at Hilton Hawaiian Village on Duke Kahanamoku Beach, where the lawn comes alive with crafters and live entertainment. Canoes bring in dignitaries to the mauka end of the lagoon for a traditional Hawaiian welcoming protocol to bless the spirited competition and fun!

"When I was new at WCC, I wondered how I could pull off something like this, but the strength and inspiration of my kūpuna and my friends in the community led the way to success," said Jeff. "It's a great cause because we help so many kūpuna and keiki."

"Helping is fun. I like escorting seniors on travel tours to outer islands twice a year. At Thanksgiving, I plan a buffet dinner for kūpuna who have no family here or on the mainland. The Waikiki Beach Marriott Resort & Spa and my musician friends help with food, beverage and entertainment."



Jeff's roots in Waikiki are deep. "We all crave identity. I knew my middle name, 'Aholo,' was connected to Dad's Hawaiian lineage, but our ties to Queen Lili'uokalani explain my deep affection for Waikiki and Maui's red carnations. Actually, I did not really choose Waikiki—my feet were already permanently planted here in the sands of my ancestors. Waikiki is my kuleana and it makes me whole."

Princess Lili'uokalani adopted Jeff's grand-aunt, Lydia Ka'onohiponiponiokalani 'Aholo, when she was 7 days old, af-

ter her mother died in Lahaina, Maui. Lydia played in the princess's gardens on Wainani Way, Waikiki, when Lili'u's land, Hamohamo, was an open meadow stretching across Paoakalani Street and the Ala Wai Canal to Kapahulu and out to the beach. Lydia attended Kawaiaha'o Seminary School for Girls. She was the first graduate of Kamehameha School in Kalihi and its first Hawaiian language instructor. Lydia's father, Luther 'Aholo, taught at Lahainaluna Seminary. "Aunt Lydia 'Aholo told Alfred Apaka to honor Queen Lili'uokalani by wearing a double lei of sweet, tiny red carnations that grew in Luther and Keahi's yard on 'Aholo Road in Lahaina. Today, whenever Jeff performs, he wears white to set off the traditional 'Aholo double red carnation lei—and his father's jade ring."

Jeff talks about the future with the same energy and compassion that he puts into all his work. "I wish all kids could experience the mainland living. It would help them relate better to visitors, and allow them to better appreciate Hawai'i Nei. The 'āina connects everything and we must do what we can to protect it. Waikiki ahupua'a extends up Mānoa Valley. A lot of the kingdom is underneath the concrete of Waikiki."

Jeff recently finished five years starring in



Lydia Ka'onohiponiponiokalani 'Aholo



It's always friendly at the Waikiki Community Center.

and producing a Hawaiian show at the Hilton Hawaiian Village. "Visitors still come to Hawai'i to hear live Hawaiian music," he said. He is looking for a permanent theater home in Waikiki for an updated live show.

Jeff worries about Waikiki kūpuna on fixed incomes, and especially those who are being displaced by high-rise condominiums. "Just a small increase in the cost of living forces seniors to make choices about what they can afford to buy. Sometimes the choice is between rent and food."



Every little thing we can do for them that saves them money helps them keep going and stay in their homes. I hope everyone who reads this article will support the Waikiki Community Center. I hope Waikiki families will seek WCC services, participate in our programs, volunteer or donate."

Feeling pity doesn't help others; action does, but requires a lot of courage. Jeff does not shrink

from his desire to help others. He finds a way to get things done, like the Hawaiians of old.

"Mahalo to all the community leaders and people who have worked with me through the years; I know your love for this place."

Jeff makes me think of one Alfred Apaka lyric, "Keep a smile on your lips, brush the tears from your eyes..." Jeff energizes his deep compassion to help kūpuna, keiki and their families—and dry up their tears. It's a powerful talent. Perhaps Jeff's recipe for success is worth a try. ■



Lend Your Support for a USPS Alfred Apaka Stamp

Jeff is leading a campaign for a commemorative stamp in 2019, Alfred Apaka's 100th birthday. The U.S. Postal Service counts on the Stamp Advisory Committee to decide who gets honored. We need thousands of letters from the entire Hawai'i community to win their attention. Write a short note today and send it to:

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Please consider commemorating Alfred Apaka (1919–1960) on a U.S. Postal Service stamp in 2019.

Before jet travel, the romantic voice of Alfred Apaka broadcast throughout the world live on "Hawaii Calls," "The Ed Sullivan Show" and "The Dinah Shore Show," making fans everywhere dream of visiting the Hawaiian Islands. In the dynamic years leading to statehood, Apaka's popularity drew audiences to all Hawai'i entertainers and a new genre of American music.

Mahalo for your kind consideration!

Crossing Bridges: A Photography Exhibit

by Laurie Callies, Owner of Baby Face Productions and Co-founder of ProjectFocus Hawai'i

From ProjectFocus Hawai'i and the Wahiawa Community Based Development Organization (WCBDO) comes a visual storytelling, from both ends of life—as partners—Crossing Bridges.

On a sunny Saturday morning, students from Leilehua High School, Wahiawa Middle School, Island Pacific Academy and George Washington University sat down with 24 of Wahiawa's most cherished kūpuna, who shared their stories of growing up and living in this former plantation town located in Central O'ahu.

Life in Wahiawa has changed since its plantation days and it is for that reason Crossing Bridges was selected as ProjectFocus Hawai'i's latest exhibit, so these memories could be captured and shared with the broader community. The exhibit title represents both a literal and figurative expression of this project. Not only does it signify the connection of bridges that bring residents and visitors into Wahiawa, it also reflects the importance of bridging generations through the sharing of oral histories.

While life in Wahiawa was economically difficult, it was also culturally rich. The kūpuna shared their childhood memories about Wahiawa with their assigned student. Their stories revealed a simpler time, when kids could entertain themselves without the benefit of technology—or television, for that matter. These kūpuna shared stories from their “small kid days”—picking pineapple in the middle of a red dirt field, making their own toys or seeing the Japanese planes flying overhead as they attacked Pearl Harbor on Dec. 7, 1941.



Edward Chun



Shaianna “Shai” Niccole Llarinas

As with all ProjectFocus Hawai'i programs, photography is an integral part of the storytelling process. As the students documented the oral history, they also captured visual portraits of these elders. The photos and stories, along with the photos taken of the students by ProjectFocus Hawai'i co-founders Callies and Lisa Uesugi, were paired to form the basis for the exhibit.

Crossing Bridges made its community debut on Dec. 10, 2016, at a reception at the Wahiawa Hongwanji Church.

“We were very pleased to have this opportunity to highlight our outstanding seniors and their contributions to our community,” said Darin Uesugi, president of WCBDO. “Wahiawa is a hidden gem with much to offer by way of history, culture and business. We look forward to sharing these wonderful stories with the broader community.”

Crossing Bridges is currently on display at the Davies Pacific Center Mezzanine until Feb. 3, 2017. The exhibit will be displayed at various venues on O'ahu throughout the year.

