

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 7/3 • JUN/JUL 2017

## Mōiliili Family Ties



**11th Annual  
Aging in Place  
Workshop**  
page 12

**CARE Act:  
New Law Helps  
Caregivers**  
page 17

**Hospice Hawaii  
Lanai Hope  
House**  
page 37

**Retired & Senior  
Volunteers  
Give Back...**  
page 42

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Vacations Hawaii  
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Complete  
Distribution  
Locations on  
Page 3



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**MAUI:** Kalama Heights Senior Community, Kaunoa Senior Center, Hale Mahaolu, Hale Makua, Maui County Executive Office on Aging, MEO, Love's Thrift Store (Kahului), Oceanview Adult Daycare (Kahului), Napili Coffee Store, Roselani Place

**MOLOKAI:** Na Puuwai

**LANAI:** Na Puuwai, Ke Ola Hou O Lanai

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

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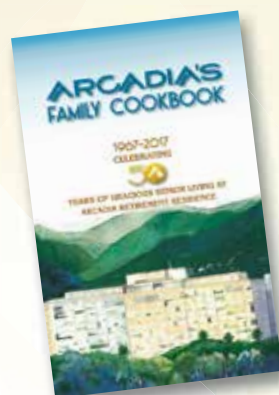


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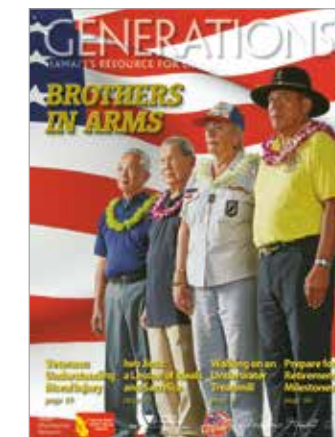
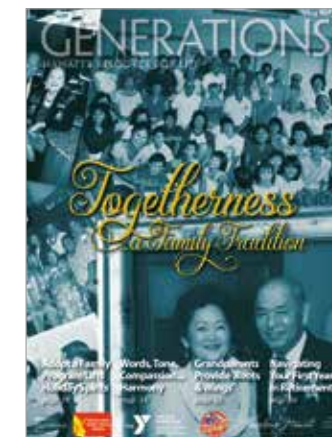
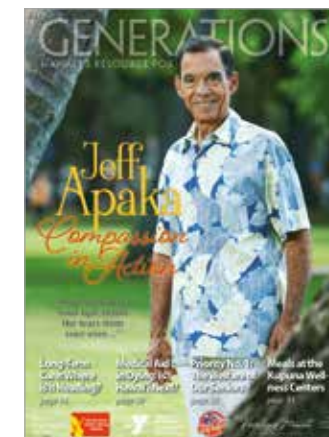
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**G**enerations Magazine distributes 35,000 issues to nearly 200 locations in Hawai‘i. *Generations’* staff and I enjoy delivering over 4,000 copies of our publication to our various distribution locations; it provides a way for us to visit and talk story with our readers directly.

I am proud to feature one of these locations—the Mō‘ili‘ili Community Center. Every week at the center, I meet seniors who are aging well; the Mō‘ili‘ili Community Center is one of the reasons they thrive. The seniors serve as a reminder of how lucky we are to live in Hawai‘i. In this issue, you’ll have a front row seat for the MCC story (page 24 to 29), which highlights active seniors and great programs. My wish for all MCC members is that they live the life they desire and continue having fun along the way.

I also want to introduce our new GM partners. One new partner is Margaret Wong with Copeland Insurance and the Hawai‘i State Health Insurance Assistance Program (SHIP), who specializes in providing Medicare information. Another new partner is the Law Offices of Rulon & Adamshick in Honolulu, which provides valuable long-term care planning. In addition, the Valley of the Temples Memorial Park and its representative, Fred Collins, has joined the *Generations* team.

**Reminder:** Please don’t forget to plan to attend *Generations’* 11th Annual Aging in Place workshop at the Ala Moana Hotel from 8:30 am to 2:30 pm. The event will feature many new workshops and exhibitors, so get there early, bring your own bento box and stay all day.

**A Moment of Reflection:** Retired Judge James Burns passed away in early March, leaving a legacy of helping Hawai‘i’s people for decades. As much as he was dedicated to Hawai‘i, the focus of his attention was the love of his life, Emme Tomimbang, his wife of almost 30 years. When she was featured in *Generations’* October/November 2013 issue, he was seen doting on her at the photo shoot. Their enduring love was captured in one of the photos taken at that time with their beloved Rufus. It was wonderful to witness the purity of their love.

Our *Generations* family offers deepest condolences to Emme and Jim’s family.



Live well!

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**  
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# Generations Magazine Contributors

**G**enerations Magazine® calls upon Hawai'i's experts—from financial and legal advisors to healthcare professionals and noted chefs—to produce informative and meaningful resources for our local seniors and their families. We are grateful for their contributions.



*JERRY CORREA has served as president and CEO of St. Francis Healthcare System since 2012. He is leading a multi-million-dollar transformation to create the St. Francis Kūpuna Village, a one-stop health and wellness center for seniors and caregivers—the first of its kind in the islands. The vision for the campus includes a senior community center with health and wellness classes, and caregiver education and training, adult day care, and assisted living and independent living facilities.*



*KELIKA ISHOL is the director of Sales, Marketing & Resource Development for the Good Samaritan Society—Pohai Nani. She has nearly 20 years of experience helping seniors and their families make decisions about senior care/living options. She also has an extensive background in fundraising, development and nonprofit management. Her passion to help others stems from her own experience caring for her grandmother who passed away from Alzheimer's disease. She has worked at adult day care and retirement communities in Hawai'i and Boise, Idaho.*



*KAREN C. O'NEIL, a certified wellness counselor and prior member of the American Counseling Association, is the author of A Guide to Getting Affairs in Order. The book is an organizational tool in which readers can keep a record of their important papers and documents their last wishes. Inspired to help others after a familial death, she taught classes at Kaimuki Adult School as a community service and continues to speak to groups whenever there is an opportunity.*



*MARGARET (PEGGY) A. PERKINSON, Ph.D., is the director of the Center on Aging at the University of Hawai'i. She is a gerontologist and medical anthropologist with over 30 years of experience conducting research on older adults in the United States, Guatemala and China. She received her Ph.D. in human development and aging with a focus on medical anthropology from the University of California, San Francisco. She has served as editor-in-chief of the Journal of Cross-Cultural Gerontology since 2005.*



*JEROME S. TANIYAMA was born in Honolulu. His parents, second-generation Japanese immigrants, worked for government agencies. Jerome and his brother attended St. Louis High School and St. Martin's College, where he developed strong, motivational beliefs. He worked in the financial service industry at commercial banks and with the OHA-Native Hawaiian Revolving Loan Fund. He is a devoted member of the Rotary Club of Honolulu Sunset and Hawaii Men's Shed Association because, he says, "as humans, we are far better off focusing on welfare of others."*



*DR. BARBARA THOMPSON is an art historian who was curator of African, Oceanic and Native American Collections at the Hood Museum of Art at Dartmouth College and the Iris & B. Gerald Cantor Arts Center at Stanford University before returning to her birthplace on O'ahu in 2014. She has organized over 40 exhibitions and is widely published on global arts. She now consults with local, national and international arts organizations, and is also a ceramic artist, whose work is on display at Mānoa Gallery.*

*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.*

AARP | JANE YAMAMOTO-BURIGSA | JAMES CARTER | FARAH DOIGUCHI | LENNY FABRO  
SHAYNA FUJIMOTO (UH Intern) | RUSS HIGA | JULIE MOON | EILEEN PHILLIPS | SCOTT SPALLINA  
MICHAEL W. YEE | STEPHEN B. YIM



## THE 11th ANNUAL AGING IN PLACE WORKSHOP

Saturday, Aug. 19, 8:30 am–2:30 pm, Ala Moana Hotel, 2nd flr.

## • FREE EVENT

• OVER 70 EXHIBITORS



Traditions and culture is perpetuated through the generations at Mō'ili'ili Community Center.

CONTENTS | Volume 7/3: Jun/Jul 2017

## COVER STORY

24 Mō'ili'ili Family Ties

## EVENT

12 Aging In Place 2017 Event Schedule

## EDITORIAL

16 The Best is Yet to Be!

17 CARE Act: New Law Helps Caregivers

## LIVING LIFE

18 A New Cave for the Hawai'i Men's Shed

19 Gregory Pai at Mānoa Gallery

20 Medical ID Phone App

21 Are Your Affairs in Order?

## HEALTH

32 Maximizing Mobility as We Age

33 Pain Solutions With Acupuncture

34 The Aloha State: A Model for Kūpuna Care

## GIVING CARE

36 National Patient Safety Goals

37 Hospice Hawaii Lanai Hope House

38 Living in a Community of Caring

## PROGRAMS & SERVICES

42 Retired & Senior Volunteers Give Back...

43 Help a Loved One With Social Security

44 Help Hawaii Meals on Wheels Keep Rolling

45 Caregivers Need Support, Too

46 It's Never Too Late to Learn

47 Real Property Tax Credit For Homeowners

## WISDOMS

50 Essential Dialogue About Family Wealth

51 Reflecting on What is Important

52 Part II: Beware of Pretty Packages

Cover & Feature Story Photography by Brian Suda



# AgingWell

With Moanike'ala Nabarro

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## Help is here for family caregivers in Hawaii: The CARE Act.

