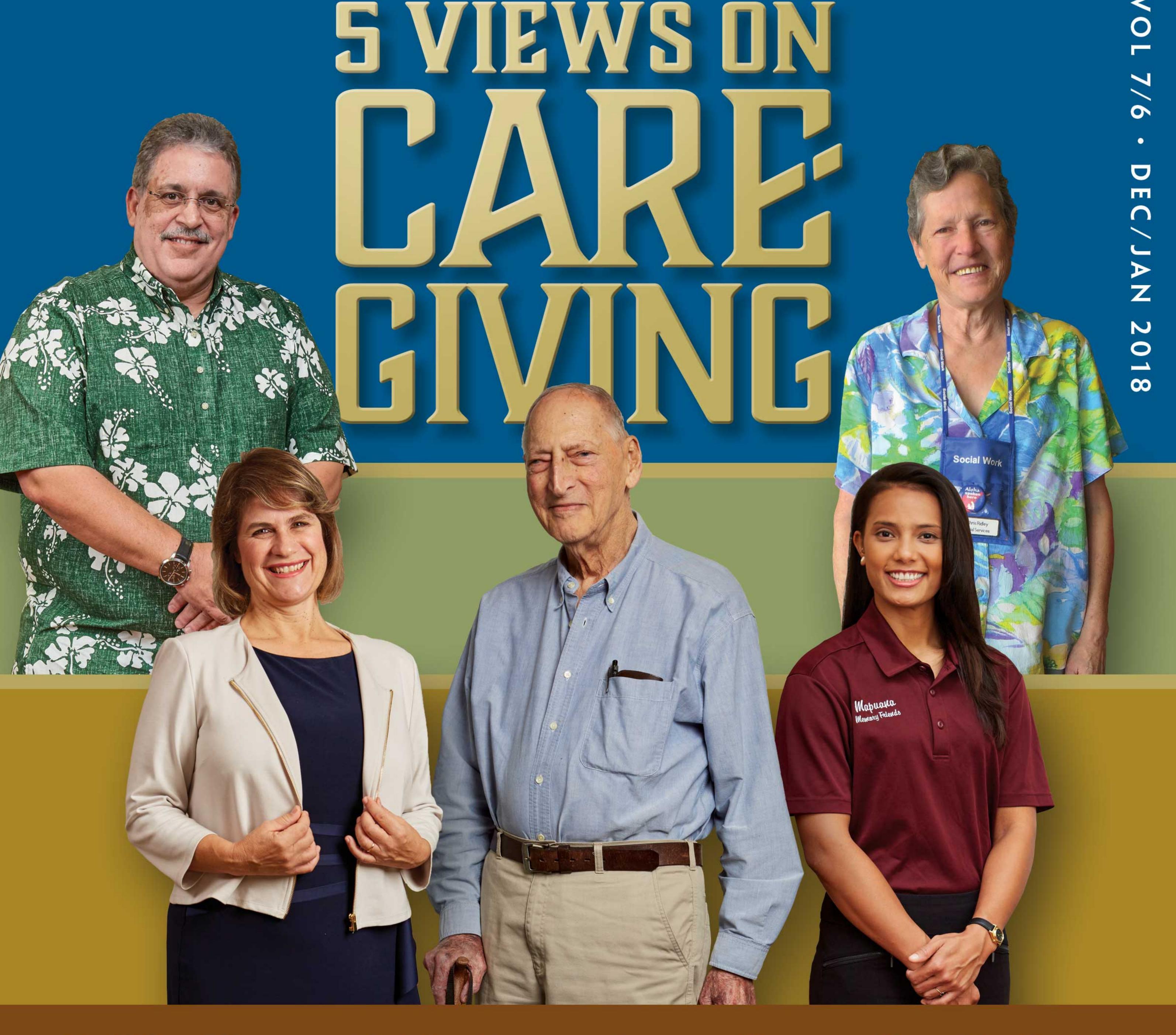
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Merry Christmas and Happy New Year from Financial Benefits Insurance.

Mahalo for all of your support this past year!





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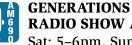
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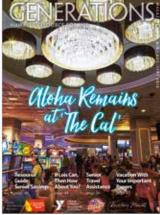
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As I have been involved in learning about our aging community over the past 15-plus years, I have always wondered where we will stand in the future.

Well, the future is here. Tomorrow is here—today. The "Silent Tsunami," as we called caregiving back in the day, is here. It is silent no more as thousands face the ordeal daily.

With that said, our cover story on *page 32* features five unique individuals from five different generations. They personally are involved with caregiving in their own ways, and they have valuable perspectives about the future of caregiving in Hawai'i.

I encourage you and your family to discuss how you will deal with the need for care as aging becomes an important part of all your lives.

This holiday season is a perfect time to have serious family discussions on aging in place, fall prevention, future caregiving needs, elder scams, healthy aging and other issues related to aging.

