

# GENERATIONS

HAWAI'I'S RESOURCE

MAGAZINE | VOL 7/4 • AUG/SEPT 2017

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on Love & Hope

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**KAUAI:** Love's Thrift Store (Lihue), Agency on Elderly Affairs

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**MOLOKAI:** Na Puuwai

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# LEGENDS & LEGACIES

## SPEAKER SERIES

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about future events, call  
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Join us at 'Ilima at Leihano for our Legends and Legacies Speaker Series running through the end of the year, featuring local celebrities from different industries, sharing their inspiring stories, passions and life experiences. These presentations give you rare opportunities to see, hear and meet some of Hawaii's iconic residents. At 'Ilima at Leihano we foster a rewarding community environment with continued learning, cultural experiences and top notch care for our Kupuna. We hope you can join us at one, or all of our upcoming events.

### 'ILIMA AT LEIHANO'S LEGENDS & LEGACIES SPEAKER SERIES PRESENTS:

#### Talk Story with Stuart Holmes Coleman | August 17 at 10am

Celebrated author Stuart Holmes Coleman (*Eddie Would Go* and *Fierce Heart*) shares his inspirations from both words and water, and the journey that brought him to explore cultural icons in Hawaii, embrace stewardship of the environment and follow his early passion for poetry.

#### Fresh Cooking with Chef Chai | September 14 at 10am

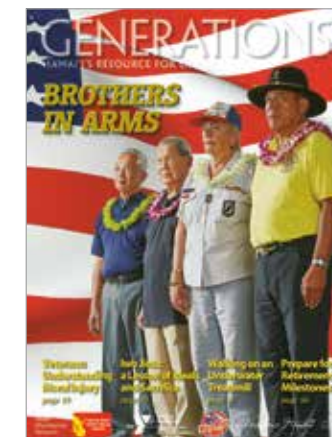
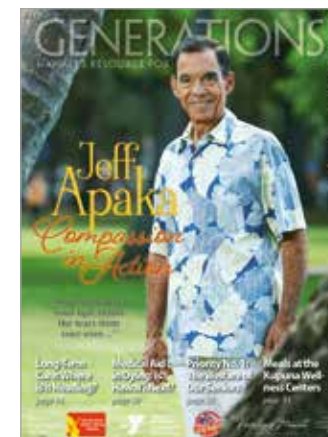
Join Chef Chai as he speaks about the importance of fresh ingredients and supporting the Hawaiian food ecosystem as he shares a cooking demonstration. Chai was named one of Hawaii's Top Regional Cuisine Chefs and is the co-founder of Hawaii Island Chefs.

#### FUTURE SPEAKERS:

October: Marlene Sai - Celebrated singer and actress

November: Fred Hemmings - World-known surfer and politician

December: Holiday Health Fair with Chef Sam Choy



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**G**enerations Magazine, a complimentary publication focusing on boomers and the senior community, is distributed six times a year to nearly 200 locations throughout the Hawaiian Islands.

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**R**etirement at 65 is an outdated concept. Just read our cover story and you will see why. Roy Sakuma, who, at over 70, is still going strong. I have considered coming up with a plan regarding when I might retire—but the thought doesn't linger. There are still too many things I want to accomplish.

Baby boomers are in the process of changing the way we have previously thought about retirement. They are redefining the “when” and transforming their lifestyles to enhance their quality of life.

Baby boomers are reinventing retirement pathways as they continue to engage in business and support more nonprofits that support our community with their generous contributions.

A quote that states this “new attitude” comes from former Apple CEO Steve Jobs: *“Your work is going to fill a large part of your life and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do. If you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it.”*

For those seeking to continue as part of the workforce, check this out:

**Hawaii Pacific Gerontological Society JOB FAIR**  
**Saturday, Aug. 26, 9 am – 1 pm**  
**Catholic Charities Hawaii, 1822 Ke'eaumoku St.**

If you are interested in offering information about jobs openings during the fair, contact Sherry Goya, HPGS executive director, at **808-722-8487**.

*Generations Magazine* salutes this year's Older Americans Month 2017 award-ees (page 14) and congratulates John McDermott, Hawai'i's Long-Term Care Ombudsman, who won this year's HARA & Kokua Council's Shining Light Award.

Lastly, thank you to all *Generations Magazine's* 11th Annual Aging in Place Workshop sponsors. We couldn't offer our seniors and their families this important information and valuable resources without your support. This year's event will take place on Saturday, Aug. 19, at the Ala Moana Hotel in Honolulu. ■



Live well!

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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.



*DANIEL BONILLA, MedData Community Outreach Coordinator for Medicaid Long Term Care in Hawai'i, joined the healthcare eligibility service in 2013. He has held numerous positions within the organization, and has helped many people understand and obtain Medicaid coverage.*



*JANE BURIGSAÿ is the Public Affairs Specialist for the Social Security Administration in Hawai'i. Her area includes offices in Honolulu, Kapolei, Hilo, Wailuku, Lihue, American Samoa, Guam and Saipan. She gives numerous presentations about Social Security programs and serves as the liaison between community organizations, the media, congressional offices and other government agencies. She has over 20 years' experience with the agency both in technical and supervisory roles.*



*JIM CISLER serves on the Hawai'i County Committee on Aging and the Policy Advisory Board for Elder Affairs. His solid background in business as a restaurateur and Hollywood ad man support his advocacy work for seniors. Jim says the luckiest ongoing event in his life is that he is married to the same wonder-filled and enduring woman for the last 53 years. Jim has one book in manuscript and is working on another.*



*CHRISTOPHER DUQUE, a 30-year veteran of the Honolulu Police Department, has worked in the Uniform Patrol Division and the Narcotics/Vice Division. In 1985, he was promoted to sergeant/detective and served in the Criminal Investigation Division until his retirement in February 2007. His last assignment in CID was with the White Collar Crime Unit, where he specialized in cyber-crime investigations and computer forensics. He is currently working for the Department of the Prosecuting Attorney (Honolulu) as its CyberCrimes Investigator.*



*DAN and JULIE IHARA created The Complete Solution,™ a group of services focusing on real estate, decluttering and moving management to assist in downsizing and transitioning to a new living environment. Dan is listed in the Top 100 Realtors in Hawai'i for the last 10 years and was awarded the Senior Real Estate Specialist Outstanding Service Award by the National Association of Realtors. They also developed a new nonprofit, Silver Spoons, which helps people afford services that make homes safer for aging seniors.*



*JULIE MOON, the owner of Moon Physical Therapy LLC, has 14 years of experience. She earned a Bachelor of Science Degree in Human Biology from Texas Woman's University, a second Bachelor of Science Degree in Human Biology and a Master's Degree in Physical Therapy from American International College in Springfield, Massachusetts. Julie specializes in Aquatherapy, Cardiopulmonary Rehabilitation, Geriatric Therapy, and Orthopedics and Sports Physical Therapy.*

*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.*

JAMES CARTER | FARAH DOIGUCHI | HARA & KOKUA COUNCIL  
RUSS HIGA | SCOTT A. MAKUAKANE | MARGARET (PEGGY) PERKINSON  
EILEEN PHILLIPS | SCOTT SPALLINA | MICHAEL W. YEE | STEPHEN B. YIM



## THE 11th ANNUAL AGING IN PLACE WORKSHOP

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*'Ukulele at the festival.  
Photo by Tina Mahina*

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Cover & Feature Story Photography by Brian Suda





## Live Well at Iwilei

*by Kāhala Nui*

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# Age Out Loud!