More than 154,000 Hawaii residents are caring for parents, spouses or other loved ones, helping them live safely and independently at home. These family caregivers bear a huge responsibility and fortunately there's a new state law to help them. The CARE Act, which goes into effect on July 1, 2017, makes sure caregivers are recognized when their loved ones go into the hospital, notified when the patient will be released, and given the instruction they need for continued care before their loved one returns home. AARP Hawaii fought for the CARE Act because supporting family caregivers is a priority for all of us.

**I♥Caregivers**

Learn more about the CARE Act and get your free wallet card to keep with your insurance card, so you have important information about the CARE Act when you need it. Visit [action.aarp.org/careHI](http://action.aarp.org/careHI) or call **1-877-333-5885** today.

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Saturday, August 19, 8:30am–2:30pm  
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For information, call 808-234-3117

Room Sponsors	AARP HAWAII	DE-CLUTTER HAWAII	LUNA ACUPUNCTURE & WELLNESS INC.
	HIBISCUS ROOM	CARNATION ROOM	PAKALANA ROOM
AM Session	8:30 – 9:15 <b>Understanding Dementia &amp; Steps for a Healthy Brain</b> <i>Dr. Kamal Masaki, MD</i>	<b>Declutter &amp; Age in Place</b> <i>Cynthia Arnold, De-clutter Hawaii</i>	<b>Health Benefits of Acupuncture &amp; Chinese Medicine</b> <i>James Carter, L.Ac.</i>
	9:30 – 10:15 <b>Understanding Healthy Sleep &amp; Sleep Disorders</b> <i>Dr. Gabriele Barathlen, MD, PhD, Sleep Center Hawaii</i>	<b>The Complete Solution</b> <i>Powered by the Ihara Team</i>	<b>Maximize Your Golden Years with Physical Therapy</b> <i>Kai Morigawara, PT, DPT Prime Physical Therapy</i>
	10:30 – 11:15 <b>Improving Life at Home for Caregivers &amp; Elders</b> <i>Dr. Michael Cheang, DrPH</i>	<b>Confused About Home Care?</b> <i>Janet Grace, Attention Plus</i>	<b>Diabetes Self Management Program</b> <i>Dawn Pasikala, RN, National Kidney Foundation of Hawaii</i>
Mid-Day Break	Fall Prevention Video Showing	Visit Exhibitors (Open all day) <b>Over 70 Exhibitors</b>	Visit Exhibitors (Open all day) <b>Over 70 Exhibitors</b>
PM Session	11:45 – 12:30 <b>Get Fit &amp; De-stress in No Time</b> <i>Makana Risser Chai, Author &amp; Wellness Consultant</i>	<b>Declutter &amp; Age in Place</b> <i>Cynthia Arnold, De-clutter Hawaii</i>	<b>Health Benefits of Acupuncture &amp; Chinese Medicine</b> <i>James Carter, L.Ac.</i>
	12:45 – 1:30 <b>Modify Your Home for Life</b> <i>Curt Kiriū, Certified Aging in Place Specialist, CK Independent Builders</i>	<b>The Complete Solution</b> <i>Powered by the Ihara Team</i>	<b>Maximize Your Golden Years with Physical Therapy</b> <i>Kai Morigawara, PT, DPT Prime Physical Therapy</i>
	1:45 – 2:30 <b>Transportation Solutions &amp; More</b> <i>Panel + Cora Speck, Outreach Coordinator, Queens Medical Center</i>	<b>Confused About Home Care?</b> <i>Janet Grace, Attention Plus</i>	<b>Kidney 101</b> <i>Melissa Guzman, Dietician, National Kidney Foundation of Hawaii</i>

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<b>Basics of Memory Loss, Dementia &amp; Alzheimer's Disease</b> <i>Christine Payne, Alzheimer's Assoc. – Aloha Chapter</i>	<b>Long-Term Care Options</b> <i>Steve Nawahine, General Manager, Kalakaua Gardens</i>	<b>How to Finance your Long-Term Care Needs</b> <i>Michael Yee, CFP, Ameriprise Financial</i>
<b>Everything You Wanted to Know About Social Security</b> <i>Jane Burigsay, SSA</i>	<b>Family Caregivers: Who's Taking Care of You?</b> <i>Annette Pang</i>	<b>Estate Planning for You &amp; Your Family</b> <i>Stephen Yim, Attorney at Law</i>
Visit Exhibitors (Open all day) <b>Over 70 Exhibitors</b>	Visit Exhibitors (Open all day) <b>Over 70 Exhibitors</b>	Visit Exhibitors (Open all day) <b>Over 70 Exhibitors</b>
<b>Learn All About Your Medicare Benefits</b> <i>Travis &amp; Ed Motosue, Financial Benefits Insurance, Inc.</i>	<b>Understanding Medicaid</b> <i>Cassandra Stewart, MedData</i>	<b>Aging in Place — Use Your Home Equity to Stay at Home</b> <i>Percy Ihara, Reverse Mortgage Specialist</i>
<b>Basics of Memory Loss, Dementia &amp; Alzheimer's Disease</b> <i>Christine Payne, Alzheimer's Assoc. – Aloha Chapter</i>	<b>Long-Term Care Options</b> <i>Steve Nawahine, General Manager, Kalakaua Gardens</i>	<b>How to Finance your Long-Term Care Needs</b> <i>Michael Yee, CFP, Ameriprise Financial</i>
<b>Everything You Wanted to Know About Social Security</b> <i>Jane Burigsay, SSA</i>	<b>Family Caregivers: Who's Taking Care of You?</b> <i>Annette Pang</i>	<b>Estate Planning for You &amp; Your Family</b> <i>Stephen Yim, Attorney at Law</i>

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## RETIREMENT PLANNING

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1. Do you have Long Term Care Insurance?
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## The Best is Yet to Be!

by Pastor Russ Higa

On a frosty winter's morning, my fellow seminarian, Cal Chinen, picked me up in his old beige Volvo. We drove across the Columbia River from Portland, Oregon, to Washougal, a small town at the foothills of the Cascade Mountains in Washington State. We were responding to a senior citizen's request to do some yardwork. We drove deep into the snow-covered forest and finally arrived at her cabin.

Busily, we chopped branches and started a bonfire to burn the brush. As we worked, we saw bunny rabbits hopping across the snow and a deer checking us out to see what we were doing. For a local boy who had never seen snow, it was surreal—a winter wonderland.

After three hours of labor, the woman of the house called us in for lunch. The warmth from the fireplace felt amazing after being in the freezing cold. As I enjoyed the soup and sandwich, I admired the cabin's beautiful woodwork.

The woman told us about her husband, who, in his younger years, built this cabin for her. Now in their sunset years, they were enjoying life in the cozy cabin built with his own hands. On the beam above the kitchen counter, her husband had lovingly carved the words "Grow old with me. The best is yet to be!" Although it has been 39

years since I sat in that cabin, I still remember the woman's glowing face as she spoke of her husband and spending their golden years together.

Yes, our later years can be a time of great blessing, but as we know all too well, it can be a time of loss. The loss of productivity, health, well-being, independence, and sadly, the loss of cherished loved ones. But all is not lost. Many have found comfort and peace of mind through spiritual nourishment. Developing supportive relationships in a spiritual fellowship can do wonders for the soul. A woman in her later years began attending our church just a few months after losing her husband. Every Sunday, she tells me how blessed she feels being part of a loving church family. So, in your sunset years, consider developing the spiritual dimensions of your life. You will be glad you did. "The best is yet to be!" ■

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## CARE Act: New Law Helps Caregivers

by AARP Hawai'i

Caregiving is stressful and becomes more difficult when a loved one is hospitalized.

A new law takes effect on July 1 that will make it a bit easier for caregivers when someone is admitted or discharged from the hospital.

The Caregiver Advise, Record, Enable (CARE) Act gives family caregivers three basic rights that will help with admission, discharge and care of a loved one as they transition back home.

Under the new law, acute care hospitals must:

- **Provide** patients with the opportunity to designate a family caregiver on their medical record.
- **Notify** the family caregiver prior to the patient's discharge or transfer to another facility.
- **Offer** the family caregiver instructions on the medical tasks needed to be performed at home after a hospital discharge.