For current information about Crossing Bridges, go to www.projectfocushawaii.com. ■

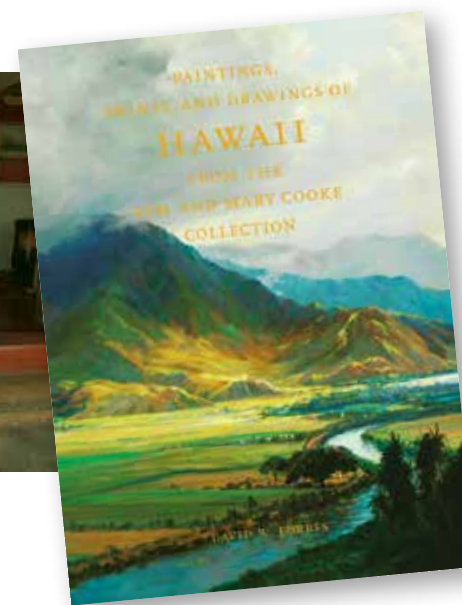
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A nonprofit organization established in 2005 as a means of giving at-risk children and others with challenges, including our aging population, a healing voice through the medium of photography.

For information and to view our gallery of images, go to www.projectfocushawaii.com.

Paintings, Prints & Drawings of Hawai'i

by The Mānoa Heritage Center



Hot off the press, *Paintings, Prints and Drawings of Hawai'i from the Sam and Mary Cooke Collection* presents for the first time the private collection of Mary and the late Sam Cooke. Published by the Mānoa Heritage Center, this lavishly illustrated volume by David W. Forbes traces the history of Hawai'i as seen through the eyes of western artists, from the arrival of Capt. James Cook to modern landscapes.

On the cover of the book is *Hanalei Valley* by D. Howard Hitchcock. It is a remarkable work—the taro fields in the center seem to glow with a spotlight of sun, echoing the luminosity of epic, 19th-century Manifest Destiny paintings by American landscape superstars Albert Bierstadt and Thomas Moran. It is just a taste of what's to come between the covers.

David W. Forbes said, “It’s an amazing collection. A remarkable man put together a remarkable collection, and he put it together because he had a love of this land and every work in this book shows that.”

The book is a preview of a private collection that the public will be able to see when Mary Cooke's residence, Kūali'i, eventually opens to the public as part of the Mānoa Heritage Center.

Mānoa Heritage Center is a 3.5-acre living classroom centered around Kūka'ō'ō, the last intact heiau in the greater ahupua'a of Waikīkī, Native Hawaiian gardens and Kūali'i, the Cooke's 1911 Tudor-style home. Both Kūka'ō'ō and Kūali'i

are listed on the National Register of Historic Places. The new 4,125-square-foot, LEED-certified Visitor Education Hale is scheduled to open this summer. Garden and heiau tours will be offered Monday through Friday by appointment. ■

Only 3,000 copies of the 252-page book have been printed to date. Designed by Barbara Pope, it contains 155 stunning images from the collection. Books are available at the following locations:

MĀNOA HERITAGE CENTER
Cost: \$100 (Case pricing is also available)
808-988-1287 | www.manoaheritagcenter.org
HONOLULU MUSEUM OF ART
808-532-870 | www.honolulumuseum.org
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All proceeds benefit Mānoa Heritage Center's educational mission, promoting the understanding and appreciation of Hawai'i's natural and cultural heritage.



Facebook is Ageless

by Farah Doiguchi, Emeritus College Coordinator

In recent years, Facebook (FB) has become an increasingly popular communication tool for older adults. The site, which originated as a network to connect college students in the early 2000s, is no longer limited to the younger demographic it once served. Seniors are finding value in Facebook's many offerings, particularly in the area of maintaining meaningful relationships with family and friends.

Kūpuna can sign up for a free account with a valid email address or mobile phone number, and quickly find loved ones. Upon login, photo and video updates from the people you follow appear on the news feed of your FB homepage.

FB's Messenger service supports free video calling, allowing users to see and speak with friends at the click of a button. Proud grandparents are especially drawn to this feature, and love sharing in the daily adventures of little ones near and far.

Keep up with grandchildren, stay in touch with friends, join a Group or see what's trending.

Honolulu Community College is pleased to offer a series of free, hands-on FB workshops, made possible by a generous donation from the Fujio Matsuda Technology Center, in partnership with the Pacific Center for Advanced Technology Training and the Emeritus College.

Classes are fun, informative and paced at the right speed for seniors to follow along. Join us! ■

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Partnering for Seniors

by Generations Magazine Staff

Generations Magazine has partnered with local news station KITV and its "Aging Well" weekend segments. As a resource magazine, *Generations* is happy and very fortunate to have local TV station KITV Channel 4 to step up to the plate and support our aging population—one of the fastest-growing segments of our community. During each weekend morning news segment, Newscaster Moani Nabarro will interview professionals, agencies and services in our community that provide a valuable resources in support our aging population.

Having choices for our parents' future care will be determined by the decisions and plans we make with them now. Planning ahead and having a strong support system in place will often make the difference between allowing a loved one to remain at home or needing to be relocated to a nursing facility.

When assuming the responsibility of being a family caregiver, it is important to enlist the help of outside professionals:

- A financial planner or reverse mortgage specialist may find funds to pay for professional in-home care services.
- An attorney specializing in elders can help stave off future legal issues.
- A home care professional can be a guide through the maze of long-term issues.
- A daycare agency can provide services that will allow the primary caregiver to take a much-needed break.

Family caregivers need the support of family, friends and professionals. At some point in time, we will all find ourselves in the position of being a family caregiver for a loved one. Taking the necessary steps now will determine the ability to choose the quality of life for both you and your loved one in the future.

Tune in each Saturday morning to KITV Channel 4's "Aging Well" segments with Newscaster Moani Nabarro and her guests, professionals in our aging community, or go to www.KITV.com. ■



(L) GM Publisher Percy Ihara and Moani Nabarro, KITV's "Aging Well" Newscaster. (Below) "Aging Well" sponsors.



KITV4'S AGING WELL IN GOOD MORNING HAWAII
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WHILE I CONTINUE TO WORK, SHOULD I ROLL OVER MY 401(K) TO AN IRA (IN-SERVICE DISTRIBUTION)?

As you get closer to retirement, you might be looking for ways to gain greater control over how you manage and invest your retirement savings so you can feel more confident about reaching your retirement goals.

A little-known option called in-service distribution may be just what you're looking for. It allows you to transfer assets from your workplace 401(k) into a personal IRA while you're still employed.

There are potential risks, in addition to the potential benefits to discuss when considering in-service distributions. Not all employers offer in-service distribution, but if yours does, let's have a conversation about those potential risks and benefits so you can decide if it is for you.

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Get the Inside Sports Scoop

by Linda Louie, Quarterback Club Secretary

The Honolulu Quarterback Club (HQC), one of the nation's oldest sports clubs, began in 1947 and is still going strong. There, you can hear little-known and personal stories from past and present sports greats. "You won't find these sports stories on the front page of the newspapers," said one long-time, regular attendee.

From the early days, legendary speakers came to share their remarkable stories and accolades from their respective sports. Some from the good ole days were KGU Radio's Chuck Leahey, reporter Bill Kwon, swimmer Keo Nakama, surfer George Downey, golfers Ted Makalena and Jackie Pung, baseball pioneer and UH-famed Coach Les Murakami, and football greats "Squirmin" Herman Wedemeyer and Rockne Freitas.