Jim Cisler, Recognition and Awards Committee Chair

On June 2, 2017, the State Executive Office on Aging Policy Advisory Board for Elder Affairs hosted the 54th annual Older Americans Month Awards Ceremony and Luncheon at 15 Craigside Place in Honolulu.

Each year, the Federal Administration for Community Living provides a national theme to celebrate the accomplishments of our older citizens. This year's theme—AGE OUT LOUD!—was meant to spotlight many important issues and trends.

This event was intended to recognize and celebrate what “getting older” looks like today.

Increasingly, our kūpuna engage in their communities, strive for wellness, focus on independence and advocate for themselves.

Doris “DD” Davis and Anthony “Tony” Ancheta were Hawai‘i County’s honorees. DD, vice president of the Pahala Senior Club, serves meals at the club’s nutrition center, helps delivered meals, and assists with sewing and art classes. She’s active with the Baha’i Faith Spiritual Assembly in Ka‘ū, Friends of the Ka‘ū Libraries, and the Adopt-a-Highway program.

Tony is a volunteer van driver. He a board member and coordinator for “Da Guys,” the men’s group at the Waimea Senior Citizen’s Club. He served in the Hawai‘i Army National Guard for 30 years. He assisted Hamakua plantation employees in their transition to become landowners and farmers. He even learned their language so he could help them with tax and insurance issues.

Honorees also included Sanae Morita and James “Jim” Jung from Kaua‘i County. A retired elementary school teacher, Sanae has worked with the Kaua‘i Association for Family and Community Education for more than 50 years. She is a docent for the Grove Farm Museum, a greeter at the Kaua‘i Museum and a member of the Retired Senior Volunteer Program Advisory Council.

Jim is a retired public defender who volunteers at Kaua‘i Hospice and serves as an AARP driver safety instructor. The U.S. Coast Guard veteran is also an ocean safety educator with the Kaua‘i Lifeguard Association. He is a professional story-



(L-R, back row) MC Rep. Gregg Takayama, MCOA Deborah Stone-Walls, EAD Nalani Aki, Gov. David Ige, EOA Terri Byers, KAEA Kealoha Takahashi, HCOA C. Kimo Alameda, PABEA Joy Miyasaki, (front row) Maui–Cornelius Feenstra & Yaemi Yogi, O‘ahu–Anthony Baccay, Kaua‘i–James Jung & Sanae Morita, Hawai‘i Island–Anthony Ancheta & Doris M. Davis.

teller at the Kaua‘i Museum focusing on Polynesian migration and ocean voyaging.

Anthony “Tony” Baccay from the City and County of Honolulu was also honored. Tony is a 21-year U.S. Air Force veteran who spent another 21 years working with the county’s Elderly Affairs Division. He volunteers for Project Dana, shops for the home-bound, transports patients to doctor visits and teaches seniors how to manage medical challenges. He is also a USO volunteer at the Joint Base Pearl Harbor Hickam.

Maui County residents Yaemi Yogi and Cornelius Feenstra were also honored. Yaemi, 91, has volunteered at Kaunoa Senior Services and the Maui Adult Day Care Centers for the past 17 years. She helps also helps with office tasks.

Holland native Cornelius is a concentration camp survivor. After the war, he participated in relief efforts, human rights campaigns, blood drives and fundraising for war victims. He now volunteers with the Maui Medical Center Aloha Committee, the Good Neighbors Club and the Kīhei Adult Community Center. ■

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# It's the Good Life!

by Martha Khlopin, Radio Host of “A Medicare Moment with Martha”

The 33rd Annual Good Life Expo is returning to your favorite spot, the Blaisdell Center, for first-class entertainment and fun. A few years ago, I had the pleasure of listening to 89-year-old Tony Bennett as he astounded the audience with his greatest hits, including his classic *It's the Good Life* and another showstopper, his *a capella* performance of *I Left My Heart in San Francisco*. Diana Ross, who also appeared at the Blaisdell, sang beautifully and wowed the audience with six full costume changes consisting of floor length gowns complete with feathers and sequins—all at 70 years of age. At age 69, Carlos Santana also recently performed his hits, including my favorite, *Maria, Maria*, as a video of his appearances in Hawai‘i from the 1960s screened.

What do these great performers all have in common—besides headlining at the Blaisdell? They are over 65, still working and may qualify



32nd Annual Hawaii Seniors' Fair–The Good Life Expo.

for Medicare. If you or someone you know is 65 or will be soon, don't miss this year's Good Life Expo, where you can talk to experts, ask questions, find useful resources and enjoy stellar entertainment. The event is scheduled for Sept. 22, 23 and 24. I will be at the Kaiser Permanente table this year, booths 330 and 331, so please stop by and let's talk about “The Good Life!” ■

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L to R: Front: Marion Char, Leanne Carpenter, Winston Char, Popo & Goong Goong Kwock, Marguerite Kwock, Barbara Kwock. Back: Leo Char, Fred Kwock, Anna Tam, Edward Kwock, Annette Pang, Kenneth Kwock. Not pictured: Aileen Char - in NY at Skidmore College.

Here are my beloved grandparents, aunts, uncles and cousins. Daddy-O, Eddie, carries me, standing in back of my Mom, Marguerite. Today, Aunts Barbara (90 yrs) and Aileen (92 yrs), sizzling, gorgeous, sexy, play their ukuleles. My siblings and I miss our parents dearly. When their plumeria plant blooms, we're ecstatic! Sister Lisa, taught them to meditate and cook Dr Shintani's recipes. Sister Julie and husband Uncle Chris, were greatest neighbors 'round corner. Brothers Duffy and Stevano, oversaw legal docs, and converted Dad's swimming pool to a tilapia pond. Happy Priceless Fun Memories! Our family honors loved ones with peaceful Super-Sized Sendoffs, and lives and dies without regrets.

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## Eight Words That Saved My Marriage

by Pastor Russ Higa

Is it please? Thank you? Yes dear? Those are great words but a different script saved my marriage. Here's my story.

Judy and I were married way back in 1979. She was just 26 and I was 25. While we were dating, I had her on a pedestal. She was my princess and I would buy her gifts and treat her as the most special woman in my life. Soon after we got married, we moved to Portland, Oregon, so that I could finish my last three years of seminary school.