The CARE Act ensures that the right person is notified about a loved one's care, that they will receive the training needed and that questions will be answered about how to change a bandage, administer medicines and perform other procedures needed after discharge.

AARP Hawaii fought for the CARE Act; members of the nonprofit know how vital family caregivers are to their loved one's recovery and how confusing post-hospital care can be.

AARP Hawaii offers a convenient wallet card with quick access to the information you need to know about the CARE Act the next time you or a loved one is hospitalized. ■

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# A New Cave for the Hawai'i Men's Shed

by Jerome S Taniyama, Secretary, Hawai'i Men's Shed Association

Back in late 2015 at a Rotary club meeting, I learned about the "men's shed" program. To me, that term conjured up an image of an old workshop or storage building next to a residence. I was corrected by a fellow Rotarian who described the Men's Shed as a club made up of senior men drawn by fellowship, and the desire to work on personal and group projects. In fact, over 10 years ago, the concept began in Australia through Rotary clubs that helped charter Men's Shed to provide an opportunity for senior age men. There are now over 1,200 Men's Sheds in Australia. The Australian government documented positive results in the mental and physical health of Men's Shed members, and now provides funding subsidies to ensure their sustainability.

The Hawai'i Men's Shed Association officially chartered its shed on March 1, 2016, and filed legal paperwork with the state DCCA, tax office and IRS as a nonprofit. We saw no similar program or organization that would serve the social needs of senior men. Our Hawai'i Men's Shed is modeled after the Australian Men's Sheds in regards to safety, daily operations and self governance. We run on a minimal budget with funds supplied by member donations and have no paid staff.

In January 2017, the Rotary Club of Honolulu Sunset adopted the Hawai'i Men's Shed as one of its community service projects. Our shed has also received recognition from and the support of Sen. Brickwood Galuteria, an advocate for kūpuna services. We have also engaged in talks with Marlene Sai (at Na Kūpuna Makamae Senior Center), the Waikiki Community Center and Kupu Hawaii regarding additional sites and programs.



Men's Shed members met to discuss the new location and a bike refurbishing project. Below, a workday project at the Nā Kūpuna Makamae Senior Center.



Our first shed location was at the Makua Alii Senior Center. Due to unforeseen circumstances, we vacated that site. But on Feb. 28, 2017, we rolled out a new shed site located in a DOT-Harbors warehouse at 5 Sand Island Access Road, where we plan to restore 35 used bicycles for disadvantaged youth. We are also looking toward building benches and bookshelves for our neighboring schools.

Our advisory board is made up of very qualified individuals from banking, healthcare, engineering, education, insurance, retail and wholesale businesses, as well as radio media. They have laid out a doable growth plan that includes additional shed locations, doubling our mem-

bership, community support and capital improvement fundraising for a permanent location.

We are affiliated with the Men's Sheds in Australia, Ireland, New Zealand and the mainland, and network with them about how we can improve safety, and make our sheds more fun and viable in our community. ■

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Calvin Hara  
Executive Director and Administrator

# Gregory Pai at Mānoa Gallery

by Dr. Barbara Thompson, Art Historian

Tucked in a quiet corner in Mānoa Valley, Mānoa Gallery is a neighborhood gem where fine arts and crafts by senior Hawai'i artists Gregory Pai, Russell Lowrey, Cora Yee, Richard A Cooke III, Dennis Morton and Barbara Thompson reveal that inspiration and creativity never get old.

Winner of national art awards, Gregory (born in 1945) was trained as an architect before becoming the chief economist for First Hawaiian Bank and the special assistant for Economic and Policy Affairs under two governors. Inspired by the spiritual beauty of the islands, jazz musician Gregory turned his serious attention to drawing and painting around 2000, when studying at the Honolulu Academy of Arts and the Grand Central Academy of Art in New York.



Sunset Over Kualoa, oil on canvas, by Gregory Pai

Now on view at Mānoa Gallery, Gregory's paintings capture the sublime quality of the Hawaiian skies at dusk and dawn, the embrace of mist across volcanic highlands and serene reflections in sacred Hawaiian ponds. ■

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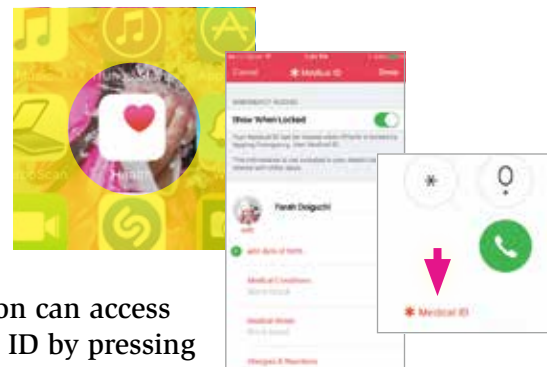
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## Medical ID Phone App

by Farah Doiguchi, Emeritus College Coordinator



In emergency situations, quick access to key medical information can be life-saving. The free Apple Health app features a Medical ID card that allows first responders to access your vital health information without unlocking your iPhone. Setup is easy. Open the app, then tap "Medical ID" and edit. Enter details, such as your date of birth, medical conditions, medical notes, allergies and reactions, and medications. Emergency contacts can also be designated, along with relationship titles (child or spouse, for example), which are helpful when communicating with alarmed loved ones. Enable "Show When Locked" to allow emergency access to this data. When your profile is complete, tap "Done."

The app allows users the flexibility of disclosing information they deem relevant and this data is not shared with other applications. First responders and others who may want to help in

an emergency situation can access your Medical ID by pressing the home button, tapping "Emergency," then selecting "Medical ID."

Finding yourself in need of emergency assistance can be unnerving, but the Apple Health app makes it easy to be proactive and prepared. ■

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## Are Your Affairs in Order?

by Karen C. O'Neil, Author of A Guide to Getting Affairs in Order

Does someone know where you keep your important documents? Do your loved ones know what your last wishes are should something happen to you? Do you know what to do when a loved one is faced with an emergency?

There are many sad stories about people passing unexpectedly with no one knowing what that person's wishes were or anything about their paperwork. Was there a will? Where might it be? What about a life insurance policy?

You can have peace of mind knowing you have protected your family and loved ones by taking the time to do a few important things.

What is appropriate for you? A will, a living trust or nothing? A will, at minimum, can name someone you trust to carry out your wishes. You can name a guardian for your underage children. A living trust does the same things as a will, but provides options for tax planning and avoids

probate. In either case, consulting an attorney who specializes in estate planning will help you.

Everyone should have an Advance Health Care Directive, which informs your doctors and family about the medical treatments and life-prolonging procedures you want. This will help your family during a very difficult time and relieve them of the burden of guessing...

*A Guide to Getting Affairs in Order* organizes paperwork and makes wishes known. ■



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# Mō'ili'ili Family Ties

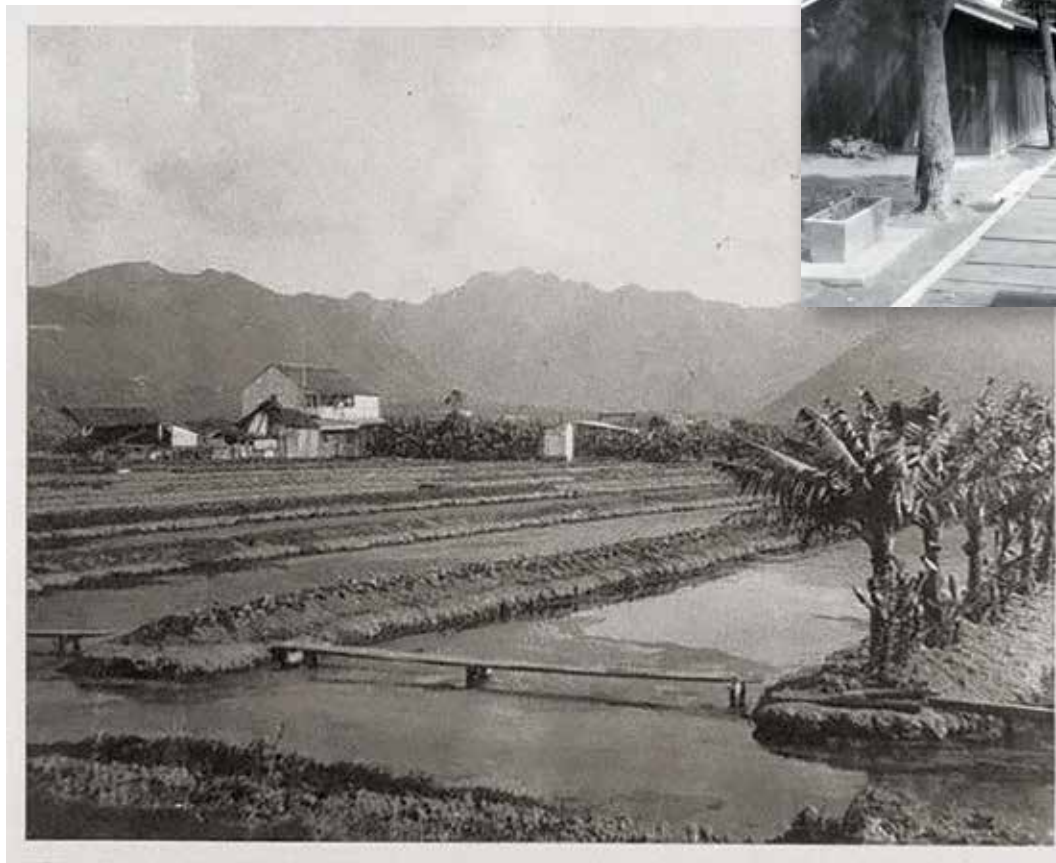
by Katherine Kama'ema'e Smith  
cover & feature photography by Brian Suda