As we begin the year, we are asking for your input on what you would like to see in Generations. Our brand crosses all platforms: *Generations Magazine* publishes six times annually and is available at over 250 locations statewide. *Generations Radio Show* (KHNR AM690) is a talk-show format that I host with special guests on Saturdays from 5 to 6 pm and Sundays from 3 to 4 pm. The Generations website is filled with valuable resources and advice at *www.generations808.com*.

And our latest launch, Generations TV (OC 16/channel 12), airs six days per week to bring you aging-related topics, human-interest stories and more.

Do you have an event, for those over age 50, that you would like to promote? We invite you to post your events in the calendar section of Generations' website. Please turn to *page 12* for detailed instructions on how to be a part of our calendar community.

We are always excited to hear from you, our valuable readers and partners. For story ideas and feedback, please contact any of our staff members listed in the box below. And please email me at *percy@generations808.com*.

And so, I sign off with you now with holiday salutations of *Love, Peace* and *Joy* with your loved ones, friends and acquaintances. And onwards to the *Blessings* of a new year with great expectations of *Life, Good Health* and *Living*.



Happy Holidays & Live well!

Percy Ihara, *Editor/Publisher*

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The Partners Behind Generations Magazine

nerations Magazine relies on Hawai'i's experts—from financial and legal advisors to healthcare professionals and grandparents—to write articles that are important to seniors and their I families. The magazine also works with trusted sources in the community to provide leads, story tips and valuable information. Here are some of the faces behind the scene:



ROSE GALERA is a stickler for cleanliness. So much that she founded Clean Plus Systems II, a company specialized in the art and science of cleaning. Her clients include hospitals, schools, senior care homes, restaurants and hotels. Galera is a former housekeeping executive for hotels, a recipient of the cleaning industry's leading Margaret Barnes Diamond Award, and a 40-year-plus member of the United Executive Housekeepers Association. Read Galera's advice on page 24.



Thinking of placing yourself or a loved one in a senior care home? Before doing so, read page 50 by JOHN G. MCDERMOTT, the State Long Term Care Ombudsman since 1998. Prior to his current position, McDermott served for nearly a decade as the director of social services for both the Hale Nani Rehabilitation and Nursing Center and the Maunalani Nursing and Rehabilitation Center. He holds a bachelor's degree from the University of Notre Dame, a master's in divinity from the Jesuit School of Theology at Berkeley, and a master of social work from the University of Hawaii.



"Age, gender and ethnic discrimination" shouldn't stop anyone from working. That's the mantra of CARLEEN MACKAY, who, on page 21, offers work-related tips for employees over age 50. McKav. owner of Emergent Workforce, is a talent management coach, a nationally known speaker and author of the books Playbook for Teens, Live Smart After 50, Return of the Boomers-A Leader's Guide, and Boom or Bust! Her latest book, Hawaii Works, is scheduled for release in 2018. She holds English and theatre degrees from Tufts University.



EILEEN PHILLIPS is a registered nurse and the client service director for home health agency Attention Plus Care. She is passionate about providing high-quality care to clients in the comfort and safety of their own home. Active in the senior community, Phillips is an advocate and an outreach/educational specialist for aging and health-related issues. Turn to page 48 for tips on how to stop (adult) sibling rivalries during the holiday season.



SCOTT SPALLINA supervises the Elder Abuse Justice Unit at the Office of the Prosecuting Attorney in Honolulu. He created the unit in 2008 under the direction of former Prosecuting Attorney Peter Carlisle, predecessor of Prosecuting Attorney Keith Kaneshiro. During Spallina's 18-year career in the Prosecutor's Office, he headed the Domestic Violence Team and continues to teach crime prevention to local clubs and organizations. Part II of his "Zero Chance Of Winning The Lottery" series is on page 60. Part I was published in the Nov/Dec 2017 issue of Generations Magazine.



STEPHEN B. YIM, JD, LLM is a sole practitioner tax attorney specializing in elder law, estate planning, charitable tax planning, estate and gift tax planning, estate administration, trusts and will, and supplemental needs planning for families of children with disabilities. An adjunct professor at the University of Hawaii William S. Richardson School of Law, he also teaches M.B.A. and MAcc courses at University of Hawaii and Hawaii Pacific University. On page 58, Yim discusses traditional methods of family resolution.

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

> JAMES CARTER | FARAH DOIGUCHI | CHRISTOPHER DUQUE | MARTHA KHLOPIN SCOTT A. MAKUAKANE | JULIE MOON | MARGARET (PEGGY) PERKINSON JANE YAMAMOTO-BURIGSAY | MICHAEL W. YEE



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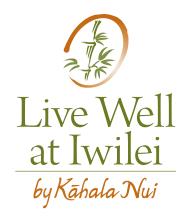
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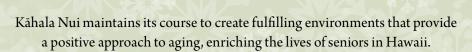






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Tell Us About Your Events!

by Mapuana Taamu, Generations Magazine Social Media Associate

o you have an event coming up? We want to help you post your calendar items on the Generations Magazine website. To be listed, your event must target people 50 years and older.*

Your first step is to register online and just follow these easy steps:

- Go to www.generations808.com.
- Find the "Calendar" tab on the menu bar at the middle-right. Go to the submenu and click on "Submit An Event" page.
- At the right of the page, you will register as first time posting.
- Fill in the appropriate fields and click the "Apply" button at the end of the questionnaire.
- Upon receipt of your application and being approved,* a username and a password will be emailed to you for access and instructions on revisions or edits to your posting.