I clearly remember the first night in our new apartment. She started cooking dinner at about 8:30pm. By 9:30, my stomach was growling and so was I. Perplexed, Judy looked at me and asked, "Why are you so grouchy?" I responded, "I'm so hungry. When are we going to eat?" She responded, "Oh, I didn't know. I eat whenever I feel like it." Looking back, that episode was a sign of more stress to come. I quickly realized that my wonderful wife was creative, spontaneous and free-flowing. I, on the other hand, liked everything in order, like eating at the same time and being on time. I hated being late for anything.

So, who do you think got irritated? Not Judy! I'd grumble, "We're late again. Don't you know I don't want to be late?" "Judy, why do you leave your stuff on the dinner table? The table is for food, not storage!" Marriage to a spontaneous woman was quite an adjustment for me. We had

wonderful times together, but I was often impatient and irritated.

Seeking a solution, I began praying, "Lord, please change my wife. Help her to get organized!" My repeated prayer got no answer. Then one day I sensed Father God's answer. "Russell, Judy doesn't have to change. You have to! You must become more loving and patient!"

In spite of my protests, I knew my Father was right. It was then that I learned the words that saved my marriage. "Will you forgive me? Will you please forgive me for my impatience, for being demanding and for acting unloving?"

When Judy responded "I forgive you," our marriage was revitalized. We've been married 37 years now and from time to time we still need to say those precious words.

"Will you forgive me?" Yes, I forgive you."

Even in your golden years, practice forgiving and asking for forgiveness. Those eight words may save a precious relationship. ■

*Will you forgive me?  
Yes, I forgive you.*



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*Laurie TS Adamshick, Esq.  
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## Aging, Adversity & Resilience

by Margaret A. Perkinson, PhD, Center on Aging Director, UH-Mānoa

Aging brings its own set of commonly experienced adversities: changes in health, declining ability to conduct everyday tasks, possible relocation to residential care, and illnesses and deaths of beloved family members and friends. Some people adapt to these changes, take things in stride and continue to flourish, while others do not. What enables some people to "bounce back" from difficult situations? What are their sources of strength? Can everyone develop this kind of resilience?

Resilience, the ability to adapt after experiencing stressful situations or negative life events, is possible at any age. A recent study of older adults from the Netherlands with serious health conditions identified important sources of strength that enabled them to adapt. The following are various characteristics, coping strategies, relationships and contexts that support their adaptations. They may help you develop resilience in the face of your own challenges.

**Individual qualities:** Believe in your own ability and competence. Recognize and value the qualities or characteristics that help you to adapt. Accept your limitations and be aware of your vulnerabilities.

Make an effort to control what you can. Actively prepare for possible losses and take action to influence their outcomes. Master your situation to the extent you can by practicing necessary skills, such as exercise. Be open to accepting help and support.

Set aside time to reflect upon current relationships, activities, goals and beliefs. Accept the positive and the negative. Avoid taking on the victim role by making illness or adversity the center of your identity. Focus on what you *can* do, not on what you cannot. Take one day at a time. Live in the present; don't dwell on the past.

**Interpersonal relationships:** Develop empowering relationships. Interact and cooperate with family members and health professionals to achieve goals without being overly demanding. Consider the power of giving; engage in meaningful acts of mutual support and responsibility for others. Encourage positive relationships.

**Broader social and political factors:** Your community's resources and characteristics can contribute to resilience. Advocate for accessible healthcare, social supports and age-friendly policies.

You may go through stages in developing resilience. You may doubt your ability to cope, but you can develop it. By actively cultivating resilience, you can influence the impact of stresses and enable your continued personal development and quality of life. ■

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## Create Your Own Radio Station

by Farah Doiguchi, Emeritus College Coordinator

Pandora is a free, personalized music streaming service that can be accessed online or via the Pandora app for iPhone, Android and Windows operating systems. The site allows users to make musical selections by artist, song or genre, and offers music recommendations based on those specifications. All you need to get started is a valid email address. Simply enter the name of an artist or song to create a custom station. To demonstrate, I entered "Elvis Presley" and my Elvis Presley radio station was created. *Hound Dog*, off of Presley's *30 #1 Hits* album, began playing. I was given the option to "Thumbs Up" or "Thumbs Down" this song, which is used to determine my likes and dislikes. A "Thumbs Down" stopped the song and *Rip It Up*, another Elvis hit, began playing. Recommendations based on what Pandora deemed a "rockabilly revival, R&B influence" musical style were presented. This included '50s rock 'n' roll, The Beatles (which, coincidentally,

was the next artist I planned to search for) and Frank Sinatra. Song lyrics, artists' profiles and discographies are also just a click away. There is also a user-friendly help feature if you get stuck. Enjoy oldies, rock, pop, jazz or alternative hits for free with Pandora! ■



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## Protect Your Data!

by Christopher Duque, Cybercrime Investigator. DPA

Computer users can get "victimized" online simply because they don't spend enough time keeping their devices up to speed. Hackers are able to compromise our devices daily if we don't update the software on our computers, tablets and cellphones.

So do the following on a daily basis:

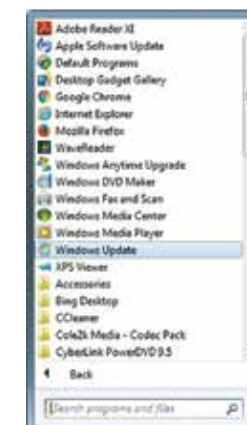
- ◆ Update your operating system (OS). Schedule automatic updates and update manually, as well.
- ◆ Update your security programs and apps — especially those used for malware and virus detection. Malicious malware and viruses are created and released on the internet daily.
- ◆ Users should also scan their devices regularly to see if they have been infected. Do not just quarantine, but delete them completely.
- ◆ Also, *read* the instructions of the security programs and applications you use. *Do not* simply

rely on their default settings, which may be not be enough for your devices and uses.

◆ Lastly, back up your data! Users can mistakenly delete photos, documents, messages and emails, which can't be recovered without a backup. Save data to a USB drive, CD, DVD, The Cloud or another remote location.

Backing up your data on a regular basis is your only insurance policy when "bad things happen." Backing up your data makes recovery much faster, easier and more successful. ■

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# Pour on Laughter, Love & Hope

by Katherine  
Kama'ema'e Smith

Cover & feature  
photography  
by Brian Suda

It is said, “love conquers all.” And the riveting story of Roy Sakuma’s life and his outreach to at-risk youth proves that the lasting power of love can heal hearts and change minds.

We all recognize Roy as the ‘ukulele master artist and teacher who founded the annual ‘Ukulele Festival Hawaii that recently celebrated 47 years at Kapiolani Park. Roy also hosts the popular concert series every summer surrounded by the animals at the Honolulu Zoo stage. He and his wife, Kathy, run four music studios where kids and adults learn the joy of playing ‘ukulele. Today, you will learn how Roy came to be Hawai‘i’s foremost ‘ukulele teacher and proponent of the instrument, and the powerful role love has played in his success.





Roy Sakuma and Ohta-San performing together at the 39th Annual 'Ukulele Festival in 2009. Photography by Wendal Au.