The traditions and language of the original Japanese immigrants to Hawai'i in the late 1800s survived because they taught their children to venerate and value the culture of the homeland. In over six subsequent generations of American Japanese, no single organization has nurtured language and culture more than Mō'ili'ili Community Center on O'ahu. In addition to supporting a thriving Japanese Language School for children, the center opens its doors five days a week to 300 to 500 senior members who come to participate in a wide array of arts, activities, educational programs and adult day care. This private nonprofit organization is the traditional bedrock of Mō'ili'ili families.

*Rythm & Life is a very popular activity at MCC. Every morning, members work out with exercises choreographed to music. The award-winning program was designed in Japan for seniors to improve quality of life.*





*The Mō'ili'ili district was a farming community from the earliest times. Left: A shot from the 1900s shows extensive farms and marshlands. Above: original houses purchased for the Japanese language school, and still preserved as the heart of the community center and its family ties.*

Executive Director Nadine Nishioka told *Generations Magazine* about the 115-year history of the center. In the 1890s, children of plantation worker families in Mō'ili'ili attended Japanese language school in the private home of Kihachi Kashiwabara. Mō'ili'ili was a large marshland area at the bottom of Mānoa Valley, behind Ala Wai (then a river) and Waikiki Beach flats. Lands adjacent to the many ponds and Kapa'akea Springs were cultivated with rice, lotus and various vegetables. Along the dirt trails of this farming community were small shops and businesses, and wood-framed houses. Beside the homesteads, small plumes of smoke rose from wood stoves used for *ofuros* and cookhouses. Customs, foods, religious beliefs and common interests knit the residents of Mō'ili'ili into a harmonious community.

### ***The Center's Heritage***

In the late 1800s, when the sugar barons of Hawai'i wanted to expand their plantations, they recruited farm workers and engineers from Japan. The men came first and soon brought in their wives. Freedom and work opportunities in Hawai'i offered hope to young Japanese from a homeland ravaged by decades of war with China.

Chinese invaders outlawed the practice of Japanese cultural traditions and Japanese language, so schools and temples were important features of a new life in Hawai'i. For Japanese immigrants, plantation camps promised a second chance for success. In Mō'ili'ili, the community drew together and in 1928, purchased the language house and land that became the community center.

During WWII, the Mō'ili'ili community founded a formal council association. At that time, mainland Issei and Nisei were being interned in war camps, but in Hawai'i, the Nisei first joined the civilian volunteer brigade and later entered the U.S. Army. The council was a hub for the community to gather and support one another. After the war, in 1945, they were awarded an official charter, and 20 years later, in 1965, this private nonprofit organization was formally named "Mō'ili'ili Community Center."

### ***The Center Today***

The business model for today's center is simple and very successful. "Our members pay an annual membership fee that covers our overhead, salaries and operating expense," said Nadine. "Next year,

the fee will go up to \$40 from \$35 per person," said Nadine. "Some seniors add a cash gift with their membership because they can afford it and they appreciate the benefits they are receiving here. For some seniors, the fee seems high but it all works out. We never turn away any seniors who may have difficulty paying the fee."

Professional planners say that successful community programs are designed and resourced at the grassroots level. Nadine agrees. She places the success of the center squarely on its members. "Our seniors know the programs they want and we just listen to them," said Nadine. "They want mahjong, and they want it early in the day when they are alert and have a better chance of winning. They organize the games and find the prizes. Senior center staff members make sure the room is ready and oversee their plans. Mahjong starts at 7:30 am, and is so popular that our seniors are lined up and waiting in front of the door at 7 am."



"Whenever MCC members have an idea for an activity or event, they make a plan and find the resources to put on the program," said Nadine. "We provide the space and scheduling and our members ensure the program or event's success."

One of the most popular weekly sessions is Rhythm & Life held every morning. This award-winning Japanese exercise and stretching program is designed for elders and choreographed to Japanese music. Rhythm & Life invites both actively mobile seniors (standing) and less mobile

seniors (seated) to better fitness and improved blood circulation. The packed room is filled with intently engaged and happy faces as the participants work out to the beats of various rhythms and tunes.



Other active options include outcome-based exercise, Zumba, classic tai chi and a special tai chi class for seniors with impaired balance who want to rehabilitate themselves. This one is important for preventing falls.

"I think one beauty of our center is that seniors who have lost a spouse or no longer live in their old neighborhoods may come here and socialize while they participate in healthy activities for body, mind and soul," said Nadine. "We offer physical exercise, mental stimulation and ways to learn and participate, but socializing combats isolation and loneliness. Members have the opportunity to spend happy times with people who share memories of earlier times and traditional values."

This benefit was certainly obvious to *Generations* staffers, who saw members chatting before and after yoga class and senior Zumba.

A display of the impressive artwork and handicrafts produced by MCC members proudly hangs in the center. It demonstrates the wonderful skills seniors can learn here. Traditional kumihimo is

*Left: A morning game of mahjong always gets the mind in high gear. Below: Sumi-e black ink painting feeds the soul. The beauty of every brush stroke creates a tranquil artwork—an expression of nature that is calm and comforting. This "wash painting" has been practiced in Asia for over 2,000 years and is enjoyed daily at MCC.*





the art of braiding cords and ribbons. In ancient times, the samurai braided decorative laces for their armor; today, ties on haori jackets or obi kimono sashes are often crafted with kumihimo. When combined with beading, kumihimo art produces intricate and elegant bracelets. Art classes abound, with origami, shodo calligraphy and festive dancing to enka music. Each year, Japanese teachers bring different traditional arts and crafts.



### Japanese Language at the Center

Language is the foundation of culture, and today, children are still learning Japanese at Mō'ili'ili. The intensely interactive program includes plays and performances that delight the whole family. The original mission of passing on the Japanese language to the next generation was a budding flower of the old Mō'ili'ili community. Today, the branches of that flowering plant produce a bouquet of family-based activities, arts and expressions. A few of the directors on the center's board actually attended Japanese language classes at MCC when they were in grade school!

Today, K-5 children attend Japanese after-school classes every weekday and practice speaking Japanese with their parents, who learned it

*Above: Children act out a holiday play as reindeers. Right: Children's favorite dress-up day is Halloween. Far right: Aids supervise a game of table beachball at Kūpuna Daycare, where fun activities feed the mind, body and soul.*



in the same facility. The whole family is able to speak Japanese with the grandparents. While many MCC programs are geared to elders, the center itself is oriented to fulfill the needs of the entire family, interacting across age groups as they do at home.

The Teens in Action program gives young volunteers in seventh grade or higher an opportunity to work as aids in the many children's programs at MCC: After-school A+, Early Morning Care, and programs for school intercession, holidays and summer break.

### Senior Programs at the Center

Cultural and community outreach events of MCC are all organized, planned and resourced by staff and member volunteers. Everyone pulls together to make the center a vibrant place where members can be proud of all they accomplish. Their volunteer work results in fun, satisfaction and benefits the community.

"Our members love singing karaoke, and performing both 'auana hula and Japanese dance; when they learn a dance well, they like to perform it at homes for the elderly," said Nadine. "They recently organized performances at various senior daycare centers and nursing homes. We provide the transportation, they make their own costumes, and delight in bringing beauty and enjoyment to the other elders."

Another community service for which MCC recently became a partner is a version of Meals on Wheels. Instead of delivering meals to seniors' homes, MCC drivers go out and bring elderly to the MCC dining hall for a hot meal. Coming to the center gives them the opportunity

for socialization and conversation in a safe, happy environment. The new program is working very well.

Nadine regrets that MCC does not have more



space and staff for their very popular Kūpuna Support Program. This adult daycare program is for frail as well as not-so-frail seniors who can use the restroom with very little assistance. They participate in a number of fun, healthy activities geared to stimulate their minds, bodies and souls. Palolo Chinese Home Catering provides a healthy lunch, which is included in the Kūpuna Support Program fee—\$55 a day.