Some of the recent guest speakers have included UH coaches: Nick Rolovich, Bob Coolen, Dave Shoji, Mike Trapasso, Charlie Wade, Laura

Nick Rolovich, head coach for UH-Mānoa, with club members of over 20 yrs., Liz Rathburn (sitting) and her sister Lydia Lake.



Beeman and Eran Ganot. Athletes from all islands and all sports have been guest speakers, as well as writer Dave Reardon, Star Advertiser writer Bob Sigall and broadcast personality Don Robbs.

If you are an avid sports enthusiast, sports nut or just love University of Hawai'i sports, come on down to our Monday meetings and enjoy a wonderful Chinese luncheon buffet at a reasonable price (\$15). Contact HQC for more information and upcoming speakers. ■

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'Super' Seniors Head to Tennis Nationals

by Generations Magazine Staff



Like the challenges of aging well, playing tennis at a mature age provides its own set of character trials and physical tests.

Of the almost one million tennis players in the U.S., about 2,000 compete annually in the USTA League 65 and Over Tennis National Championships. In December, over 100 "super seniors" from Hawai'i Island, Maui and O'ahu met at the Patsy T. Mink Central Oahu Regional Park in Waipio to compete in the 65 and over section championship play-offs. Ten teams competed at 6.0, 7.0 and 8.0 skill levels.

Of the 10, four teams claimed championship bragging rights, earning them elite berths on the grand stage—the USTA National League Tennis Championships in Surprise, Arizona, in May 2017: O'ahu's Na Kolohe 6.0 women, O'ahu's Cataract and Vision Center's 7.0 men, Maui Magic's 7.0 women and East Hawai'i's Tennesianity 8.0 women.

Ask any of one of these players, who range in age between 65 and 90, and you'll hear how tennis keeps them fit and happy.



O'ahu's Na Kolohe 6.0 women



Maui Magic's 7.0 women



East Hawai'i's Tennesianity 8.0 women

"Tennis keeps us alive," said Maui Magic Captain Jane Sakakihara, who also serves as a Maui tennis league coordinator. "It keeps us active and around friends." She plays tennis three to four times a week with friends she's been playing with for, well, years and years.

Many intergenerational sports provide excellent health benefits, and some provide mental and emotional growth. But no other sport has ever been acclaimed for all age groups as one that develops great physical, mental and emotional benefits.

Tennis is a low-impact game that can be played at all levels and ages at every stage of life.

It's never too late to take up the game. The adaptable human body can be trained and improved at any stage of life.

"You gotta be brave to face the challenges of aging and playing tennis well," Sakakihara said "Just step up, take deep breath and swing." ■

To learn more about the USTA, visit www.USTA.com

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Time to Spring Into Action!

by Generations Magazine Staff



The City and County of Honolulu Department of Parks and Recreation (DPR) is now accepting registration for spring 2017. Fun and affordable classes, such as ceramics, painting, 'ukulele, aerobics, yoga, tai chi, swimming and more are offered. Or, if you're looking for an opportunity to make new friends or reconnect with old ones, join one of DPR's senior citizens clubs. Clubs meet weekly, have guest speakers, participate in service projects, go on outings and socialize.



SPECIAL EVENTS FOR 2017 SPRING PROGRAM

2017 SENIOR VALENTINE DANCE

Feb. 7, 9 am – 12 pm

Neal S. Blaisdell Center Exhibition Hall
Free Admission; Parking \$6

Come join us for a morning of fun and line dancing. Dance to your favorite songs—past and present.

SENIOR FUN WALK

April 7, 9 am

Patsy T. Mink Central O'ahu Regional Park

This noncompetitive event promotes health and wellness to the senior population.

Registration and walk information will be out shortly.

2017 SENIOR CLASSIC GAMES

March 23, 9 am – noon

Halawa District Park

DPR Senior Clubs enter teams to participate in this annual event. Participants may enter events such as "nine gates," "tunnel vision," "peg ball" and "pin ball." This activity was created with seniors in mind. It keeps them active and healthy. Call 808-973-7258 for information regarding joining a club in your community.

For more information regarding any of our activities and events, or to find a senior club in your community, call 808-973-7258 for assistance. ■



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Progressive Program Improves Balance

by Brent Maeda, Wellness Manager, 15 Craigsid and Arcadia

Balance. It's something everyone takes for granted without a second thought about how crucial it is to daily living. However, it's wise not to underestimate the importance of having good balance, especially in our senior years.

In addition to an increased risk of falls, poor balance and mobility can limit daily living activities and participation in leisure-time activities. Thus, it is essential to incorporate balance-building exercises into physical activity programs. Equally as important is a proper training progression to not only maintain or improve balance, but to ensure safety while practicing these exercises. Below is an outline of the components of a properly progressive balance training program.

Balance training exercises should start with placing the feet in a series of positions that gradually reduce the base of support, holding each stance for 10 to 30 seconds. These exercises provide subtle changes in balance, similar to those experienced in everyday life, allowing your body to learn how to respond appropriately so balance is maintained while standing still:

- Feet together as close as possible
- Semi-tandem (one foot ahead of the other as if taking a step)
- Full tandem (heel of one foot directly in front of the toes of the other foot)
- Standing on one foot

Gradually, introduce additional exercises that do the following:

- Add dynamic movements to react to disturbances and changes in balance (leaning or stepping in different directions, lateral and forward reaching, picking up an object from the floor and tandem walking)
- Reduce visual input by closing the eyes or dimming the lights



- Challenge the vestibular system by moving the head from side to side
- Challenge the somatosensory system by standing on foam pads or another type of unsteady surface


Another important progressive component is the modification of the use of hand support.

General guidelines for a proper progression of hand support include:

- Holding onto a chair with both hands
- Holding on to the chair with only one hand
- Using just one finger to balance
- Moving both hands free of the chair, but keeping them nearby — just in case

The key to balance exercises is to challenge yourself within your personal comfort zone. Progressing too rapidly can actually contribute to a fall. Many seniors perform these exercises with the assistance of wellness trainers as spotters. The spotter's role is to stand by to steady participants, ensuring they do not fall, a necessary component of safety and effectiveness allowing seniors to challenge themselves and improve to more advanced types of exercises. ■

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'It's a Natural Part of Aging...' Not So Fast!

by Dr. Kai Morigawara, PT, DPT

Aches and pains, having to avoid certain things, imbalance—people often have the misconception that these problems are a natural part of aging. There are physiological changes that naturally occur with aging, but these should only be *contributing* factors rather than the *determining* factor. The key factor is that the human body is highly adaptable. The unfortunate aspect is that this applies to both the bad as well as the good.

If the body is not challenged to move the correct way, it will naturally develop bad habits that ingrain deeper as time passes. The body's high adaptability becomes a detriment in that it masks the problem until it grows big enough to cause pain. Higher levels of pain cause greater compensations, which in turn, cause greater deviation



from normal, healthy movement.