Our online calendar has many features to make it easy to use and navigate through and get details of the various events posted:

- View options: by Month (default), hover over an event and a popup appears summarizing the details; as well as view by List, Week or Day.
- Quick search: enter a specific date or keyword.
- Export to Google Calender or Apple iCal.

For more information, please email me at Mapuana@Generations808.com.

*Generations Magazine has the right to disapprove/remove calendar listings that do not meet guidelines. For more information, please contact the publisher, Perch Ihara, at 808-234-3117, or email at Percy@Generations808.com









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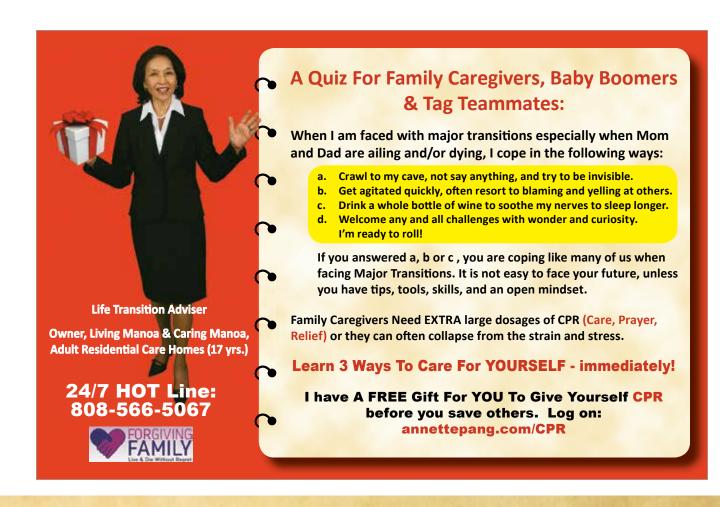
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Hawai'i's Kūpuna: Come And Join Us!

by Generations Magazine Staff

KOKUA COUNCIL MEETINGS:

Downtown Honolulu 11:30 am – 1 pm, fourth Mon. Harris United Methodist Church 20 S. Vineyard Blvd.

Kāne'ohe 11:30 am-1:30 pm, second Thurs. Pohai Nani, Club Room 45-090 Namoku St.

Call Larry Geller: 808-540-1928 Jim Shon: ishon@hawaii.edu



WELCOME CREW: Helen Wagner (left) and Barbara Service are among the friendly faces at monthly Kokua Council meetings.

KŪPUNA CAUCUS MEETINGS:

Hawai'i State Capitol 1:30 pm, every first Fri. 415 S. Beretania St., Room 325 Call Sen. Les Ihara's office: 808-586-6250.



FREQUENT FLYERS: (From left) Jeani Withington from Hilo, Jim Cisler from Kailua-Kona, and Adele Rugg from Kahului attend Kupuna Caucus meetings in Honolulu.



SENIOR ADVOCATES: Patricia Morrissey and David Leake, of the Center on Disability Studies at the University of Hawai'i at Mānoa, spread awareness about the Hawaii Visitable Housing Coalition at www. cds.hawaii.edu/projects/hvc/.



FIGHT FOR RIGHTS: At the Aug. 28 Kokua Council meeting, (from left) Dianne Stevens-Poire, Kate Paine, State Rep. Matthew S. Lopresti (D-Ewa) and Lourdes Scheibert discussed condo owners' issues.



MODELS OF HEALTH: Ms. Medicare titleholders (from left) Laurie Bachran, Fay Rawles Schoch and Terri Rainey graced the annual "Good Life Expo" from Sept. 22–24 in the Neal Blaisdell Exhibition Hall.

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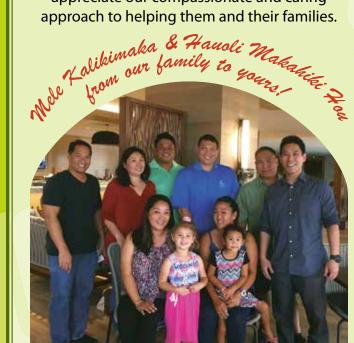
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Deborah Stone-Walls: Sailing Forward

by Katherine Kama'ema'e Smith, Freelance Writer

storm of aging is raging in America: Waves of retir-**L**ing baby boomers on a tide of super seniors in need of ever-increasing care; a torrent of requests swamping eldercare agencies and charities; and financial gales battering seniors and their families as they try to shelter in place.