"We always have a waiting list," said Nadine. "The need for good adult care is so great that families are willing to be 'on call' for an opening of just one or two days when one of our regular clients is sick or traveling."

By the end of *Generation Magazine's* tour of MCC, it was clear that we could fill two issues with program details and still not cover every offering at this wonderful community center—transportation and escort services, excursions, counseling, special events and more.

### Become a Center Member

If you are over 60 and live in Honolulu between Ward Avenue and Hawai'i Kai, you are

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This year, Mō'ili'ili Community Center is celebrating 115 years as a place of learning, health and enrichment. For many generations, the center has served families and created family ties throughout a broad community. MCC's important work continues due to the generosity of many donors, grants and the Aloha United Way. If you wish to help them with a cash donation, remember that all donations to MCC support the programs, not the administration. Donations are tax deductible and every dollar helps the beneficiaries of the center. ■

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## Maximizing Mobility as We Age

by Julie Moon, Physical Therapist

As we age, we lose flexibility, strength and balance, which affects our general health and mobility. The good news is therapeutic exercise can help improve mobility and function.

Balance, flexibility and strength are essential to improve mobility and maintain independence.

Poor balance increases the risk of falls and when combined with osteoporosis can lead to fractures, which affect mobility. Good balance comes from strengthening the muscles of your core, back and lower extremities.

### Single Leg Balance With Clock Reach

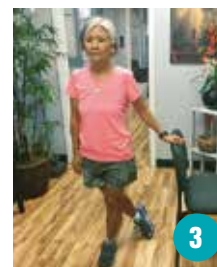
This easy exercise incorporates strengthening, stabilization and flexibility training.

Imagine you are standing in the middle of a clock. Bend legs slightly, reach forward with one foot at 12 o'clock, then move it back to the starting position. Reach toward 3 o'clock, then back

and continue toward 6 and 9 o'clock. Repeat 10 times. Keep your core tight and hips level when stepping. Hold onto a chair for balance as needed.

It's never too late to start increasing muscle strength and you don't need fancy equipment to improve posture, mobility and function. Physical therapy can help increase mobility, return your independence and provide you with a renewed sense of confidence. ■

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## Pain Solutions With Acupuncture

by James Carter, L.Ac.

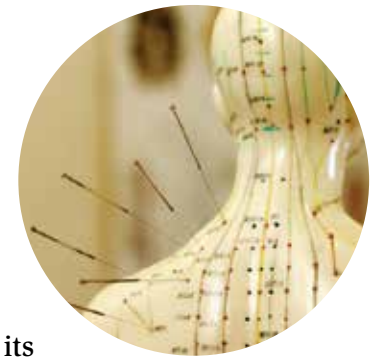
More than one in four Americans suffer from a chronic pain condition. Pain is not only physically debilitating, but also affects our emotional and mental health. The primary causes of chronic pain are injuries, inflammation, poor circulation and age-related degeneration.

The most common chronic pain afflictions occur in major joints and muscle groups. Left untreated, chronic pain can worsen over time, leading to immobility and loss of independence.

Fortunately, there are natural ways to alleviate these types of conditions that do not carry the side effects or risks associated with medications and surgery. Skillfully performed acupuncture and Chinese medicine treatments can alleviate chronic pain and treat a wide variety of pain conditions.

From a Chinese medicine perspective, chronic

pain is seen as the body's inability to provide proper circulation of blood, oxygen and nutrients to these painful, affected areas. One of acupuncture's most unique features is its ability to gently stimulate the body's tiniest nerves and create a natural healing response in areas that are painful or not functioning well. Through a series of treatments, even some of the most chronic and painful conditions can be dramatically improved. ■



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# The Aloha State: A Model for Kūpuna Care

by Margaret A. Perkinson, Ph.D., Center on Aging Director—University of Hawai‘i



Never in the history of humankind have so many people lived so long. Anthropologists estimate that on average, Neanderthals lived little more than 20 years; only a small percent reached 40. In 15th century Europe, the average life expectancy reached a scant 35 years. Around the turn of the 20th century, however, advances in public health (clean water, waste disposal, vaccinations) decreased infectious diseases, greatly reducing infant and child mortality and increasing life expectancy. Since WWII, global average life expectancy increased from 45 to 69.6 years. By 2040, the number of people expected to reach age 65 is projected to reach 79.7 million. The number of seniors expected to reach age 80 is projected to increase 233 percent by 2040.

As a species, we have made greater gains in average life expectancy in the past 100 years than in the previous 200,000 years! To put it another way, half of all humans who ever reached age 65 are still alive today!

Recent global declines in birth rates contributed to populations' increased percentages of old compared to young. In the near future, persons aged 65 and over will outnumber children under age 5 for the first time in history.

These population changes will have a great impact on both individual life experiences and social institutions. As the average size and composition of families change, with multiple generations and fewer members in each succeeding generation, fewer caregivers will be tending to more older adults, in addition to raising their own children!

Older populations confront long-term, sometimes incurable health challenges, such as cardiovascular disease, cancer and dementia. Chronic conditions demand reformulated forms of health-care—community-based long-term care, in-home care and support systems to enable continued independence and quality of life.

With its aloha spirit and extensive network of 'ohana dedicated to elder well-being, Hawai‘i is the perfect place to assume a leadership role in developing service models to address the health and social challenges of aging in the modern world by providing optimal kūpuna care. ■

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## National Patient Safety Goals

by Eileen Phillips, RN, Attention Plus Care

Most seniors I meet say they prefer to age in place and live at home for as long as they can. Who wouldn't want that, right? But living out your life safely at home may require a bit of help and experience. Home healthcare is particularly suited here; clients can manage their care with medical professionals to help make safer and more informed decisions.

Nursing supervisors specializing in home healthcare partner with individuals and family members to ensure that safety and quality care are achieved in the home as a primary goal. "When families need care for an aging loved one, regardless of the level of care, the discussions usually involve getting individuals from here to there and everywhere in between safely. A nursing supervisor can review your medications and care management, fall risks and other factors impacting a client's ability to safely do their daily activities," said Marjorie Gentilella, a Honolulu home healthcare nurse.

"Families want to know their loved one is being cared for in their home with safety as a top priority, and that providers have a solid track record in mitigating safety risks and hazards," added Marjorie.

An overarching goal in providing home healthcare is to help individuals regain or maintain independence, and be as self-sufficient as possible, and to slow the advance of health-related problems so individuals may continue to live at home safely.

The Joint Commission, the standards-setting and accrediting body in healthcare, is considered the gold standard in accomplishing and evidencing these ideals. A home healthcare agency that is Joint Commission accredited uses National Patient Safety Goals set by the commission as a higher standard for safety and client care.

As with major hospitals in Hawai'i, Joint Commission-accredited home healthcare agencies must establish and meet National Patient Safety Goals on an annual basis. To verify that these safety goals are established and met, trained medical professionals conduct on-site surveys of



the agency on safety, including how well staff:

- Provides a safe environment for your loved one
- Educates you about the risks and options for your diagnosis and treatment
- Protects your rights as a patient, including your privacy rights
- Evaluates your condition, before, during and after diagnosis and treatment
- Protects you against infections and ways to control infection
- Plans for emergency situations

Individuals and families are almost always overwhelmed with the task of searching for and choosing a home healthcare agency for a loved one. But knowing an agency is Joint Commission accredited and committed to safety and quality can make the task easier. An agency held to National Patient Safety Goals is required to evidence, and continuously improve upon safety and quality care for all clients. And this means better care outcomes for our beloved kūpuna. ■

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by Attention Plus Care—a program to provide resources for seniors and their families, instructed by a registered nurse, who covers a different aging process each month. For class information on Parkinson's disease and upcoming topics, call 808-440-9356.

## Hospice Hawaii Lanai Hope House

by Generations Magazine Staff



Hospice Hawaii Lanai is celebrating the one-year anniversary of Hope House, a home-away-from-home for many patients and their families.

"We're so excited to celebrate this milestone with our friends at Hospice Hawaii Lanai," said Kenneth L. Zeri, president and CPO of Hospice Hawaii. "Since opening its doors in April 2016, Hope House has served as a care center for patients and their families, and we look forward to supporting our patients on Lāna'i for many years to come."

The Hope House offers a peaceful and supportive environment for Hospice Hawaii patients and their loved ones. The renovated two-bedroom home features a charming design while maintaining its plantation-style look for a home-like feel. The space also boasts a handicap-accessible floor plan as well as administrative offices for the Hospice Hawaii Lanai staff.

Patients who experience symptoms that are difficult to manage at home are encouraged to

visit the Hope House and receive one-on-one care by certified professionals. The Hope House also serves as a respite for caregivers, ensuring that both families as well as patients are supported.