**“Ohta-San encouraged me to go on my own. ‘Go out and develop your own style,’” he said.**

Roy soon began helping out at Ohta-San’s studio every weekend. When Ohta-San booked a two-week concert tour in Japan, he asked Roy to teach in his absence.

“I cannot teach,” answered Roy.

“Just do what I do,” said Ohta-San.

Roy was just 18 and he practiced all week to stand up in front of 25 adult students.

“I was very nervous until I began; then, the words just spilled out,” said Roy. “After Ohta-San returned, he asked me, ‘How did you like teaching my students?’ When I said I loved it, he told me to keep teaching them. Ohta-San continued his stellar performing career here and in Japan. And me—wow—after that, all I wanted to do was teach!”

Roy opened Roy Sakuma Ukulele Studios in 1974 and ran his own classified ad. Over 40 students signed up; four were youngsters—Jason Mitsunaga, Dean Guzman, Milton Chun and Michael Ganab.

“I wanted these kids to have fun so we started a group called ‘The Termites,’” Roy said. “They were terrific young musicians, and their success and Orange Exchange TV commercial inspired children to learn the ‘ukulele. That grew into four studios and now we are teaching the kids or grandkids of our early students. At our studios, we not only teach music but we also teach love and respect. We care about our staff, and mentor them to treat the students with the same love and respect they receive from us. My philosophy is to put love on top of everything.”



### ***I Want to Play That Song***

In the 1960s, before Jake Shimabukuro or Israel Kamakawiwo‘ole, the ‘ukulele was regarded by most people as a novelty, according to Roy. Aside from virtuosos Herb “Ohta-San” Ohta and Eddie Kamae, the little Portuguese instrument was popular at the beach and backyard parties but seldom featured by Hawai‘i’s serious musicians, who preferred guitar, steel guitar, piano and even vibes. Mainland rock and roll was king, with electric guitar, bass, saxophone and lots of drums.

“One weekend, I was riding in an older kid’s car and heard Ohta-San playing *Sushi* on the radio,” said Roy. “I fell in love with the song. A couple of days later, I saw a classified ad for ‘ukulele lessons with Ohta-San and went right over.

“Playing the ‘ukulele grabbed me,” Roy said. “After 18 months, Ohta-San encouraged me to go on my own. He said that he had taught me what it took him five years to learn and the rest was up to me. ‘Go out and develop your own style,’ he said. So, I kept playing and the better I got, the more I realized how great my teacher was.”

### ***Sad Hanabata Days***

This joyful man with a deep abiding faith in the power of love, who mentored generations of ‘ukulele players, said he never understood love until he was in his 20s. When Roy was a child, his family struggled with mental illness and isolation. His mother suffered from schizophrenia. His father cared for her at home. A burdened but faithful provider, he overcome his sadness every evening at a local bar. Roy’s older brother also developed schizophrenia and once attacked Roy with a kitchen knife. “I remember sitting at the table watching my mother and brother talking to themselves. My daydreams gave me hope. There was little to eat, except sandwiches my father brought home from the tavern. The one bright light was my older sister, Faye, who was always there to watch over and protect me.”

Roy was born in 1947. One of his ears was half normal size. Adults would snicker at him and school children would ask, “What’s wrong with your ear?” When he asked his mom, she told him “Blame Buddha for making you like this. Look at all the people; they don’t like us.”

He became paranoid about his ear and avoided school. “When you are not in school, you find trouble. At age 6, I began smoking. At nine, I was drinking beer. Bad habits lead to mischief.”

Like most children, Roy was very honest. He told his dad that he was drinking. His father disapproved and punished him, but Roy continued smoking and drinking.

By age 10, Roy said he was holding “little balls of hurt” inside him. He learned how to tease other kids—to crush them with words and insults be-

fore they could make fun of him. “My best friend asked me, ‘Why do you always tease me? Roy, your words hurt!’ That comment hit me hard. I knew how much words hurt me, and apparently my own words also carried anger and hurt. I was amazed to find that after I had stopped teasing my friend, he stopped teasing me. Words turned out to be more horrible than I had imagined. This new knowledge also held a threat. If it is true that ‘What goes around, comes around,’ then a lot was going to come back to me.”

Still, his sister, Faye, was there for him. Roy recalls one of his fondest memories of their childhood: “When Faye was in the ninth grade, she went to her first social dance at a girlfriend’s house and gave me the number in case I needed her. Being alone at home, I started crying and called her. She came home to be with me. It’s a treasured moment that I have never forgotten.”

“From ages 10 to 15, I was convinced that it was impossible for me to fit in,” said Roy. “Full of hurt, I thought maybe I should have been born on Mars so that I could live all alone—by myself. My behavior became reckless. I didn’t like my life. Flirting with suicide touched my stone-cold emotions and offered brief relief for my pain. One day, I took a dare to swing on an old withered vine hanging off a big old monkeypod tree. The tree grew on the edge of a 200-foot cliff. I grabbed the vine and jumped off the cliff. Suddenly, I could not feel the vine in my hands anymore and I got scared. When the kids pulled me in, I was hyperventilating. I will never know what made that stunt different from all the others, but it made me stop doing things to put my life in danger... but I was still hurting inside.”



**“At our studios, we not only teach music, but we also teach love and respect.”**

*Roy and Kathy’s first annual ‘ukulele festival opened in Kapiolani Park in 1971. Since then, the ‘ukulele has been brought back into the mainstream of entertainment and the festival has reached popularity worldwide.*



"I didn't finish high school, but at age 20, I was lucky to get a job as a groundskeeper at Kapiolani Park," said Roy. "I was so grateful for that job and did all they told me—and more. Working hard was never a problem. I liked working alone; hand-raking the whole park was my favorite job. Of course, I had learned social behavior—smiling, joking and nice teasing, but inside I was insecure and hurting. I never talked down to others because I didn't want them to speak badly about me; instead, I bit my lip to protect myself. I never spoke of feelings or love. I did not know what the word 'love' meant. Even as I was still struggling with a crushed spirit. I picked up my 'ukulele and a tune spilled out:

*I am what I am; I'll be what I be  
Look, can't you see  
that it's me, All of me.*

Copyright: Roy Sakuma Productions, 1970

"This song would become a theme for my life," said Roy. "Once we doubt who we are and forget that we are special, bad things can happen.

#### **Love is Patient and Kind**

"In my early 20s, I met Kathy, the first girl I ever wanted to date," said Roy. "I got up my nerve to ask her out to see the Harlem Globetrotters, who were coming to town. Thank goodness for the Globetrotters!

"From then on, Kathy and I dated once every couple of weeks, and I wanted to hold her hand, but I was afraid for her to touch me," Roy admitted. "Hugging and other expressions of love were foreign to me and scared me. One time, we attended the Punahou Carnival, and to avoid getting

**"My philosophy is to put love on top of everything."**

*Roy and Kathy love inspiring their kids to be comfortable with who they are.*

separated in the crowd, I had to grab her hand. Holding hands wasn't so scary after all.