Deborah Stone-Walls, Maui County Office on Aging (MCOA) executive, is optimistic as she "sails through the perfect storm." Her peers throughout the United States recently elected her as first vice president of the National Association of Area Agencies in Aging, aka "n4a."

On Maui, Deborah and her crew successfully optimize programs for active seniors, frail super seniors and family caregivers. They coordinate with nonprofits, county and state programs through a virtual electronic ADRC (Hawai'i Aging and Disability Resource Center) with an 800 number to intake seniors in need.

"The County of Maui allowed me to almost double the ADRC staff," she says. "Soon, my staff came to me with new opportunities to help seniors. I never said 'No' but looked for a way to move forward and fill the needs.

"Traveling to a central location is difficult for Maui seniors. Our programs and services have to reach out to kūpuna. We took EnhanceFitness™ results-oriented exercise program to places where seniors gather—churches, assisted living facilities and clubs—and partnered with them. It worked and seniors are getting stronger.

"Like all caregivers, Maui families need support when loved ones come home from the hospital. My staff loved the Care Transitions Intervention (CTI) program, but flying in trainers to certify local coaches was too expensive. We invested \$5,000 to certify a Maui CTI trainer who can train as many coaches as we need."

Innovation continued. Deborah's staff figured out a way to assist rural seniors and their families who live beyond the reach of home care agencies. Once strict eligibility requirements and assess-



Deborah Stone-Walls and the MCOA staff optimizes support for seniors and shares their recipe for success.

ment standards are met, a Community Living Program (CLP) coach helps the family chart a plan. It may be as simple as installing a dog door and run for a homebound senior, or a walk-in tub. Again, the answer is listening, never saying 'no,' and delivering exactly what people need.

In the future, Deborah says aging professionals will have to promote an easy, attractive process for staying healthy, teach chronic disease self-management and believe that people can get stronger at any age. She encourages seniors to stay healthy and use their assets to pay for their own healthcare, as a way of blessing their children. Around the corner, Deborah sees new products like debit cards that give seniors nontechnical access to Uber and Lyft, and renal or diabetic diet meals, shipped directly to your door.

Healthcare innovator, eVillages, recently selected Flint, Mich., and Maui as two pilot communities in the U.S. Doctors at these sites will be connected via internet to extensive medical information and consultation by eminent physicians at over 300 locations around the world.

Deborah Stone-Walls is in line to lead n4a. She shares her "never say no" recipe for success on the national level and brings fresh ideas back to Hawai'i. She charts a course, collaborating with peers, county and state government, ADRC staff and thousands of volunteers. We all benefit from their work. As the storm rages, we rest assured with Deborah Stone-Walls at the helm.

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Working After 50, 60 and Beyond!

by Carleen MacKay, Co-Founder, New Workforce Hawai'i

orking longer and later in life is not optional for many of us and is preferred by those of us who understand that work, in some capacity, is a gift of our longer lifetimes. It is a gift to be treasured.

Consider this: One in four of us in Hawai'i is 60 or older. As the longest-living state in the nation, our average life expectancy at birth is 82 years. At age 65, you may add 20 more years to your life expectancy. Now, look ahead a few years to 2025. Your grandchildren are

expected to enjoy average life expectancies of 90 years and older. Hawaiians may add an average of 30 years at age 65.

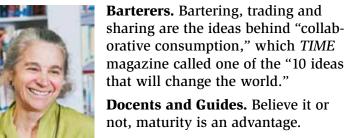
The lightning bolt of reality is ready to strike those of us over 50, as we come to grips with the gift of longer lifetimes. Ask yourself: What are the implications to your emotional, financial and physical health if work isn't part of your life?

Note that I say, "some form of work." All of your contributions qualify as work, whether you are full-time, part-time, some-of-the-time, on-call, for money or for the good of community.

Jobs are not the only way of working.

Mature workers have many options for work. Here are some ideas:

Adjunct Faculty. If you have been a teacher or professor, adjunct work is one of the fastest-growing ways of working in colleges and universities.



Freelancers. Whether you call it temping or project work, freelance jobs are booming for all ages. One in three workers is a freelancer today, and this movement is growing exponentially.

House Sitters. Many people in our beautiful state of Hawai'i frequently travel to their homelands. Leaving houses empty, and pets uncared for, is a bad idea.

Portfolio Jugglers. Think of portfolio work as if you were managing a stock portfolio. One aspect of your portfolio is work in exchange for money. Another aspect is your investment in longer-term opportunities. A third piece of the portfolio might be dedicated to your community.

I will leave you with a final question: Do you know how to plan and prepare for your future while overcoming age biases? I will discuss this in the February/March 2018 issue of Generations Magazine.