Hospice Hawaii first fulfilled the critical need for hospice care on Lāna'i, serving its first patient in 2014. Since then, Hospice Hawaii has cared for 20 patients on the island.

Hospice Hawaii was established in 1979 to help patients live as fully as possible, to provide comfort and relief from pain, and to aid in symptom management. An interdisciplinary team of professionals and trained volunteers strive to meet the physical, emotional, psychosocial, and spiritual needs of patients and families in the comfort of their own homes, its Kailua Home, nursing homes and other facilities. ■

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# Living in a Community of Caring

by Kelika Ishol, Director of Sales and Marketing & Resource Development

Ever think about growing old? Even when we become caregivers for aging loved ones, or start to feel pain in our joints, or experience the “where did I leave my keys?” and “what was I gonna say?” moments, we may still not attribute them to aging.

But it's inevitable. What we see our aging loved ones go through is a process that we all will eventually experience. When I think back about taking care of my grandmother who had Alzheimer's disease, I reflect on one of the most challenging times in my life. My grandmother, a vibrant and beautiful woman who went beyond the call to care for everyone, now needed care. Her incontinence issues, assistance with bathing, meal prep, elopement situations and medication management were ongoing parts of my life 1998. While caring for my grandmother, I was also raising four young daughters. They called me “the sandwich generation.”

My beautiful and loving grandmother passed away in 2001 from a hemorrhagic stroke while she was living in an Alzheimer's unit on the Leeward side of O'ahu. Placing her in that facility was at the same time the hardest and the easiest thing for me to do... Make sense? Of course it does. The guilt of placing my grandmother in an Alzheimer's unit was hurtful and difficult, but the relief of placing her there surpassed the guilt. It truly was the best decision I made—for me, my family and most importantly, for her.

If I knew then, what I know about retirement communities now, I would have definitely educat-



*As a resident of a retirement community, you are a part of an 'ohana, where together, you can discover the fun of aging, and feel safe and secure.*



ed my grandparents early enough so that they could have enjoyed their retirement years. And no one in our family would have to experience the guilt, pain or mixed emotions of placing a loved one in a care home or retirement community.

## What You Can Expect

Retirement communities provide that peace of mind by providing meal options, socialization opportunities, 24-hour oversight, emergency call systems, transportation services and much more. It's really a community where residents take the time to care for each other and share in the aging process.

So the next time you see a senior, think about your life. Do you want your children caring for

you as I cared for my grandmother? Or do you want to enjoy your retirement years with others who share your interests, professionals that care for you, and having the opportunity for your family and friends to visit and enjoy your new life?

Retirement communities in Hawai'i start at about \$3,100 per month and include all your utilities, maintenance, housekeeping, landscaping, meals, transportation to medical appointments and shopping, social events, fitness centers and much more. ■

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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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The show is airing at a critical time. In a decade, one-third of Hawai'i's population will be 65 or better. The state is urging kūpuna and their families to prepare now for home and community-based care. Financial and legal advisors to caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

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# Retired & Senior Volunteers Give Back...

by Lenny Fabro, Project Director, RSVP Oahu Volunteer Program

The Retired & Senior Volunteer Program (RSVP), one of the largest senior volunteer networks in the U.S., is one of three Senior Corps programs funded by the Corporation for National and Community Service, a federal agency that supports service and volunteering.

The mission of the Oahu RSVP is to enhance the lives of older adults and help prevent senior homelessness by meeting the community's needs through volunteerism, and partnerships with nonprofit organizations and public agencies—including schools.

RSVP also addresses the mission of the Elderly Affairs Division of the City and County of Honolulu to strengthen the community by improving the quality of life for its citizens in need through delivery of essential, supportive services.

Program volunteers help provide health and nutrition services, and also provide tutoring for children and literacy programs for adults.

RSVP volunteers contribute to public safety and help provide advocacy for seniors. They also help promote and sustain local culture and assist with environmental restoration.

The benefits of RSVP are many. Isolated seniors feel less lonely as they develop close ties to volunteers; companionship is just a phone call away through RSVP. Many seniors are able to continue living in their own homes with the support they receive from RSVP volunteers. Seniors can receive nutritious meals through Meals on Wheels food delivery, or may even be able to do their own grocery shopping and errands with the help of RSVP volunteers. Transportation is also provided for trips to and from medical appointments.



Above: Volunteers encourage children by reading at the Next Step Shelter.

Below: A Lanakila Meals on Wheels volunteer delivers food... and a smile.



More importantly, through RSVP, seniors have the opportunity to be linked with other services they may need.

RSVP provides services to other family members, including respite for caregivers.

The program also serves underprivileged children by providing them lunch, and serves veterans and their families, as well as young military families.

## The Volunteer Experience

Oahu RSVP strives to provide a high-quality volunteer experience in order to facilitate the program's expansion.

Volunteers 55 and older are assessed, recruited and linked with opportunities that match their interests, and make use of their wisdom, skills and life experience to help social service agencies meet needs.

Volunteers are placed in nonprofits and public agencies, also known as "Volunteer Stations," throughout the community.

The program offers prospective volunteers a wide array of placement choices from 38 nonprofit organizations, public agencies, schools and support services.

The RSVP program can be accessed at City & County of Honolulu Customer Services Departments. Or contact the Oahu RSVP using the information below to either become a volunteer or to enlist some of its many valuable services for yourself or a loved one. ■

## RSVP OAHU VOLUNTEER PROGRAM

City & County of Honolulu DCS/Elderly Affairs Division  
715 S. King St. Rm. 211, Honolulu HI 96813

Lenny Fabro, Project Director  
808-768-7779 | F 808-768-1105

# Help a Loved One With Social Security

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



According to the U.S. Census Bureau, there are nearly 57 million people living with disabilities. Thirty percent of America's adults help provide care for a sick or disabled family member. Providing physical and emotional support is a demanding job with stresses and rewards, but it can also be a labor of love.

The Social Security Administration (SSA) is committed to helping secure today and tomorrow for every American. This is especially true for people who need help managing their benefits. SSA works closely with caregivers through its representative payee program. A representative payee is someone who receives and oversees SS or Supplemental Security Income (SSI) benefits



for anyone who cannot manage them on their own—child or adult.

A representative payee is usually a trusted family member or friend, but when they are not available, SSA looks for qualified individuals or organizations to represent the beneficiary. Learn more about becoming a representative payee by watching a new series of videos at [www.socialsecurity.gov/payee](http://www.socialsecurity.gov/payee).

The videos will enable you to help those who are unable to help themselves. ■

For questions, online applications or to make an appointment to visit a SSA office, call from 7am–7pm, Mon–Fri: **1-800-772-1213 (toll free) | 1-800-325-0778 (TTY)** [www.socialsecurity.gov](http://www.socialsecurity.gov)

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# Help Hawaii Meals on Wheels Keep Rolling

by Shayna Fujimoto, Generations Magazine Intern

Since 1979, Hawaii Meals on Wheels has been serving hot meals to the kūpuna in need in our communities. The program started as a small committee formed by former State of Hawai'i librarian Irmgard Hörmann and the Social Ministries Committee of the Lutheran Church of Honolulu. Over time, the organization grew as it sought to provide basic nutritional and human support to seniors who are unable to fully care for themselves. What started as two routes manned by six volunteers is now a collaborative effort involving 450 volunteers and over 50 routes that served more than 97,000 meals in 2016.

Hawaii Meals on Wheels provides hot, nutritious meals for seniors, delivering them to the homes of those who are unable to shop or cook for themselves and do not have someone currently caring for them.

By the year 2020, it is estimated that 25 percent of Hawai'i's population will be 60 years of age or older. Compared to the nation as a whole, the Aloha State has a disproportionately large population of seniors, many of whom may be unable to sufficiently care for themselves. Organizations like Hawaii Meals on Wheels strive to help seniors maintain a comfortable standard of living. For some who depend on these services, this may be the only meal they eat per day and the only personal interaction they experience.

Nonprofit programs such as this rely heavily on volunteer support. Not only do they help deliver meals, but they also monitor the welfare of these seniors, while providing them with interaction and companionship that many homebound



*It's a gift to give... a smile, an encouraging word, a moment of your time. And the reward? The satisfaction of knowing you helped a kūpuna in need.*



kūpuna would not otherwise receive. As the senior population in Hawai'i continues to grow, so does the need for these services. Unfortunately, because the Meals on Wheels program relies on volunteer help, donations and government funding, not everyone who applies for the program can be accommodated.

Not all seniors are fortunate enough to have family members who can care for them every day, nor are they able to afford senior care homes or in-home caregivers. Part of the issue is that those who lack the mobility, energy or capability to care for themselves are also unable to leave their homes—their struggle may go unnoticed. As a result, many people are unaware of the scope of their problems and do not reach out to help the kūpuna in their communities. However, almost anyone that wishes to lend a hand can do so in some way.