Like any bad habit, it can take a lot of mental effort to correct. Fortunately, in most cases, the amount of physical effort is minimal in comparison to the mental effort. So, by reversing the unconscious bodily bad habits into normal movement, pain, lack of mobility, instability, etc., should all be resolved.

Muscles provide roughly 80 percent of the body's stability and even 90-plus-year-old muscles retain high adaptability. Benefits can be achieved through therapy aimed at restoring normal protection and movement of muscles. ■

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Homeopathy Demystified

by Frank King, ND, DC, Founder and President of King Bio

In the world of natural medicine, nothing is so commonly misunderstood as homeopathy. Even among well-educated consumers who can name the best supplements for every condition under the sun, mystery prevails...

Homeopathy is vastly different than allopathic medicine. Food, herbs, supplements and most allopathic medicines work on the biochemical level: Chemical constituents are digested and utilized.

Homeopathy works on the bioenergetic level. Working through the body's energy system and bearing some similarities to acupuncture, homeopathic medicine may deliver messages almost instantly through the body's nerve pathways. Homeopathic medicines relieve everything from allergies to arthritis pain to flu symptoms.

Developed by Dr. Samuel Hahnemann more than 200 years ago, "homeopathy" means "similar suffering." By using trace amounts of natural

substances, which at high doses caused symptoms similar to those he was aiming to treat, Hahnemann created nontoxic treatments that safely awakened the body's healing response.

One of the greatest appeals of homeopathy is its universal safety.

Regardless of age, health conditions or the use of other medications, homeopathy is nontoxic.

Today, hundreds of scientific studies have demonstrated homeopathy's efficacy, and it's now covered by many national healthcare plans. ■



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Strategies to Ease Morning Stiffness

by Julie Moon, Physical Therapist

Difficulty getting out of bed in the morning? Or taking longer for joints and muscles to loosen due to stiffness?

The basic causes of morning stiffness are lack of physical activity, not sleeping properly and chronic conditions like arthritis. Try these strategies to loosen up:

• **Five minutes of movement** in bed can ease discomfort. Performing simple and controlled stretches for 30 seconds before bed and after waking up is especially important. Anything less than 20 seconds will not allow the muscle fibers and tissues to lengthen.

• **Heat therapy.** Use a heating pad while stretching in bed or perform a range-of-motion exercises in a warm shower.



Try using additional pillows for proper body alignment in bed.



• **Additional pillows** ensure proper alignment. Lay on your back or side with a pillow between your knees or in front to prevent rounding. The fetal position causes excessive spine curvature. Lying on your stomach stresses the neck.

• **Use a proper pillow:** Pillows piled too high push your chin into your chest; too low elevates your chin, compressing your upper spine. Place a towel roll under your lower back for support.

Good night... and sweet dreams. ■

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A Better Reason to Eat More

by Terry Shintani, MD, JD, MPH



I have said for years that eating more may be better for weight loss than eating less. At first, people are a bit shocked to hear this until they realize that I mean eating more food—but still eating fewer calories. How is this possible? Here is a simple example. If you eat an average-sized apple, it would be about 90 calories. If you eat a muffin that is the same size (a large muffin), it could contain as many as 550 calories.

Because of this vast difference in the concentration of calories, you would be better off eating three apples—which would be much more food but still less than half the calories (270 calories). The wide difference in calorie concentration, of course, is because muffins are made of processed food products such as flour, sugar and oil.

Easier Weight Control

The result of eating whole, unprocessed foods such as the apple is that you will feel full faster and remain full longer than if you eat a lot of processed food. This is important because it is much easier to control your weight when you become satisfied longer with fewer calories. A full explanation and table of foods that fit this description are included in *The Peace Diet*.

Health Benefits

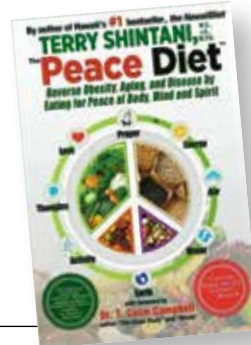
Eating in this way carries a number of health benefits. Of course, we all know that controlling weight helps to reduce the risk of many diseases, such as diabetes, high blood pressure, arthritis, alzheimers disease and even cancer. It is also important to know that one of the most well-established ways to longevity is to restrict calories. By using this approach, controlling calories

doesn't have to feel like the deprivation of eating less food.

New Findings

Eating in this way is beneficial for possibly another very good reason, according to recent scientific research. Hundreds of new research projects are now finding that gut flora, i.e., the micro-organisms that live in your intestinal tract, can affect your health dramatically. Research shows that gut flora from a rat that lost weight through a gastric bypass and implanted into an obese rat can cause weight loss in the obese rat without the bypass. This is a possible indication that the change in gut flora is what causes weight loss.

Additional research suggests that even diabetes may be controlled by changing gut flora. In fact, the reason that participants in my health programs lose weight and find their diabetes disappearing may be a result of a change in gut flora induced by a change in diet. This may be the reason why eating more—that is, more whole, unprocessed foods such as apples, vegetables, beans and whole unprocessed grains—is better for you by providing the right fiber and nutrients for healthier gut flora. ■



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by Eileen Phillips, RN, Attention Plus Care

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process, health experts look for an organization to deliver continuous improvement on patient safety and high-quality care," said Honolulu Physician Dr. Stephen Lin, MD.

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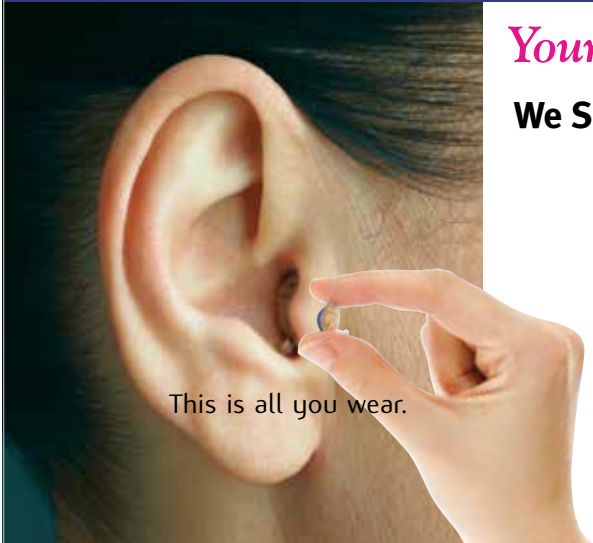
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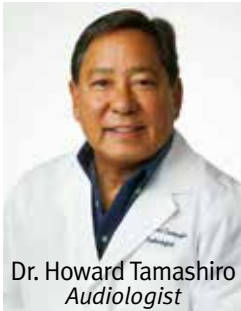


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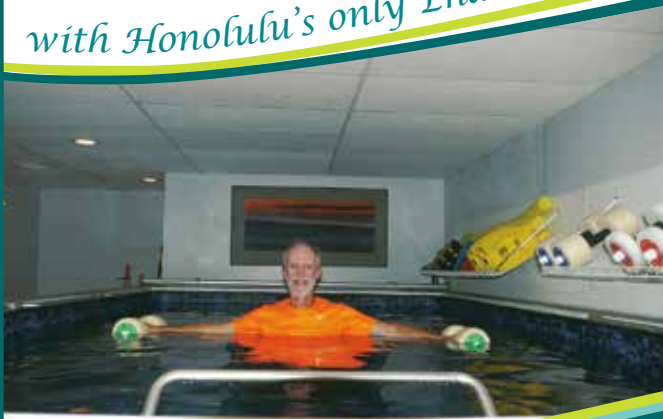
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Aging in Place: a Workforce Challenge

by Melissa Mansfield, MSG, CPG, Care Manager



The in-home care business is one of the fastest and largest growing industries nationwide, and the demand for services will continue to grow into the foreseeable future. In fact, over the next 15 years, the entire baby boomer generation will pass the age of 65; consequently, when that occurs, there will be nearly 84 million seniors living in America—nearly one-fifth of our national population.