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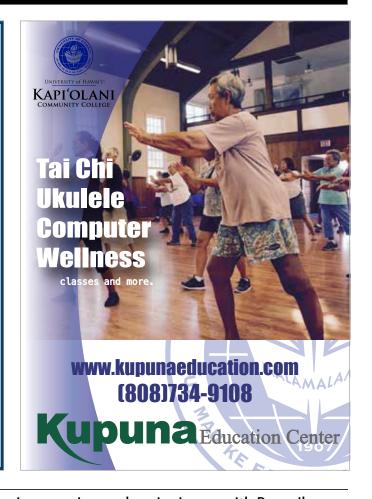






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LIVING LIFE

Three Tips For a Cleaner Home

by Rose Galera, founder of Clean Plus Systems II

he average person, especially kūpuna, spends 90 percent of his or her time indoors. Therefore, a clean, safe indoor environment is paramount.

Uncirculated air and tightly constructed buildings can trigger allergies, asthma and illnesses.

> Traditional housecleaning methods do not cut it anymore. Some cleaners contain harmful toxins like ammonia, phenol, ethanol, formaldehyde, butane and propane.

Lately, there is a movement toward "chemical-free cleaning" in facilities serving

> the elderly population. Here are some good cleaning practices for your own home.

- Use microfiber cloths and flat mops. The ultra-fine materials trap dirt, debris and moisture better than paper towels and rags. Traditional string mops drag dirt around floors and contaminate water-filled buckets.
- Use a spray bottle with a twist nozzle and "streaming" feature similar to a water gun. Or, soak the cloth in a chemical-free cleanser before wiping.
- Prior to wiping, fold the cloth eight times. Unfold as you wipe, using a different section for each surface to prevent cross-contamination.

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The Holiday Blues

by Home Care by ALTRES Medical

Tt's hard to imagine how the holidays could be anything but joyous. Yet, for many, this time ▲ of year can trigger the holiday blues — temporary feelings of sadness or anxiety. Feeling blue is completely normal, though there are a few easy way you can boost your mood.

Be selective. Increased outings can cause unnecessary stress. Be selective about the events you attend so that you can enjoy each holiday gathering to its fullest.

Manage expectations. Alleviate the pressure of the holidays by finding ways to celebrate without burning yourself out. For example, prepare a special dish instead of undertaking the entire holiday meal.

Create new memories. Balance old memories by creating new ones. Starting a new holiday tradition is a great way to positively build up anticipation for the season.



Simple activities can prevent burnout during the holidays.

Find good company. Pick up the phone and call a family member. Visit with an old friend. Invite your neighbor over for lunch. Sometimes, just being in good company is enough to improve your mood.

Schedule downtime. For every activity you plan, pencil in some downtime. Looking after your health will keep you feeling refreshed and energetic all season long.

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Kai Morigawara, PT, DPT **Doctor of Physical Therapy**

Graduate of Moanalua (2006) University of Hawaii (2009) University of Southern California (2012)



HOME THERAPY

Kai fell in love with PT through volunteering and restoring the freedom to do what one loves. He says he owes everything to his mother, who lost her fight with cancer, as she instilled all of the morals and characteristics that led him to this point.

Prime PT specializes in preventative care, all from the comforts of your home!



I went to Prime PT due to joint pains in my neck, shoulders, wrists, hands, fingers; feet, stiff hips and back. I had been living with all these aches and pains for years, but it was getting worse as the years went by. I didn't know I could do anything to improve my condition. I thought it was old age and I just accepted it. But with each treatment, I learned so much about proper movements. For example, by doing a simple exercise for my hands, the pain disappears. I thank Kai for making me aware that no matter how old we get, we can overcome our aches and pains and limitations with application of proper exercise and use of our bodies.

Mae of Honolulu







LIVING LIFE

The Search Is On for the 2018 Lei Queen!

by Generations Magazine Staff

o you know any kūpuna women who are skilled in hula and lei-making, love the Hawaiian culture and live the spirit of aloha? If so, encourage them to apply for 2018 Lei Queen.

The City's Department of Parks and Recreation, which organizes the program, selects court members from different age groups to celebrate phases of life.

The 2018 court will feature Nā Kūpuna (the Elders) and reflect the



theme, "Alohi Kea—the brilliant white lei, the platinum of kūpuna."

There is no age limit, but applicants must be at least 61 years young by Saturday, March 3, 2018.

2018 LEI QUEEN

Application deadline: Friday, Jan. 5, 2018

Court selection event:

Saturday, March 3, 2018; McCoy Pavilion, Ala Moana Regional Park; free event

> 91st Annual Lei Day Celebration:

> > Tuesday, May 1, Kapi'olani Park

> > > **Contact:**

Call 808-768-3041 or visit www.honoluluparks.com

The 2017 Lei Queen and Court (from left): First Princess Pauline Leināʻala Robello, Queen Perle Puamōhala Kaholokula and Princess Ada Kalikokalehua Cooke. Photo by Dave Miyamoto

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Athletes After 60: Charlene & Larry Gearing

by Cathy Cruz-George, Associate Editor

arry Gearing was riding his bicycle up a hill toward his **⊿**home in 2006 when he felt chest pains. A doctor's test revealed that, six months prior, he most likely had a silent heart attack causing a blocked artery. After undergoing cardiac rehabilitation, Larry and his wife, Charlene, decided to get fit and healthy.