Meals on Wheels is always in need of volunteer drivers. In addition, those who wish to assist in other ways can help with the September fundraiser gala or administrative projects, or serve

on the advisory panel. Meals on Wheels not only helps feed and care for our seniors in need, but also provides those who are healthy and active an opportunity to give back to a generation who once fed and cared for them. ■



HAWAII MEALS ON WHEELS  
P.O. Box 61194, Honolulu HI 96839  
808-988-6747 | [www.hmow.org](http://www.hmow.org)

# Caregivers Need Support, Too

by Jerry Correa, President & CEO

It's estimated there are more than 150,000 unpaid family caregivers in Hawai'i. These valuable helpers are typically women in their early 60s who are caring for their husbands or elderly parents while still working. And that doesn't take into account those who may occasionally care for their grandchildren, as well.

Many of these supporters dutifully provide care without complaint. Yet, demands may start to take a toll and their own health may be compromised.

Professionals can provide solutions to a variety of situations. Local programs are available in Hawai'i ensure everyone feels comfortable and confident about their caregiver role. One option is the AUW Active Aging Initiative, which strives



to keep active seniors healthy and maintain strong family caregivers.

There are also practical, hands-on caregiver training classes that covers bathing an elder, proper nutrition, wheelchair-bed transfers and more.

Home care services also offer respite for caregivers who need a break or a helping hand, including light housekeeping, meal preparation, transportation...

Find a local program that fits your needs. ■

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# It's Never Too Late to Learn

by Shayna Fujimoto, Generations Magazine Intern



Henry Ford once said, "Anyone who stops learning is old, whether at 20 or 80; anyone who keeps learning stays young."

Nā Kūpuna is a program that provides seniors an opportunity to do just that. As a part of the University of Hawai'i's Student Equity Excellence Diversity (SEED) initiative, Nā Kūpuna opens up college courses to seniors age 60 and older, which they can attend for free. About 650 senior citizens take advantage of this program every semester!

Although no credit is awarded and no records are kept, seniors can learn more about subjects of their choice, discuss topics with their professors and ask them questions. Up to two courses can be chosen per semester.

Both "regular" students as well as other seniors attend these classes, providing a way to meet, connect and network with students of all ages who share your interests.



Because this program is free of charge, the only requirement is an email address, which the university will use to keep in contact with you throughout the semester.

Check online for the class availability for the upcoming Fall 2017 semester (August through December), as well as the description of courses:

[www.tinyurl.com/UHclassesFall2017](http://www.tinyurl.com/UHclassesFall2017)  
[www.tinyurl.com/UHcourseDescription](http://www.tinyurl.com/UHcourseDescription)

If you are interested in enrolling, contact Dr. Patricia Masters for deadline information or for more details on how to sign up. ■

NĀ KŪPUNA — SENIOR CITIZEN VISITOR PROGRAM  
 Queen Lili'uokalani Center for Student Services 413  
 Dr. Patricia Masters  
 808-956-4642 | [nakupuna@hawaii.edu](mailto:nakupuna@hawaii.edu)  
[www.tinyurl.com/NaKupuna-SCVP](http://www.tinyurl.com/NaKupuna-SCVP)

# Real Property Tax Credit For Homeowners

by Fusao Nishibun, Tax Relief Supervisor, City and County of Honolulu Property Tax Office

The City and County of Honolulu offers a real property tax credit to property owners who meet certain eligibility requirements. If you qualify, you are entitled to a tax credit equal to the amount of taxes owed for the current tax year that exceed 3 percent of the titleholders' combined gross income.

## What are the eligibility requirements?

- Homeowner must have a home exemption in effect at the time of application and for the subsequent tax year.
- Any of the titleholders do not own any other property anywhere.
- The combined income of all titleholders does not exceed \$60,000.

## How do I apply for the tax credit program?

Applications are available at the following loca-

tions beginning July 1, 2017, up to the deadline date of Oct. 2, 2017. And, importantly, you must file annually for this credit.

- All Satellite City Hall locations
- Treasury Division at 530 S. King St., Honolulu
- Tax Relief Section at 715 S. Kings St., Honolulu
- Online at [www.honolulupropertytax.com](http://www.honolulupropertytax.com)

## When will the tax credit be applied to my real property taxes?

If approved, the tax credit will be applied to the July 1, 2018, to June 30, 2019, tax year.

For more information or assistance, contact the Real Property Tax Relief Office.

*\*Information subject to change without notice. ■*

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ANNETTE PANG

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ph: 808-566-5067  
(24 hr. call center)

Dear Annette,

After your intro workshop, I am surprised I am making the same mistakes that you mentioned. My Mom is starting to fall so I can't leave her alone. Now I have to shower her plus she forgets to turn off the stove. Even though she scolds me, my heart breaks when she searches my eyes for answers. Honestly, this is getting to me. I can't sleep, and my back has an itchy rash. When I ask my sisters and brother for help, they accuse me of micro-managing, instead of thanking me for protecting Mom.

What should I do?

Sue

Aina Haina

Dear Sue,

You are amazing to ask for HELP! As a relationship coach, and owner of 2 licensed Adult Residential Care Homes (ARCH I & II) for over 17 years, I often see smart family caregivers too shy to reveal details about themselves or embarrassed to share family denial or disagreement swirling around loved one's urgent changes. For immediate relief, I suggest **Quick Tips & Training** to boost your own stamina and indulge in guilt-free self care or you may feel more burnout and stress. My students relish the **Forgiving Family Formula** which helps to rally siblings or a community to harness powerful collaboration and communication even with diverse personalities and agendas. I invite you to log onto [www.annettepang.com](http://www.annettepang.com) for this information which are transferrable lifelong skills when you learn to take care of yourself, transform a flustered to a forgiving family, and live and die without regret. Plus your Mom will love receiving your once-in-a-lifetime and your loving super-sized sendoff.

Let's keep posted on how you are doing. I wish you lots of luck!

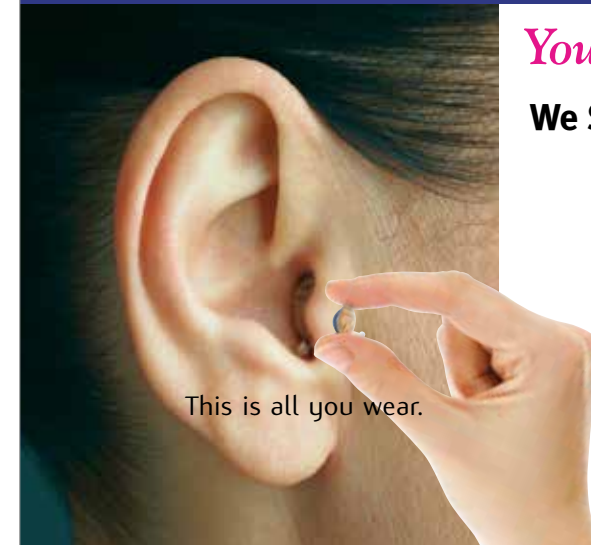
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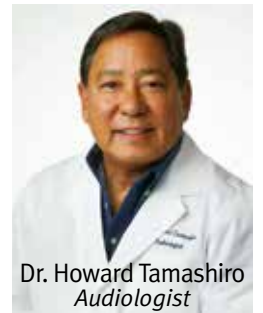
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### SUMMER 2017 COURSES

The **Kupuna Education Center** is offering classes designed specifically for seniors and their family members who are interested in active aging classes. The classes are located at the Kapiolani Community College campus and are taught by experienced educators.

#### Introduction to Google

Course Fee: \$90

Date: June 26 – July 12 • Day: M, W  
Time: 9:30 am – 11:30 am

#### Teamviewer and VMware

Course Fee: \$75

Date: July 24 – August 2 • Day: M, W  
Time: 9:30 am – 11:30 am

#### Elements of Art

Course Fee: \$75.00

Date: Aug 1 – Aug 10 • Days: T, T  
Time: 9:30 am – 11:30 am



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Ph: 808-734-9108



To Register for Classes go to: [KupunaEducation.com](http://KupunaEducation.com)



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## Essential Dialogue About Family Wealth

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

According to the Family Wealth Checkup study by Ameriprise Financial, there's a correlation between financial confidence and communication. While many families are discussing financial issues, they tend to shy away from topics like inheritance and estate planning, leaving some with unrealistic expectations. But family conversations about finances lay the foundation for a more secure financial future for the people closest to you.

### Tips for Family Discussions About Finances

#### Don't wait for a tragedy to bring up the topic.

Nine in 10 adult children say a life-altering event triggered a financial talk with their parents. It's best to have these conversations when all the important players in your estate plan can participate and communicate. With time on your side, you can cover topics thoroughly and have leeway to get the proper documents in place.