In the last census, about 204,700 people over the age of 65 lived in Hawai'i. Estimates suggest that nearly 40,000 of the state's seniors will need some sort of long-term care services by 2030.

With an aging population comes an increasing demand for healthcare, which is why the industry is expected to grow 8 percent over the next four years. This demand will be heightened for those who choose to age in place. The term "aging in place" is relatively new in gerontology and has many meanings. It has been defined as "remaining living at home in the community, with some level of independence." Aging in place has been shown to have health and emotional benefits over institutional care. Scientific evidence indicates that patients heal more quickly at home, which promotes cost savings. Studies have also shown that the longer elders remain independent from

institutional care, the better their overall physical and emotional health remains.

The success of the increased growth of in-home care services brings its own set of challenges, such as the recent shortage of nurses, physicians, support staff and other practitioners.

While the number of home healthcare professionals has already tripled over the past 25 years, there is not enough to meet the growing demand for in-home and community-based services. In the case of in-home care services, this means increasing difficulty in finding quality caregivers.



Consequently, home care agencies have been forced into fierce competition to hire and pay top wages for the most qualified caregivers. The sparse availability of qualified caregivers has made it critical for in-home care providers to offer flexible schedules to ensure constant field support, while providing continuity to their consumers. The delicate balance between home healthcare professionals, in-home care agencies and consumers is starting to take a toll on the ability to provide services within the community. In fact, many consumers are being turned

away for the simple fact that most caregivers are unavailable for the minimal three hour shifts. They are seeking more stable hours, better commuting options, more consistent work hours and an increase in wages.

It is more important than ever to join together as a community to develop programs that support the fields of gerontology and geriatrics and create opportunities to ensure competent healthcare professionals are being utilized across the state. ■

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A Stairlift Can Help

by Cate Bishop, Acorn Stairlifts, Inc.



Do you know someone who has fallen and experienced detrimental effects on their physical health, confidence and emotional state? A "stairlift" is a viable solution for those who want to stay in their homes and it provides peace of mind for the family.

Wearing the correct foot wear does not in itself prevent a fall. Additional key "steps" help reduce the risk of falling:

- Try to keep as active as possible in order to maintain muscle strength and aid balance.
- Wear correct, supportive foot wear. Women should avoid wedge heels (get more advice from a specialist).
- Get your eyesight checked.
- Get your medication checked by your doctor or pharmacist, particularly when a new medication is added.

- Ensure that your home has adequate lighting, especially from the bedroom to the bathroom. Many falls occur first thing in the morning while rushing to the toilet.
- Consider modifications to the home, such as hand rails, bath grab rails or a stairlift.
- Ensure your seating is at a correct height to enable you to stand without too much effort. ■

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A Labor of Love

by Shayna Fujimoto, Generations Magazine's Intern



The annual walk for Parkinson's disease.

Every year, 60,000 Americans are diagnosed with Parkinson's disease (PD). Of those, many will rely on their families for support.

We often define illness as a term relevant only to the one suffering from a particular disease, yet PD reaches far beyond the individual. For example, those serving as caregivers for their loved ones often focus all of their energy on supporting them, sometimes at the expense of themselves.

Dennis Ideta, a member of the Hawai'i Parkinson Association, is familiar with the strain placed on care partners of those with PD. After more than five years in this role, he has compiled some insights on how to handle the accompanying emotional strain. Here is some of his advice:

PATIENCE IS KEY

For some, the biggest challenge is the initial turmoil that follows diagnosis. For others, it is the years that follow. "Do not let the person with Parkinson's feel sorry for themselves," said Ideta, "Once in a while is okay, but not continually." There is currently no cure for Parkinson's disease; however, there are certain measures that can be followed in order to manage its progression.

DON'T TAKE IT PERSONALLY

After a certain point, a person suffering from PD may become identified with their condition. When tensions mount, which can happen when PD interferes with our lives, we must remember that it is not their fault; they are not their disease. "Be flexible but firm when necessary," said Ideta. Our priority is their safety and happiness.

ACCEPT LIMITATIONS

In order to face our limitations, we must accept them. Upon initial diagnosis, some experience a period of denial. Mr. Ideta mentions that his wife "also had a hard time telling other people she had the disease and kept it quiet." Rejecting the obstacles created by PD can make it seem impossible to overcome them.

TAKE PART IN A SUPPORT GROUP

Many of us forget the importance of community. Some assume that the weight of PD is one that is shouldered by the family alone; however, by working together, we can help one another achieve a higher level of health and happiness. Not only can others serve as invaluable resources for advice and suggestions, but as emotional support, as well. While our loved ones rely on us as caretakers, care partners can rely on each other so we can be there for those who need us.

The Hawai'i Parkinson Association is one local resource specifically for those affected by PD. Its website contains a wide range of resources, including information on local clinical trials, assistive devices and local events. The association also hosts support groups that are open to those diagnosed with PD and their care partners.

While PD undoubtedly can be a source of anger and frustration, together we can help the love shine through. ■



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The Unexpected Blessings of Caregiving

by Martha Samson, Caregiver

I've been a volunteer caregiver for about 25 years now and know well that it is undoubtedly the most difficult and underappreciated job on the planet. However, in caring for my own father, I found that it is also a privilege and a sacred trust, sharing the most meaningful moments of your loved one's life. But amid the cleaning, meal planning and cooking, and arranging medications and doctor visits, exhaustion can consume you, making time pass by without you being able to fully appreciate precious final years—possibly even days.

I am most grateful for the time we had to just sit and talk over dinner, watch TV, or discuss current events and politics. Over the dinner table, the greatest blessings were stories of my parents' early life growing up with my grandparents, aunts and uncles, about how they met and fell in love, and handled the challenges of their careers and young parenthood. Even if I'd heard the stories many times before, I was so thankful for the repetition so I could remember them later.

I am so fortunate that I was able to reduce my work hours significantly during this time, as I fully realize many caregivers must juggle work and family obligations in addition to caregiving responsibilities. One of the first things I did to celebrate my retirement was to go on a cruise with my parents, husband and daughter. Yes, it took some work to manage the wheelchairs, walkers



and extra baggage—and it was expensive—but the experience was priceless. We saw the Panama Canal, and Central and South America, but what I remember most was our daily walks on the promenade deck, marveling at all the shades of blue on the open ocean, and enjoying a fine-dining experience every night with lovely, leisurely and stimulating dinner conversations.