Using the online fitness program, "Training Peaks," the Gearings worked with virtual coaches to create weekly exercise and diet plans. Their dedication soon paid off. Larry ran his first 5K race and 100-mile bike ride. Charlene shed 30 pounds and completed a 5K race.

Their next goal? Triathlons!

At first, Larry joined Charlene at triathlons but only from the sidelines. "He was my sherpa," she jokes.

Inspired by his wife's grit, Larry began training with her. "I felt guilty driving around in a car that had event stickers on it, for [sporting] events I hadn't participated in," he recalls.

Since then, the Ko Olina couple has trained for dozens of races and events. Charlene completed her first triathlon in 2009 at age 57, represented Team USA in the 2014 International Triathlon World Championship in Canada, and finished a Half Ironman in 2016, among her many outstanding accomplishments.

Larry completed his first triathlon in 2012, at age 62. That, plus the 8-mile Great Aloha Run,

Ko Olina residents Larry and Charlene Gearing, ages 68 and 66, respectively, have completed triathlons and the 2015 Honolulu Marathon.

60-mile bike rides, two Hapalua Half-Marathons and the 10K XTERRA.

They've hit roadblocks along the way. Charlene's first 5K run ended in a pulled hamstring muscle, plantar fasciitis and physical therapy. The swim portion of Larry's second

triathlon in 2013 sent him to the emergency room with a flash pulmonary edema and bypass surgery. His heart is stronger now, thanks to an implanted defibrillator in his chest.

"All of these things have not stopped Larry from being a good runner," Charlene says with pride.

CHARLENE AND LARRY'S FIT TIPS:

- Fill your daily diet with whole grains and colorful fruits and vegetables; avoid processed foods.
- For nutrition tips, learn about the HMSA Blue Zones Project® (www.hawaii.bluezonesproject.com)
- If personal training is not affordable, hire a virtual coach on "Training Peaks" to reach fitness and nutrition goals. Track your progress on a smartwatch, mobile device or computer.
- Combine weekly exercises with weight training, flexibility and balance, and cardio-endurance, such as running, swimming, walking or biking.
- Inspire others to be healthy and active; set fitness goals, and surround yourself with supportive, positive people.





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A Mobile App To Track The Bus

by Farah Doiguchi, Emeritus College Coordinator

njoy the convenience of real-time arrival information using DaBus2, a free mobile app available for Apple and Android devices. The app uses GPS technology to track individual buses en route to the bus stop of your choice.

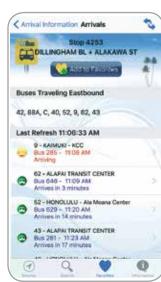
Simply search by "Street Name," "Stop Number" or "Route," and add the stops you frequent to your "Favorites." This allows you to quickly access arrival information by clicking the "heart" at the bottom of the screen. To search, you also may "tap." This option uses your location to display a map of surrounding stops in your area.

Here are useful tips to get started:

• Conduct a search using the information you have on hand. I searched for "Alakawa Street" under "Street Name" and found the stop I was looking for, which was "Stop 4253 Dillingham Blvd. + Alakawa Street." I clicked it, then hit "Add to Favorites."

 Click "Real-Time Arrivals." This displays all the buses that are scheduled to stop at your locations of choice. Scroll to the route that interests you to check for arrival times.

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Why So Many Email Accounts?

by Christopher Duque, Cybercrime Investigator. DPA

hat would happen if family@ cybercriminals took control of vour email account? They would have access to all the services friends@ and people you communicate with.

These criminals will be able to impersonate you, drain your financial nest egg and ruin your life!

To protect yourself, I encourage you to have more than one email account.

Before I go any further, take the time to look at your email's inbox. Note who you are communicating with: Family members, financial institutions, physicians, Social Security Administration, social groups, Medicare, etc.

Do you have secure, strong passwords for your email account? I talked about this in the last issue of Generations Magazine (October/November 2017), found at www.generations808com.

As important as it is to have strong passwords, you have to have more than one email account to avoid putting your eggs in one basket.

Having separate email accounts for different purposes will prevent you from losing everything if your email account has been compromised.

I strongly recommend at least one separate email account for the following tasks:

◆ To communicate with family and close friends.

> ◆ As a member of professional groups, civic and business organizations (Rotary clubs, etc.)

IVING LIFE

- ◆ Online banking, transferring funds, automatic deposits and payments.
- ◆ Online shopping and credit card purchases (PayPal, Citi-Card, VISA, MasterCard and Amazon, etc.)
- ◆ Social media (Facebook and Instagram).
- ◆ A public email account that you don't mind sharing with others. Use this when visiting websites that require an email account.

media@

business@

Don't be tempted to use your online banking email account for online shopping, as shopping accounts tend to receive more spam (unsolicited email) and are targeted by online scammers. Your biggest challenge is to strictly adhere to one email account for its designated use.