Families who have opened this dialogue report that it went much smoother than anticipated—conversations were straightforward and relaxed as opposed to awkward or difficult.

**Schedule the conversation; make it a priority.** Rather than just hope a conversation will happen, let each family member know ahead of time that you want to talk. Complex estates may require multiple discussions, so schedule a date to continue as needed. After your initial discussion, keep family members up-to-date about changes.

**Share your agenda ahead of time.** Consider starting the conversation by sharing your financial goals and values. Other topics on the agenda may include managing current finances, healthcare costs and legacy planning.

**Manage expectations.** It's important to disclose enough detail so that your family can set appropriate expectations. If part of your legacy plan includes leaving an inheritance, consider letting your family know whether it's an amount large enough to help fund your grandchildren's education or closer to a down payment on a car. Only 21 percent of parents have told their kids how much they can expect to receive.

**Create or update your estate plan.** Pair your conversations with a comprehensive estate plan to prevent rifts that can happen when financial wishes are not clearly documented. Your estate encompasses anything you own. Creating a plan that determines what happens to these assets and accounts—no matter the size of your estate.

If you already have a plan in place, update it to mirror the blueprint you've shared with your family and consider providing instructions in a healthcare directive in the event that you cannot act on your own behalf in the future.

**Disclose locations of important documents.** Prevent headaches that can slow down the settlement of your estate by providing instructions—where you've stored the safety deposit key, bank accounts, stock certificates and digital assets, etc. Ensure that your family has contact information of the professionals (lawyer, estate planner, tax, financial advisor) who are helping you plan.

**Work with a financial professional.** If you experience conflict in your family discussions or want some help navigating difficult topics, consider working with a neutral third party, such as a financial advisor. A financial professional can help family members understand your collective financial picture and can facilitate the transition of wealth from one generation to the next.

Ongoing dialogue about estate topics with family members can bring you closer together and pave the way for a smooth transfer of wealth—when the day comes. ■

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

Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Financial Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services Inc. in Honolulu, Hawai'i, 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 30 years.

The Family Wealth Checkup study was created by Ameriprise Financial, Inc. and conducted online by Artemis Strategy Group Nov. 23–Dec. 15, 2016 among 2,700 U.S. adults between the ages of 25–70 with at least \$25,000 in investable assets. Investment advisory products and services are made available through Ameriprise Financial Services, Inc., a registered investment adviser.

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## Reflecting on What is Important

by Stephen B. Yim, Attorney at Law

I had been preparing to write about the importance of conversation in estate planning while watching a documentary on HBO called *Cries From Syria*. In the midst of this heart-wrenching story about the Syrian situation—a girl, who could not have been older than 8 or 9—facing death from starvation and preparing her will. It had nothing to do with money. Her will expressed the basic foundational needs each of us as human beings share—love and caring of family, food and shelter. This experience moved me to share her will with you.



A girl living in a Syrian refugee camp.

For me, as much as I felt a deep sadness over the plight of the Syrian people, I could not help but feel gratitude for all that I have, and guilt for ever feeling a “need” for more. I hope this will

from a young Syrian girl moves you as it did me.

“I felt that I was going to die. Because of that, I wrote my will. This is my will. I ask you, my mother, to remember me. Prepare my bed every night and remember my continuous smiles. And you, my sister, tell my friends that I died from starvation. And you, my brother, remember when you and I were hungry. Oh

angel of death, go ahead and catch my soul so that I can eat in paradise. Don't worry family, I will eat for you in paradise as much as I can.” ■

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## Part II: Beware of Pretty Packages

by Scott Spallina, Senior Deputy Prosecuting Attorney



In the last issue, I covered the lessons my mother-in-law, “Mary,” taught me through her encounters with various scam artists she has met over the years. Unfortunately, those incidents were only the tip of the iceberg.

Shortly after Mary’s run-in with the Y2K hucksters, she met a charismatic man who advertised seminars that would “make money for attendees.” His scheme was simple — don’t pay your taxes. He claimed paying taxes was optional; nowhere in the tax code did it say you had to pay. Despite my advice, she supported this man, went to his criminal trial in federal court when he was indicted and was there when he was eventually sentenced to prison. Naturally, he claimed his conviction was the government’s attempt to stop him from “exposing the truth.” The only truth he did expose, however, was that people will believe anything — if its packaged well.

After this man’s incarceration, my wife and I discovered that we were expecting a baby. Mary wanted to insure financial stability for my growing family. She did this by investing in a local company that was going to create a website bigger than Ebay or Amazon — according to the owner. She was encouraged to bring in more people wanting to invest thousands of dollars to get in on the ground floor of this no-lose, get-rich opportunity. The contract they had her sign obligated her to pay monthly fees for their “trainings.” Although nothing else was promised in writing, verbal promises made by the owner during his speeches were plentiful. Articulate, passionate and good looking, he had hotel ballrooms filled with people applauding his high-energy speeches.

Then, the government came and closed him down for illegal business practices. I suspect this was all some sort of pyramid scheme disguised as an investment opportunity.

It was probably around this time I first heard the phrase, “A pretty package can hide toxic contents.”

Another time, my in-laws were fixing up a rental property and hired a cash-only repairman. They knew a friend of a friend who was unlicensed but known to do side jobs. They gave him money; he did not do the work (no contract was written up). When they hunted him down (literally) for the return of the money, he made excuses as to why he didn’t do the job but couldn’t return the cash. Because of his relationship with the family, tangential as it was, the breach of trust was more painful than that from the slick-talking con artists previously encountered.

It was this experience that led me to join a working group with the state Department of Commerce and Consumer Affairs (DCCA) to write legislation making it a felony crime for an unlicensed contractor to accept money for work.

In the next issue, I will conclude this series by sharing Mary’s encounter with a domestic terrorist group and how she invited a con artist into her home — literally. ■

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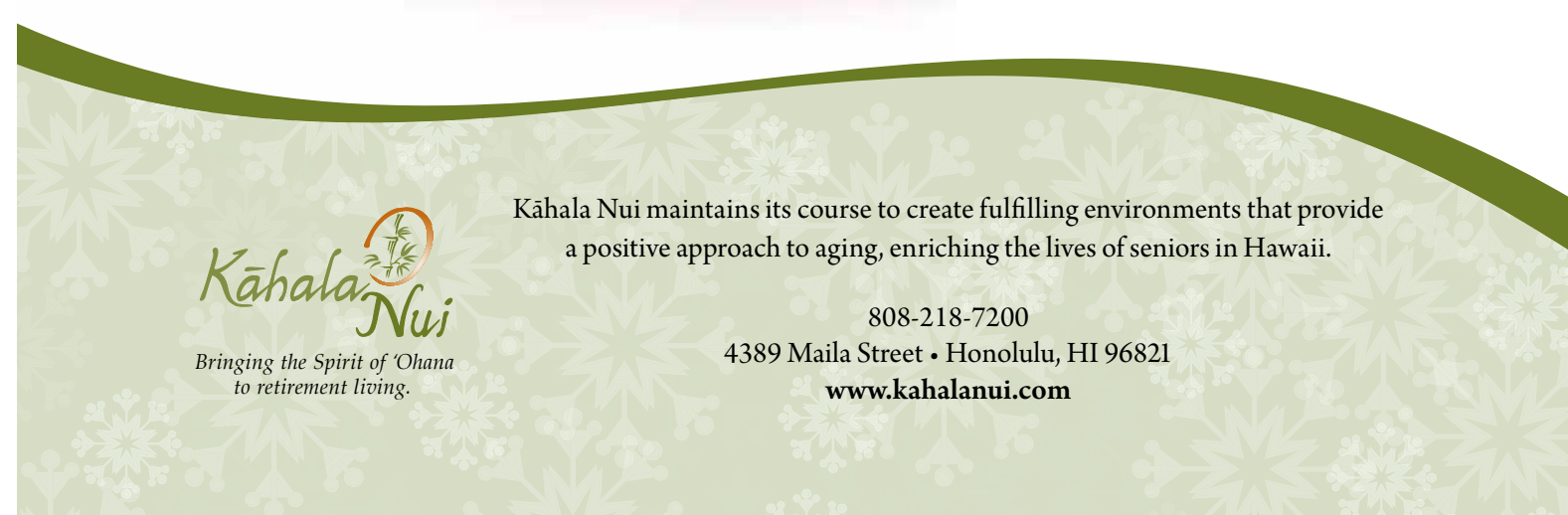
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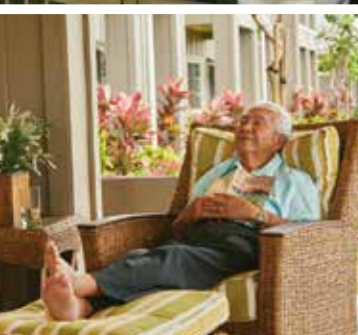
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