"A year later, I told her that I loved her and asked her to marry me," Roy said. "She said, 'yes!' I went home so happy. But the next morning, I woke up crying—I knew that I must let her go. I didn't deserve her and she would be better off without me. This love thing was beyond me.

"The next day, I asked her to meet me," said Roy. "I asked her to please listen. I told her the truth about my fears—that my ear makes me hate looking in the mirror when I comb my hair, that I am paranoid and hate to see my body, that I am so ugly I don't belong here; I am so ashamed that I could never make her happy.

"Kathy listened. I did not want her to pity me; I wanted her to walk away and find a better man. Finally, she said, 'I don't see these things as your weaknesses. I see them as your strengths.'

"I was stunned. I just told her all my imperfections and failings—and she still loves me! Her love released me from the prison of my pain. It was like a gust of wind that cools the face. I had shared everything with her, and I could never go back there by myself. She loved me! Her love allowed me to reveal everything and to heal."

Soon they married and became a team.



#### **Love Rejoices in Truth**

Since 2007, Roy Sakuma has been sharing his story with elementary and high school students—not as a music teacher—but as an inspirational speaker. His deep, intimate message touches youths who might be hurting like he was—troubled, isolated from their families, or struggling with thoughts of suicide. Roy doesn't offer them advice; he doesn't criticize their ideas or behavior. His story strikes a familiar chord.

"When I share my story, I ask kids who are hurting to raise their hands," said Roy. "Hands go up and it is their way of reaching out."

They recognize that he endured deep hurt and can understand their pain. They listen because

he does not pity them. Instead he offers them the same key that unlocked his chains—love. And he points them to the richest source of love, their parents and teachers.

#### **Listen With Love**

Roy's message of love over hurt is not only for youth but also for adults.

"Once kids fill up with hurts and shut down, responsible adults that they respect can help," said Roy. "Adults can listen to them with love—with an open heart and mind.

"Kids really want to talk to their parents, but they are so afraid," Roy continued. "They think that their parents are not interested, won't listen or don't understand them. Kids believe their parents: 'won't understand me, don't love me, ignore me, don't care, always get mad at me...'

"Parents often compliment and criticize their kids in the same breath. 'Kimo, you did a great job, but...' A hurting kid who can't process their feelings will reject your encouragement as soon as they hear 'but.' They are bursting with so much hurt that they have difficulty seeing beyond it. Try giving compliments and then just listening."

#### **Love Endures All Things**

"If you found a good way to deal with your feelings, share that with your kids," said Roy. "Help them process their feelings with family and other trusted adults. Most of all, recognize that your child's feelings are real and honest.

"Love your teens with the same unconditional love and forgiveness you gave them when they were 1-year-old toddlers. Parental love is forever. Put love on everything before you say it.

"In our music studios, we teach with love," said Roy. "'Ukulele music takes away stress and music crosses all emotional barriers. For some, the lesson is the highlight of their week. For us, it is an opportunity to share love, laughter and hope." ■

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August fun for the whole family—Wednesday night concerts hosted by Roy: The Wildest Show in Town at The Honolulu Zoo. Entry is just \$5. Bring a blanket or chair to sit on the lawn. Gates open at 4:35 pm, music begins at 6 pm. Food and beverage vendors and activities for the kids. Visit [www.honolulu zoo.org/wild/](http://www.honolulu zoo.org/wild/) for details.







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Bird of Paradise (Hawaii Prince Golf Club)	60	Sun	Senior Sunday brunch
Burger King	55	Daily	16 oz. soft drink or 8 oz. coffee for 89 cents
Denny's	55	Daily	Senior menu
Genki Sushi	65	Mon – Thu	10% discount
Gyotaku Japanese Restaurant	60	Daily	Senior menu for lunch & dinner
Hawaiian Pie Co.	All	Wed	5% discount on any baked Grandpa Yoshio pie
Ichiriki	55	Mon – Fri	25% off Nabe dinner 4–6pm, up to 4 people
IHOP	55	Daily	Senior menu
Jack in the Box	55	Daily	Drinks are 50 cents off any size
Love's Bakery Outlet Stores	62	Daily	10% off Love's products—all islands
Makino Chaya	65	Fri – Sun	5% off lunch and 10% off dinner
Maple Garden Restaurant	60	Daily	Lunch, \$13.95; dinner, \$17.95 plus 10% off
McDonald's	55	Daily	Discount coffee ( <i>Prices &amp; participation may vary</i> )
Pagoda Restaurant	60	Daily	10% off ( <i>with no additional discounts or promos</i> )
Papa John's Pizza	50	Daily	50% off with 50-50 card
100 Sails Restaurant & Bar (Prince Hotel)	60	Mon – Thu	Senior buffet rates
Samurai Snacks Aiea LLC	55	Wed	10% off ( <i>no special orders</i> )
Sekiya's	65	Mon	10% discount for entire check ( <i>dine-in only</i> )
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Stadium Camellia Restaurant	90	Daily	Free lunch or dinner
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The Willows	65	Daily	Senior discounts everyday except holidays
Wendy's	60	Daily	Free coffee & soft drink with purchase
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GROCERY & MERCHANDISE STORES			
Don Quijote	60	Tue	5% or10% off regular prices
Foodland	60	Thu	5% off all items, with exceptions
Shirokiya	60	Wed	8%–15%, depending on your age

SAVE THE DATE

**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**

SENIOR SAVINGS	Minimum Age	Date	Discount
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Savers	55	Tue	30% off all items
Supercuts	60	Daily	10% off service
ENTERTAINMENT			
Aiea Bowl	55	Daily	\$3 per person, per game
Bishop Museum	65	Daily	\$19.95 senior price
Children's Discovery Center	62	Daily	\$7 admission
Consolidated Theaters	60	Tues	\$7 per ticket
Regal Theatres	60	Daily	\$9.10 per ticket
Waikiki Aquarium	65	Daily	\$5 per ticket
Wet 'N Wild Hawaii	60	Daily	\$37.99 admission
MISCELLANEOUS			
A Guide to Getting Affairs in Order	All	Daily	\$3 off per guide
Hale Hauoli Hawaii Day Care	65	Daily	15% off per day for two months
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Marc Dixon, Allstate	55	Ongoing	Retired, 10% discount
Prime Physical Therapy	All	Daily	Free consultation
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All information are subject to change from this publication's date.*



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## Diabetes Treatment: East Meets West

by James Carter, L.Ac

An estimated 30 million people in America have type 2 diabetes and that number is increasing each year. Although type 2 diabetes affects many different systems and functions of the body, the most commonly known effect is its disruption of the body's ability to regulate blood glucose levels either by a lack of production of insulin or the body's resistance to insulin. Common causes of type 2 diabetes are poor nutrition, excess weight, lack of exercise, genetics and even certain medications. Current conventional treatments involve taking insulin and lifestyle changes. However, the consistent increase in the number of people diagnosed each year leads many to conclude that these treatments alone may not be enough. Acupuncture and Chinese medicine offer unique and integrative approaches to improving the health of those dealing with diabetes through modalities unheard of by most in the West. In a Chinese medicine approach, different

treatment principles are aimed at restoring the body's own functional physiology. Modalities are combined to help restore balance—acupuncture therapy, medicinal nutrition, auricular acupuncture, herb teas, cupping therapy—as well as lifestyle changes.