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Cheryl Padaken (Owner/ Operator) has a story to share about her father, Joseph Kinolau Kaiwi. Who passed away from a long illness last July. She was in Northern California where she owned/operated a care home and Cheryl Padaken Healthcare Services & Consulting. Traveling from coast to coast overseeing care homes. Her older sister called and said, Mom needs help in caring for dad. Cheryl has been in the healthcare field for over 35 years, twelve of which specializing in Alzheimers, dementia and hospice clients. She came home to help out until his passing. While contemplating what to do? The opportunity presented it's self to overseeing and purchasing a care home on the Big Island. Where she was fortunate to take over it's operations as of January 1, 2017.

To honor her father's memory she renamed it **Kinolau Home Malama, LLC**. It is a locally owned and operated family business. In her Hawaiian culture "Malama the Kupuna", take care of the elderly. It's our passion and mission in Papa's memory. To work hard and take care of everyone we can.

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ging with dignity is a major public health issue for the state of Hawai'i. People of all ages work with and advocate for the elderly by providing educational resources for families and brainstorming private

and public health solutions for the growing needs

of kūpuna. All generations offer experience and expertise.

By 2029, over 70 million baby boomers in the United States will be over 65. The fastest-growing demographic is seniors over 85, numbering over 40,000 in Hawai'i. The blessing of longevity has two downsides: Declining health and mobility, and eventual dependence on caregivers.

Greatest Generation members, born before the great crash of 1929, lived through the Great Depression and World War II and are now in their late 80s to mid-90s. They had to be frugal, and they treasured work. They fought and volunteered for

freedom, cared for elders with respect, attended school, learned a trade and respected authority. They also saw the arrival of Model T autos, jazz and aircraft.

Members of the Silent Generation were born between 1925 and 1945. Some fought in WWII and the Korean Conflict. They adopted the traditions and work ethic of their parents and kept their feelings to themselves. They enjoyed a robust post-WWII economy and a high school education. Many attended college on the GI Bill. They watched the rise of communism and shaped 20th-century pop culture, rock 'n' roll, TV and mainstream media.

After WWII, over 76 million baby boomers were born between 1946 and 1964. They are the wealthiest, healthiest and best-educated genera-

tion yet. As "hippie" teens, they protested against the traditional values of their parents. Their midlife "yuppie" lifestyle was adopted globally. They became experts in their fields. Cold War nuclear "detente" and recessions led them to distrust big government. They are deep thinkers,

optimistic and respond to civic calls for action.

Children of baby boomers are Generation X and millennials. Generation X, born between 1965 to 1984. learned early independence as latchkey kids of working parents. Rocked by divorce and economic downturns, Gen X-ers are pragmatic, problem-solvers who adapt well to change. Technologically adept, they learn by discussion and case study. They value experience over wealth and tend to be skepti-

cal. Generation X is less motivated than boomers to make a difference or to leave a legacy.

Millennials, born from 1985 to 2004, outnumber

boomers in the U.S. workforce. They have more college degrees than any other generation; they smoke less and tend to count on friends and public welfare in tough times. They learn by trial, error and collaboration. They carry college and lifestyle debts, frequently change jobs, save less and own fewer assets than previous generations. They marry late and anticipate six decades in the workforce.

We bring you the wisdom and advice of five notable persons who have laid the foundation for eldercare and public policy for aging issues in Hawai'i. Collectively, their ages span almost eight decades, but each has a different perspective and approach to meeting the needs of the elderly; their approaches are related to the generation into which they were born. All are "paying it forward" so that we all may age well, with dignity.

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

ANTHONY LENZER

Founder and Board Member Emeritus, Hawaii Pacific Gerontological Society (HPGS)

— The Greatest Generation —

Anthony "Tony" Lenzer is a member of the Greatest Generation and a paragon of hard work. Besides HPGS, he serves on the boards of several aging advocacy groups. Tony taught gerontology (the study of old age) at The University of Michigan School of Public Health before joining the faculty at the University of Hawai'i in 1969. He helped develop a gerontology program at the UH School of Public Health. In 1988, he served as a volunteer training coordinator for AARP Hawaii and spent several legislative sessions as aging adviser to Sen. Les Ihara Jr.

As a member of the Greatest Generation, he grew up learning how to do a lot with little and focused his energy on productive projects that would help the entire community.

"I am very proud of the work we did to expand the number of professionals focused on aging," Tony says. With other dedicated faculty, he created two gerontology certificate programs. Many of the 150-plus students who are certified in aging now lead nonprofits and government agencies that provide services for seniors.

Tony recently taught a five-session weekly workshop, "Aging and Dying With Dignity," at UH's Osher Lifelong Learning Institute, but his current focus is to increase the population of caregivers.