I arranged to take my mom and dad, a WWII veteran, to the 2015 Pearl Harbor commemoration on Dec. 7. The honor and privilege of sitting among those aging heroes is one I will never forget or take for granted. My father has always been my hero, but it filled my heart with joy to witness him being accorded such respect and gratitude by people who did not have the pleasure of really knowing him. After the early morning program, we had lunch together and I learned more about my parents' wartime experiences and my dad's years of service in the Navy and National Guard.

I guess what I'm saying is that the love that we share with friends and family is the only thing that really matters in the end. Even in my volunteer caregiving experience, I found the greatest blessings in those quiet moments when stories of a precious life unfold. Take time to sit and talk, hold hands, share hugs and listen with your heart wide open. The treasures you find will rejuvenate and inspire you for the rest of your life. ■



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Medical Aid in Dying: Is Hawai'i Next?

by Mary Steiner, Campaign Manager for Compassion & Choices Hawaii

Ten thousand people die each year in Hawai'i. For some terminally ill, the medical care they receive is insufficient to ease their pain, loss of autonomy or feelings of indignity as they begin the dying process.

In Hawai'i, these individuals have limited options to end their suffering if the dying process becomes unbearable. Current choices include: refusing medical treatments you don't want, palliative care (pain management) or voluntarily stopping eating and drinking (VSED). However, individuals often aren't aware of these options and physicians do not always offer them. More importantly, none of them result in a quick or peaceful death.

Kama'āina are becoming aware that they have the right to direct their own healthcare and the people of Hawai'i overwhelmingly support adding a medical aid in dying possibility to the range of end-of-life care (QMark, November 2016).

Medical aid in dying, also known as death with dignity, is when a terminally ill, mentally capable individual who has a prognosis of six months or less to live requests, obtains and—if his or her suffering becomes unbearable—self-administers medication that brings about a peaceful death.

Medical aid in dying is currently authorized in six states (Oregon, Washington, Montana, Vermont, California and Colorado) and Washington, D.C., offering large numbers of Americans a say regarding their living and dying process. Each state's regulatory and procedural requirements are slightly different, but all the legislation includes the following provisions, among others:

- The dying person must be fully informed about all their options;
- The dying person must request the prescription from a physician and be free from undue influence or coercion;
- The dying person must be able to self-administer the medication;



- Wills, contracts, insurance and annuity policies are not affected by a person choosing aid in dying.

In the more than 30 combined years of medical aid in dying in the authorized states, there has not been a single instance of documented abuse. Two decades of rigorously observed and documented experience in Oregon shows that the law works as intended, with none of the problems opponents had predicted.

It's time, Hawai'i. Compassion & Choices Hawaii is working to change our laws to allow medical aid in dying in the Aloha State. As of this writing, a bill is before our legislators... this could be the year that Hawai'i residents finally have the range of end-of-life options they deserve.

Want to help? In December 2016, four former Hawai'i governors—George Ariyoshi, John Waihe'e, Ben Cayetano and Neil Abercrombie—wrote an opinion piece for the Star-Advertiser urging lawmakers to pass the bill.

Now is the time to let your elected officials know that you also support the practice.

You can also make a donation. Thanks to a generous \$250,000 challenge grant from the Joyce Stupski Family Fund of the Hawai'i Community Foundation, every donation to Compassion & Choices Hawaii will be matched dollar for dollar.

You can also volunteer. Join Compassion & Choices Hawaii's team of advocates to help ensure that we have the full array of end-of-life choices by emailing msteiner@compassionandchoices.org or by contacting C&C HI directly. ■



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Priority No. 1: The Welfare of Our Seniors

by Jim Shon, Vice President, Kokua Council

Kokua Council, one of the oldest senior citizen advocacy groups in Hawai'i, plays an important role in a complex web of community organizations. Kokua's main focus is on the informational, advocacy and educational needs of seniors.

Kokua complements and supplements the agendas and actions of national and local agencies, and coalitions such as AARP, HGEA retirees, Kupuna Caucus, the Caregivers Coalition and the Center on Aging, just to name a few. Kokua's niche and strengths are the experience and wisdom of a board of directors who individually and collectively have been engaged and respected voices for seniors for some 40 years. Among our leaders and advisors are long-time advocates such as Laura Manis, Sam Cox, Tony Lenzer, Larry Geller, Marilyn Seely, T.J. Davies, Barbara Service and Lyn Moku.

The Kokua Council are government watchdogs, taking care that the laws are well-written and most importantly, enforced in ways that serve their intended purpose and benefit. Kokua believes that no government, no matter how well intended, can see the whole picture, or can fully understand the impacts of its actions or inactions.

Kokua also believes in stimulating, facilitating and sponsoring an ongoing public dialogue regarding issues of importance.

For many years, Kokua Council has sponsored monthly public meetings, where movers, shakers, experts and leaders come to explain, discuss and make cases for policy positions. When there is a new state or city administration, Kokua invites new administrators to address its members.

Recently, Kokua established a Windward Chapter, where retirees on Windward O'ahu can engage seniors and, their elected representatives in informational and educational meetings.

In the last several years, Kokua Council has sponsored debates among mayoral and congressional candidates. Its annual Community Priority Setting Forum draws participation from a wide range of community organizations, each sharing their agendas and seeing collaborative support.



Over 50 individuals, including members of the Legislature, joined the council's 2016 forum.

Of particular interest and concern are the most vulnerable among us: the physically, financially, emotionally, mentally and politically frail. As Hawai'i's aging population grows and its needs intensify, Kokua Council recognizes that many cannot effectively express or advocate for their personal and family needs. Too often, government hearings are held in places and at times that are challenging for seniors. Federal and state health and human services systems are layered with complex and often befuddling eligibility rules and barriers. Services are not always available at times and in areas where there is need.

This year, Kokua Council filed suit against the state Department of Health over its failure to follow the law and post timely and complete inspection reports.

Seniors and their family members are encouraged to attend Kokua Council's monthly meetings (fourth Monday of each month), become members and even serve on its board of directors. ■



c/o Harris United Methodist Church
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Larry Geller, Kokua Council President | 808-540-1928
Meetings are held on the fourth Monday of each month. At each meeting, topical issues are presented for discussion and possible action. View the details online at www.kokuacouncil.blogspot.com/

Meals at the Kupuna Wellness Centers

provided by Lanakila Pacific

The Kupuna Wellness Centers provide free lifestyle and wellness programs for older adults (60 years and over) operated by Lanakila Meals on Wheels. The centers provide a wide range of activities to support the physical fitness, cognition and emotional well-being of its participants. Activities include fitness classes, nutritional education, crafts, guest speakers and outings. The centers also provide a daily, nutritionally balanced meal. The goal is to create thriving communities where older adults can make friends and engage in stimulating activities that enrich their lives. Five Kupuna Wellness Centers throughout O'ahu serve the community.