These Chinese therapies, carefully combined with conventional medicine under the guidance of both practitioners, can facilitate diabetes management and create sustainable shifts in the root causes of the imbalance. ■

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## Speed Healing with Aquatic Therapy

by Julie Moon, Physical Therapist

Back surgery is a serious procedure and often requires significant recovery time. Exercise is a critical part of healing, although during the post-operative stages, patients must be careful to avoid undue stress on the surgical site with certain activities, bending, lifting or twisting.

The gentle environment of water allows patients to perform movements that they are unable to perform on land. The warmth of the water allows patients to increase their range of motion without severe pain. Buoyancy supports weak muscles and reduces stress on the spine, while the water's resistance improves muscle tone and increases cardiovascular function.

Janet Shaw, 75, underwent back surgery in January. Her goal was to swim in the Mermaids Hawaii Mother's Day show in May. But her aquatic therapy program enabled her to participate in a swim show in March!



Too much activity after surgery may slow recovery or damage the surgical repair. But aquatic therapy can be a safe and effective tool during the early stages of spinal care, and facilitate an easier transition to land exercises. And just like Janet, it can help you reach your goals and return you to the activities you love as soon as possible. ■

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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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## Home Healthcare: Buyer Beware

by Eileen Phillips, RN, Attention Plus Care

Life is full of choices as a consumer. We try to make informed choices but sometimes getting there takes a bit of experience and know-how. Online product or service reviews are helpful at times but can mean different things to different people based on experience. The same can hold true when searching for home care for yourself or a loved one.

A study done by Northwestern University reveals that home care buyers should beware. Researchers who posed as consumers surveyed 108 home care agencies from around the country. Results showed they hired unqualified and possibly dangerous caregivers to work in the homes of vulnerable seniors. Not only did agencies exhibit poor hiring procedures but researchers also found that many agencies did not train, supervise, screen or test for skills competency of their caregivers. Families may not realize how unqualified a caregiver is, especially if the care is for an aging parent who has multiple chronic conditions. In the state of Hawai'i, home care agencies are not required to obtain a license, certificate or accreditation. What's frightening is that agencies can continue to operate without any regulating or monitoring.

"People have a false sense of security when they hire a caregiver from an agency," said Lee Lindquist, MD, geriatrician and author of the study. "There are good agencies out there but there are plenty of bad ones and consumers need to be aware that they may not be getting the safe, qualified caregiver they expect. It's dangerous for the elderly patient who may be cognitively impaired. Some of the paid caregivers are so unqualified it's scary and really puts the senior at risk. We found agencies sending caregivers out into the seniors' home without checking," she said. "Identifying the good agencies from the bad is difficult because many agencies have slick websites and marketing campaigns."

The study was published in the Journal of American Geriatrics Society. From the agencies surveyed, slightly half (55 percent) conducted federal background checks. Even worse, only



one-third did drug testing or checked for caregiver skills competency. More surprising, many agencies allowed caregivers to assess their own skills in a self-report and lacked consistent supervision of their caregivers. "The home care study is concerning, and families will want to seek more qualified caregivers from a reputable agency that is both accredited by The Joint Commission and licensed as a home health agency," said Attention Plus Care Chief Administrative Officer Wesley Chang. "Home health agencies in Hawai'i that provide skilled nursing services and other therapeutic services under a physician's direction to homebound patients must be licensed and monitored by the Hawai'i State Department of Health."

To maintain accreditation by The Joint Commission, agencies undergo a rigorous comprehensive evaluation to verify if the agency is following state and federal guidelines, as well as national health standards set by The Joint Commission. The commission's goal is to address safety and quality care, leading to continually better patient care standards and outcomes.

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A program to provide resources for seniors and their families, instructed by a registered nurse, who covers a different aging topic each month. For more information on upcoming topics, contact 808-440-9356.

## Resources to Help Aging Loved Ones

by Dan Ihara, RA, CAPS, CLHMS, Senior Real Estate Specialist, RS-65892

As we all age and watch those around us get older, concerns about the safety of our loved ones may increase. Whether it is memory loss, falls, a decrease in appetite and hygiene, or the absence of family or friends, everyone will need some kind of help sooner or later.

Some of the questions families may have are:

**Should my mom be living alone since she's fallen recently? What kind of services are available to help her in her home and how much do they cost?**

For in-home care, there are home care and home healthcare options. The costs will vary based on the type and level of service needed. Be aware that most of them will have a minimum charge per visit.

**My parents are becoming more forgetful. Should they stay by themselves?**

There are various options for your parents. Adult day care may be an option for companionship during the day and may accommodate even the busiest schedule. Bringing care into your home is also an option; however, its more costly than adult day care. Moving into a retirement community is also a viable option to provide a sense of community and companionship 24/7.

**My uncle lives alone. Would it be safer for him to live in a retirement community? If so, what are the options?**

A retirement community could be a great solution for your uncle. Retirement communities offer many services and have safety protocols in place so it is safer than living alone. There are different types of communities with various options, so it's good to research or attend a seminar to find the one that best suits your uncle's needs.

**My neighbor has so much stuff that she could trip over! How can I get her help?**

There are several declutter services that can be brought into your neighbor's home to help remove unnecessary items. They can help sell, donate or dispose of them.

You may have other questions like those above concerning friends and family members, but rest assured that there are many resources that can provide answers and solutions to help them safely navigate this phase of life. ■

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**75 year old Janet Shaw underwent back surgery and 3 months later she was able to return to swimming in the Mermaids Hawaii Show. "I had only hoped to swim in time for our Mother's Day show in May, but thanks to water therapy, I was able to swim well enough in the March show."**

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## When to Start Receiving Social Security

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



Enjoying a comfortable retirement is everyone's dream. For over 80 years, Social Security (SS) has been helping people realize those dreams, assisting them through life's journey with a variety of benefits. It's up to you as to when you can start retirement benefits. You could start them a little earlier or wait until your "full retirement age." There are perks to both...

Full retirement age refers to the age when a person can receive their SS benefits without any reduction, even if they are still working part- or full-time. You don't actually need to stop working to get your full benefits.

For people who reach age 62 in 2017 (i.e., those born between Jan. 2, 1955, and Jan. 1, 1956), full retirement age is 66 and two months. Full retirement age was age 65 for many years. However, due to a law passed by Congress in 1983, it has been gradually increasing, beginning with people born in 1938 or later, until it reaches 67 for people born after 1959.

Learn more about the full retirement age and find out how to look up your own online at [www.socialsecurity.gov/planners/retire/retirechart.html](http://www.socialsecurity.gov/planners/retire/retirechart.html).