Kupuna Wellness Center Locations	Phone Number	Hours of Operation	Address
SNI Jisso Center	808-352-0286	Mon.- Fri. 8:30 am – 12:30 pm	47-451 Hui Aeko Place Kaneohe HI 96744
Pohulani Elderly Apartments	808-352-0294	Mon.- Fri. 9 am – 1 pm	626 Coral St. Honolulu HI 96813
West Loch Elderly Village	808-220-9941	Mon.- Fri. 8:30 am – 12:30 pm	91-1472 Renton Road Ewa Beach HI 96706
Waianae District Park	808-220-6681	Mon.- Fri. 9 am – 1 pm	85-601 Farrington Hwy. Waianae HI 96792
Wahiawa District Park	808-227-9623	Mon.- Fri. 8 am – noon	1139A Kilani Ave. Wahiawa HI 96786

Lanakila Meals on Wheels also provides free meals for older adults (60 years and over) at partner service provider locations*. Older adults can enjoy a free, nutritionally balanced meal, as well as other activities provided by partner services at six group sites on O'ahu.

Partner Service Provider Locations	Phone Number	Hours of Operation	Address
Kokua Kalihi Valley* Kuhio Park Terrace	808-791-9466	Call to verify or check www.kkv.net	1545 Linapuni St. Honolulu HI 96819
Kokua Kalihi Valley*	808-791-9465	Call to verify or check www.kkv.net	1846 Gulick Ave. Honolulu HI 96819
Catholic Charities* Lanakila Multi Purpose Senior Ctr.	808-847-1322	Call to verify or check www.catholiccharities.org	1640 Lanakila Ave., Honolulu HI 96817
Moili'ili Community Center*	808-955-1555	Call to verify or check www.moiliilicc.org	2535 S. King St. Honolulu HI 96826
Unity House* Pauahi Recreation Center	808-360-5886	Call to verify or check www.unityhousehawaii.org	171 N. Pauahi St. Honolulu HI 96817
Waimanalo District Park* Waimanalo Senior Club	808-348-4262	Call to verify	41-415 Hihimanu St. Waimanalo HI 96795

For more info on Lanakila Meals on Wheels, call 808-356-8519 or email cr@lanakilapacific.org. ■

Memorializing Can Lift the Burden of Regret

by Mark Gilmore, Regional VP, Valley of the Temples

Many families in Hawai'i now choose cremation and scattering their loved one's ashes into nature. Scattering can be a profoundly moving experience, but it's also a decision that should be considered very carefully—because once it's done, it can't be undone.

Without a plan in place, families may experience heartbreaks. Often, in times of sorrow, family members having to make quick, gut-wrenching decisions about what to do with their loved one's remains later feel regret.

Months or even years later, with the clarity that comes with time, families realize that they wish they'd kept a portion of their loved one's remains



in a spot where they could visit, reflect and feel close. The regret over not having a permanent memorial can linger indefinitely.

It is natural to want to remember those who have touched our lives in a tangible way, and it's important for those left behind to visit a place where the name of

their loved one is still present. Consider a permanent memorial. It's a wonderful way to honor a life and inspire future generations. ■

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Make a Retirement Resolution

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

It's 2017 and one year closer to retirement. Whether you're at your very first job or wrapping up a successful career, there are always new things to learn when it comes to saving for the future. So why not make retirement planning part of your New Year's resolution?

Putting money in a high-yield savings account (if you can find one) is always smart, but you can do even more. The U.S. Department of the Treasury now offers a retirement savings option called "myRA." There's no minimum to open the account, you can contribute what you can afford and you can withdraw funds with ease. To learn more about myRA, visit www.myra.gov.

Hopefully, your employer chips in a little. An employer-sponsored retirement plan or 401(k) can be a useful way to set aside funds for retirement, especially if your employer offers to match what you invest. If you don't work for an employer

who offers this type of plan, there are many other plans designed to help you save for retirement.

From solo 401(k)s to traditional and Roth IRAs, there are programs designed to fit a multitude of budgets.

Social Security is funded by taxes you pay while you work. To get estimates of future benefits and check your earnings record for accuracy, you can create a "my Social Security" account at www.socialsecurity.gov/myaccount.

Along with giving up bad habits in this New Year, start a good one that can make a lasting, positive difference. ■

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Control Healthcare Costs in Retirement

by Michael W. K. Yee, Financial Advisor and Certified Financial Planner

It's no secret that healthcare becomes a bigger concern for most of us as we grow older. More ailments are likely to develop, which means more money is spent to visit health professionals and purchase medications. Even if you remain healthy through your later years, the costs of preventative care and preparing for potential, unexpected health challenges continue to rise.

Health-related expenses will likely be one of the biggest components of your retirement budget. You need to be prepared to pay for comprehensive insurance coverage and potential out-of-pocket costs. Here are three strategies to help you manage these critical expenses during retirement.

Understand How Medicare Works

The good news for Americans ages 65 and older is that you qualify for Medicare. That makes increased dependence on healthcare services more affordable. At age 65, most people automatically qualify for Medicare Part A at no cost, which primarily provides coverage for hospital stays and skilled nursing care. Medicare Part B must be purchased (approximately \$109 per month in 2017 for most retirees). Part B covers the costs of visiting a physician—but with some deductibles. Many people purchase additional coverage to use for out-of-pocket expenses, such as a Part D prescription drug plan or a Medicare supplemental policy.

Timing is important. Signing up when you first qualify for Medicare coverage will keep costs at their lowest level. If you maintain insurance through your employer after age 65, you can delay Medicare enrollment with no risk of penalties.

If you retire prior to age 65, you will need to purchase insurance on the open market to cover health-related expenses until you become eligible for Medicare. Individual coverage tends to get more expensive as you age, so work the cost into your retirement budget. Some employers offer retiree health insurance as a benefit. Check with your human resources department.

Allocate Sufficient Funds for Healthcare Costs

As you develop your retirement income strategy, make sure you have money set aside for

health expenses that will be your responsibility. By one estimate, the average 66-year-old couple will need to tap more than half of their lifetime pre-tax Social Security benefits to pay for health-care expenses throughout retirement. Most people will likely have to rely, in part, on their own savings to help offset some medical expenses.

Along with other retirement savings, you may want to establish a health savings account (HSA) during your working years. HSAs are designed to help build tax-advantaged savings to pay for out-of-pocket medical expenses you incur during your working years. However, any leftover funds can be applied to health expenses later in life, including premiums for Medicare and long-term care insurance. Keep in mind that you must be enrolled in a high-deductible health plan to open an HSA.

Focus on Your Own Health

Keep healthcare costs under control in retirement by creating or maintaining a healthy lifestyle. Small changes you make today, such as being physically active and eating right, could reduce the likelihood of medical issues. According to the American Heart Association, healthy changes could help you save \$500 a year!

Having a plan doesn't guarantee that you will avoid health issues, but you may find it comforting to know about the most cost-effective ways to tackle healthcare expenses in retirement. ■

MICHAEL W. K. YEE, CFP®
1585 Kapiolani Blvd., Ste. 1100, Honolulu HI 96814
808-952-1222, ext. 1240 | michael.w.yee@ampf.com

Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Financial Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services Inc. in Honolulu, Hawaii, with Na Ho'okele Financial Advisory Team, a financial advisory practice of Ameriprise Financial Services Inc. He offers fee-based financial planning and asset management strategies and has been in practice for 29 years.