You can start receiving SS benefits as early as age 62... or any time after that. The longer you wait, the higher your monthly benefit will be, although it stops increasing at age 70. Your monthly benefits will be reduced permanently if you start them any time before your full retirement age. For example, if you start receiving benefits in 2017 at age 62, your monthly benefit amount will be reduced permanently by about 26 percent.

But, if you wait to start receiving your benefits until after your full retirement age, your monthly benefit will be higher. The amount of this increase is two-thirds of one percent for each month—or 8 percent for each year—that you delay receiving them until you reach age 70. The choices you make may affect any benefit your spouse or children can receive on your record, too. If you receive benefits early, it may reduce their potential benefit, as well as yours.

Be as informed as possible when making any decision about receiving SS benefits. Read "When to Start Receiving Retirement Benefits" at [www.socialsecurity.gov/pubs/EN-05-10147.pdf](http://www.socialsecurity.gov/pubs/EN-05-10147.pdf).

If you decide to receive benefits before you reach full retirement age, you should also understand how continuing to work can affect your benefits. SS may withhold or reduce your benefits if your annual earnings exceed a certain amount. However, for every month benefits are withheld, your future benefits increase. At your full retirement age, SS will recalculate your benefit amount to give you credit for the months they were reduced or withheld. Learn more at [www.socialsecurity.gov/planners/retire/whileworking.html](http://www.socialsecurity.gov/planners/retire/whileworking.html).

Visit the SS Retirement Planner online at [www.socialsecurity.gov/planners/retire](http://www.socialsecurity.gov/planners/retire). ■

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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## Common Misconceptions About Medicaid

by Daniel Bonilla, MedData Community Medicaid Long-Term Care Coordinator

The decision to move into a long-term care facility can be a difficult one, especially when it comes to finances. In Hawai'i, a long-term care facility can cost anywhere from \$8,000 to \$12,000 a month, which is unaffordable for many families.

Medicaid's long-term care coverage—an option that can help—is often overlooked because of common misconceptions about who qualifies and what is covered.

Here are five misconceptions:

**"I will not be approved because I am not a citizen of the U.S."**

Generally, people who have been permanent residents of the United States for more than five years or those who are from a nation under the Compacts of Free Association who are 65 or older ARE eligible for Medicaid as long as they are Hawai'i residents.

**"I make too much money to qualify for Medicaid long-term care."**

Traditional Medicaid coverage does have an income eligibility limit, but there is generally no income limit to qualify for Medicaid long-term care. In fact, the more money you make, the less the state incurs in expenses to pay for your coverage.

**"I can't have any money in the bank to qualify for Medicaid long-term care."**

You may have checking, savings and other assets. If you are single, you can qualify with up to



\$2,000 in assets. If you are married, that amount increases significantly to \$119,220 in joint assets.

**"I'm over the asset limit; I own my home."**

Owning a home does not disqualify you from receiving Medicaid long-term care. There are many factors that contribute to whether or not the value of your property will be included in your eligible asset limit, such as its total value or if you still have an outstanding mortgage on your home.

**"I will lose my home if I obtain Medicaid long-term care."**

If you are approved for Medicaid long-term care, the state may put a lien on your home but this does not mean that you will lose it. The circumstances that determine whether the state can or cannot place a lien on your property will vary. For example, if your spouse is currently living in the home, a lien cannot be placed on your property. ■

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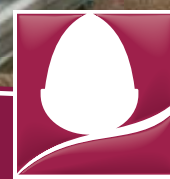
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## Don't Wait to Save for Retirement

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

Saving for—and even thinking about retirement can be overwhelming. While it's natural to worry about your financial future, be careful not to let preconceived notions prevent you from actively saving for tomorrow. If you find yourself having one of the following doubts, consider reframing your thinking. A perspective shift may be what you need to get on the right track.

♦ **"Retirement is a long way off."** It's easy to get wrapped up in your current financial obligations, telling yourself that you'll prioritize your retirement next year. However, like many worthy aspirations, a sound retirement plan takes time and discipline to achieve. If your golden years seem far away, remind yourself of the power of saving early. Time allows you to tackle your retirement goals in smaller increments with the potential for compounded growth. Retirement will likely come faster than you think and your future self will thank you for planning ahead.

♦ **"I'll prioritize retirement after paying for my child's education."** With the rising costs of college, it's understandable and even necessary for you to help your child obtain a quality education. However, your nest egg should be the top priority. Once you reach retirement, you have limited options if your savings come up short. Alternatively, your child can secure financial aid to pay for college, including scholarships, grants, work-study programs and loans. You simply don't have options like these to help fund your retirement. While retirement deserves the most attention, you can devise a strategy to simultaneously save for both important goals.

♦ **"My retirement dreams are too expensive."** If your dreams of traveling through Europe or starting a new hobby seem expensive, give yourself a reality check. Start by comparing your dreams to your current nest egg. Calculate the amount you need to maintain your lifestyle, cover potential unexpected expenses (such as health-care) and achieve your retirement bucket list. If your savings come up short, create a plan to fill the gap. Lofty dreams will force yourself to ask the tough question: "Do I want to adjust my current lifestyle to achieve this retirement dream?"

### ♦ **"I won't be able to retire when I want."**

It's true that more Americans are working longer and delaying retirement. Some simply prefer to remain active contributors in the workforce, but many others are forced to postpone retirement until they accumulate sufficient resources to retire comfortably. If you dream of retiring early, carefully assess whether your nest egg is sustainable over several decades. You'll want to make sure the money you withdraw early in retirement doesn't put you at risk of outliving your assets.

♦ **"I can't afford to save."** If this phrase comes to mind, give your self-talk a flip. Instead, think "I can't afford *not* to save." Setting aside even a small amount of money each month can make a big difference, as your assets can grow with the benefit of compounding. Consider increasing your monthly contribution to bulk up your nest egg.

♦ **"My family will help me."** Perhaps you're expecting a generous inheritance or hoping that your adult kids will provide a financial cushion if you experience an unexpected expense. Regardless of who you believe may come to your aid, it's best to take your financial security into your own hands. Life is full of uncertainties that could impact bank accounts for both you and your family members. Knowing your future is under financial control may give your family peace of mind.

It's not too late to correct misconceptions about the importance of saving for retirement. Consider working with a financial advisor to create a plan for your future. Together you can determine your savings targets and explore a wide range of strategies to meet your financial goals. It's time to talk yourself back in to retirement. ■

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*Michael W. K. Yee, CFP®, CFS®, CLTC, is a Financial Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 30 years.*

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## A Recipe for Family Disaster

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

### Ingredients

1 part **No estate plan established**

1 part **No family discussion**

### Directions

Mix **vigorously, bringing it to a boil.**  
Add **unexpected ingredients to totally complicate things...**

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A recent survey conducted by Chicago-based BMO Wealth Management confirmed that most Americans do not have estate plans, and those who do, do not discuss them with their loved ones. For a variety of reasons, both of these facts generate many avoidable problems that undermine family harmony.