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'Test Drive' Your Estate Plan

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC

Kingdom Advisors founder Ron Blue takes an interesting approach to estate planning. He advocates lifetime giving as a way to assure that the objects of your bounty are worthy recipients of your wealth. This could play out a couple of different ways.

As Blue points out, there are three places your "stuff" can go after you die:

- **Government, attorneys and other professional advisors** by way of taxes and administration expenses;
- **Loved ones**
- **Charity**

A good estate plan will minimize the amount that is bled away in the first category. A really good estate plan will help to make sure that your intentions regarding your loved ones and your favorite charities are carried out, as well.

Giving assets outright to your loved ones is a way to give them full control over and responsibility for those assets. However, one of your intended beneficiaries could easily lose his or her inheritance as a result of a divorce, vehicle accident or bad business deal. And this could happen due to no personal fault of the beneficiary. For this reason, many estate plans include ongoing trusts that allow the beneficiaries to have as much control as they are able to handle, while at the same time insulating the trust assets from creditors and predators who might try to take those assets away.

The thing about leaving assets to your loved ones after you are gone is that you will have no idea how each of them will handle his or her inheritance. Your best guess during your lifetime could turn out to be wrong. So what about making gifts during your lifetime that will enable you to see how your intended beneficiaries handle their new-found wealth? This could be a great way to "test drive" your estate plan and determine how well it works while you are still able to make adjustments to it. If one beneficiary turns out to



be a poor steward of your wealth, you can always redirect assets in your final estate plan to other beneficiaries, or provide greater restrictions on a spendthrift beneficiary's control over your wealth.

The same principles apply to charitable gifts. Your favorite charity could turn out to be a poor manager of donated assets. It would be far better to find that out during your lifetime than to leave your loved ones regretting your philanthropic choices. If a charity does what you hope it will do with your gift, you can add to it upon your death. Not only that, but your gift may have far greater impact the earlier you make it. If, for example, you want to provide funding for scholarships so underprivileged children can go to college, the sooner you make your gift, the sooner a scholarship recipient will graduate from college, get launched in a career and turn around and "pay it forward," as you have done.

As Ron Blue would say, you should consider "giving while you're living so you're knowing where it's going." It's sound advice for anyone who prefers to test the water before diving in head first. ■

SCOTT MAKUAKANE, Counselor at Law
Focusing exclusively on estate planning and trust law.
Watch Scott's TV show, **Malama Kupuna**
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Make Your Giving Go Further

by Jeffrey B. Sisemoore

Technology has made all of our lives easier. Just by using a smartphone, you can talk to people all over the world, check the weather forecast or reserve a seat on a plane. The true power of the smartphone is how it combines a myriad of tools into a single, sleek device.

As you support your favorite charity, you might be interested in ways to increase your impact. By combining different giving tools together, you can multiply the difference you make when you give to a 501(c)(3) nonprofit charity. You may already be making annual gifts, but here are some ways your annual gifts may be combined with other opportunities to make your support go even further:

- You can endow your annual gifts in your will to ensure that your legacy of support continues.
- In addition to annual gifts, you can make a single gift to fund a charitable gift annuity. You will receive lifetime fixed payments and tax savings.

• Another way to help beyond your regular annual giving is with a charitable life estate. You can convey your home to your favorite charity, remain living there and receive tax benefits.

When you think about all of the tools available to you, you can do more than you might have thought possible. By adding an estate or life income gift to your annual giving, you can benefit from lifetime payments and tax savings.

If you would like to know more, call or email us to learn how we can help you combine your giving in a way that benefits you and supports your cause. ■

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Capturing the Heart of an Estate Plan

by Stephen B. Yim, Attorney at Law

The usual response I receive when I ask, “What brings you here?” during an initial meeting with clients, is, “To avoid probate and minimize taxes.” Avoiding probate and taxes are good goals, and easy to resolve.

The much more difficult—and much more meaningful work—is all relational. When we delve further into clients’ goals for estate planning, I have found that they want much more, especially concerning family. They want their children to get along, want them to know that they were loved, and they want their hard-earned wealth to be utilized appropriately and wisely.

Relational goals are long-lasting. By engaging the client in these kinds of discussions, we can make the estate planning experience so much more significant. Not addressing these concerns could result in long-term, negative effects on the client and the client’s family.

It is difficult for clients and their attorneys to get below the surface to address relational and emotional concerns. Staying above the surface with financial, legal and tax matters seems safer.

Discussions about relationships are risky and may elicit feelings of vulnerability. Avoiding them is easier but can leave devastating deep-rooted negative effects—sometimes for decades.

As attorneys, we are professional counselors. I believe we can not only help our clients by serving as catalysts for these types of conversations, but also feel that it is our duty to do so.

We need to reach beyond the superficial nature of taxes, probate and finances to capture and include the heart of an estate plan. ■

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'Rocks in a Box' & Other Crimes

by Scott Spallina, Senior Deputy Prosecuting Attorney

Over the years, we've covered the devastating effects of fake lotteries that have resulted in Hawai'i seniors losing millions of dollars (even their homes); the distressed relative scam (more commonly referred to as the "Grandma Scam"); sweetheart swindles/sham marriages; and the actions of adult children and caregivers who have stolen not only the life savings of their parents and patients, but also the trust of someone that never believed a loved one would steal from them. People should also be made aware of the following lesser-known scams.

With internet sites such as Craigslist and Letgo, one needs to be careful of an item advertised as new and "still in its original packaging." The seller will say the item (usually a television or other electronic device, like an iPad) has never been opened and was purchased recently. When you go to buy it, the seller doesn't want you to inspect it because "it will lose value if the box is opened." Therefore, one may pay for a sealed box that may contain nicely wrapped rocks inside.

Another crime that uses deceit is the "diversion burglary." When a homeowner responds to a knock on the door, he or she will be greeted by a friendly stranger with a story of need. Maybe their child needs to use the restroom, their car broke down and they need to go inside and use

the phone or they may claim to be a long-lost relative who has been searching for them. These scam artists simply want to make it into the home, distract the victim and commit theft.

The "missed doctor's appointment" scam surfaced again in Hawai'i last year. A pleasant-sounding lady called the victims and related that either they missed a doctor's appointment made for them by their doctor or that their adult child missed their appointment. While they have the victim on the phone, they will ask for personal information "needed to update their medical records"—but in reality, to steal their identity.

Seniors who drive need to be cautious of scams. A friendly stranger may say he saw some type of mechanical problem with the elder's car that the scammer just so happens to know how to fix. After some phony fiddling under the hood, the stranger will demand payment for his time.

Con artists rely on seniors to be trusting, willing to provide information and not question a too-good-to-be-true deal.

Don't be afraid to say "no." It is not being rude—it's for your own protection. ■

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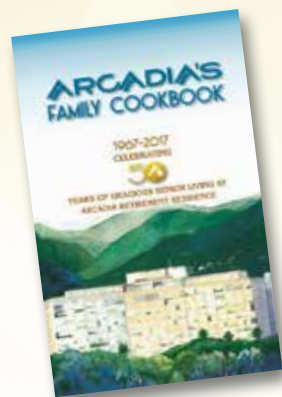
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