According to the BMO survey, 52 percent of Americans do not have a will, much less a revocable living trust-based estate plan. Thus, most families must grapple with things like court proceedings and uncertainty about what to do when a loved one dies or becomes incapacitated. The survey also found that many of the people who do have estate plans do not discuss them with their children or other family members. This can result in surprises that erupt into family battles.

One of the most significant findings of the survey was that 40 percent of the time, beneficiaries feel that their parents' estate plans were unfair. And when children believe that their parents' estate plans are unfair, you have the basic ingredients for a fight that will only serve to enrich a small army of lawyers.

Avoiding litigation between your children after you are gone can be as simple as having an estate plan and then discussing your plan with them. If your children understand the thinking behind your estate plan, they may not agree with it, but they will be less likely to challenge it after you are gone.

Often, having a family meeting about your estate plan facilitated by an experienced mediator can bring potential problems to light and also

resolve them, thereby avoiding future conflict. There are many organizations and qualified mediators who can assist in this process. One organization is The Mediation Center of the Pacific ([www.mediatehawaii.org](http://www.mediatehawaii.org)), which provides "high-quality mediation and dispute resolution services that are affordable and accessible" (see *Generations Magazine's* Apr/May 2017 issue).

So remember that having an estate plan will be a tremendous help to your loved ones as life's inevitable transitions occur. Making sure that your family understands and supports your plan will stem bad feelings and future legal battles. ■

SCOTT MAKUAKANE, Counselor at Law  
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## The Importance of 'The Conversation'

by Stephen B. Yim, Attorney at Law

I often stare, somewhat embarrassed, at my creation of legal documents on behalf of my clients—especially after I explain my role—to clearly speak clients' intentions at a time when they can no longer speak. Inevitably, the black and white legal documentation looks nothing like what my clients expressed to me as their most important hopes, wishes and goals.

Lawyers often believe that the form is most important—that somehow the clarity of the written legal word will communicate clients' heartfelt wishes. However, no matter how artfully written, the form cannot stand alone in transferring intention. The written word is a static, stable, constant form of communication. This might work in and of itself if expressing a non-changing, fixed element, such as a mathematical constant. However, we live our lives in process, change, multi-dimension, complexity and emotion.

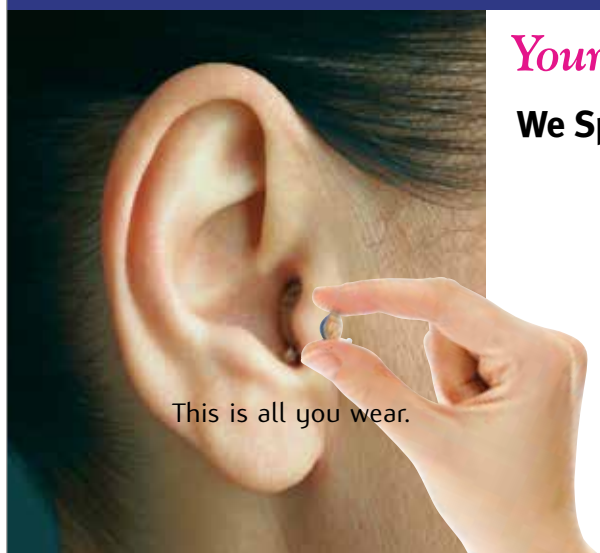
The legal documents we prepare do serve an important functional purpose. They explain who, how, when and what to do. Alone, they don't express the meaning and intention underlying the plan. "The Conversation" provides the meaning—the "why"—and builds empathy and a deep understanding of the maker's intentions.

Research shows that more than 70 percent of estate plans fail; failing defined as intentions not being honored. Research also bears out that process-oriented conversation provides the "solution." When families actively engage in conversation, this failure rate decreases considerably.

Family meetings are an integral part of the process, so engage in "The Conversation"—soon. ■

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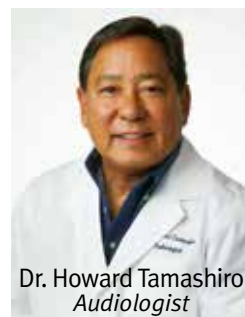


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## Part III: Sounds Too Good to Be True?

by Scott Spallina, Senior Deputy Prosecuting Attorney

In the last two issues (which can be read online at [www.Generations808.com](http://www.Generations808.com)), I shared the lessons about elder abuse that I learned from the experiences of my mother-in-law, “Mary.”

As I have mentioned before, tragedies are the fuel for many a con and when my father-in-law had his stroke, my family nearly learned this lesson the hard way. Feeling overwhelmed by the magnitude of caring for another person 24/7 and the astounding costs of hiring care, Mary did what many people in her situation do—she tried to find ways to ease the burden and reduce care costs. For Mary, this meant hiring a caregiver from Craigslist. It is from this website—where anyone can post anything without any type of verification or assurances that the services or products advertised are legitimate—that Mary found a person claiming to be a caregiver. However, it was discovered that this person was a scam artist who would come into a home, slip and fall and sue the homeowner. Fortunately, this was discovered before any con was enacted.

At another time, my wife and I drove home to find Mary in her car patiently waiting to speak with her daughter. After a lengthy discussion, my wife came inside and revealed what was so important to Mary.

My mother-in-law was just informed that one could invest in the Iraqi currency (dinar) and make millions of dollars when their country became a world power. A “close friend” of hers gave her this information, but only if she promised to keep it a secret. Fortunately, she told my wife, who, in turn, told me. In less than 10 minutes, I found countless warnings on the internet from the

FBI about the “dinar investing scam.” This was a typical scam—one that promised great wealth only if you kept it secret from those who could tell you the truth.

In recent years, Mary got involved in a scheme to get free homes from banks that were “acting unconstitutionally.” Once again, this scam began with a charismatic speaker holding information seminars about “our freedoms.” The speaker told attendees that banks don’t really own your house—therefore, you don’t have to pay your mortgage... Long story short, for two years, based on this erroneous information that cost thousands of dollars, my mother-in-law didn’t pay her mortgage. As a result, the bank started foreclosure proceedings against her. Mary was very close to losing her home.

Many victims of elder abuse are just like my mother-in-law—smart, loving and filled with a desire to care for their loved ones. They are not victims because of their greed; they are victims because they believed the promises that assured them that their loved ones would benefit and be taken care of as a result of the bounty they acquired through special “opportunities.”

As is evidenced by my mother-in-law’s many experiences, if an opportunity sounds too good to be true, it is. Always seek advice from professionals and trusted loved ones about get-rich-quick money and property schemes. And never make an emotional decision that involves money. ■

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*Seated (left to right): Charlotte Meyer, Lee Ann Matsuda, Kathy Lum and Summer Lee; Standing: Jandi Iha, Amber Suhas, Barry Magaoy, Terry Lee, Stephanie Kuwaye, Edwin Chau and Charlotte Teruya*

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