"There is a need to educate and support family caregivers within their cultural context," Tony says. "Parallel to education is a need to develop agencies and services on all islands to deliver care in homes and facilities." He advocates immigration policies that favor experienced caregivers from abroad and supports the initiation of caregiver training programs in colleges.

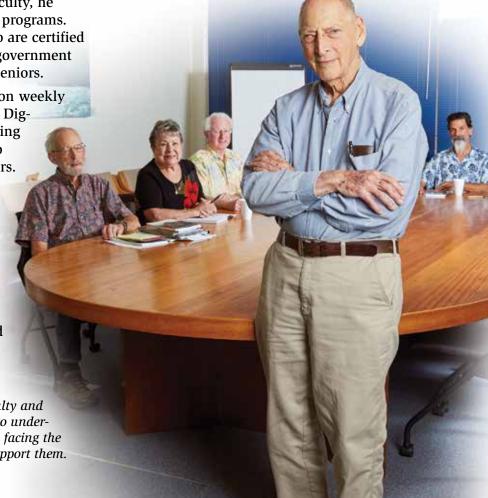
Tony Lenzer gets together with his faculty and students, who are seniors themselves, to understand the challenges and opportunities facing the elderly, and the systems designed to support them. "I believe caregiving is a profession, and the state should proactively create tiered certifications to facilitate a career ladder. When caregiving blossoms as a career, it will stimulate other services equipment, nutrition, treatments, etc." 33

COVER STORY

He urges banks to target young wage earners for savings plans that will encourage them to build financial assets for their elder years. He also has advice for boomers:

"Many baby boomers have not accumulated or protected enough assets to pay for the rest of their retired life. They continue to work because they must. If older people are going to stay in the workforce, they need work opportunities. Other seniors who are inspired to community service will need training in skill building, leadership, consulting and advocacy."

Tony invites his guests to pour their own coffee, joking that he is not a mover and a shaker, but "moving shakily" these days. When asked to predict the future, this member of the Greatest Generation quips, "I just want to see my 88th birthday!" If tackling difficult problems, finding solutions and cultivating a quick humor are good for the brain, Professor Lenzer will be advocating for years to come.



COVER STORY

CHRIS RIDLEY

Social Services Director, Life Care Center of Hilo Program Specialist, Alzheimer's Association

— Baby Boomer —

hris Ridley is a luminary in the Alzheimer care community. Like others in her generation, she sees community needs and enlists others to join in the cause to address them. In college, she chose mental health social work as a profession and honed her skills. But in 1984, she moved to Hilo to care for her father to undergo the life-changing, on-the-job training we call caregiving.

"The most critical thing I learned was to be a care partner instead of a care "giver." My dad was not comfortable with all my care choices and displayed his frustration. I thought I knew what was best for him. When he became unable to walk, I was upset that he rejected the "Mercedes" wheelchair I selected and chose to scoot around on the floor. It was dif-

ficult, but I discovered that he slept well on a mattress on the floor. He eagerly ate his meals from a Japanese chabudai table, and I washed the floor every day for him so his environment was clean. I learned that caregiving is not making our loved ones "normal" or "happy" but keeping them comfortable, building their self-esteem and protecting their dignity—on their selected path. This is respectful caregiving."

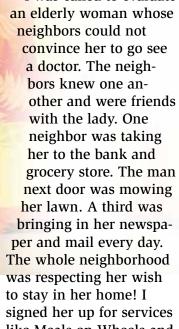
Chris' answer to needs of seniors and the elderly—especially home care for people with dementia—is community education and activation. She travels through Hawai'i County helping families form care teams for their loved ones who want to age in their own homes.

In 1999, she founded the Early Signs Health Fair, where everyone can come for free health screening-blood pressure, sugar, kidney function, bone density, dental consults, chiropractic exams and adjustments, exercise and activity classes and presentations by physicians. Her

proudest achievements are her work with Life Care, Early Signs Health Fair and increasing public awareness for Advanced Care Directives.

Chris would like to see Hawai'i become a dementia-friendly community where we witness and honor our elders' choices and provide help to keep them on their chosen paths.

> "I was called to evaluate an elderly woman whose neighbors could not convince her to go see a doctor. The neighbors knew one anwith the lady. One neighbor was taking her to the bank and next door was mowing her lawn. A third was bringing in her newspaper and mail every day. like Meals on Wheels and doctor transport. And



our idea of proper care. then I offered a talk-story for all the neighbors, who had become a care team without even knowing it. I showed them which agencies can help and told them who to call in an emergency.

Chris Ridley is a champion for "care

their path, instead of forcing them into

partners" who assist the elderly on

"This neighborhood is a blueprint for helping Hawai'i kūpuna stay in their homes as long as possible — not taking advantage but respecting the elder's wishes—each neighbor helping a little."

Chris is a baby boomer who is a change agent for her community. Her legacy will be to educate Hawai'i's residents about home caregiving for elders with dementia and to help foster new attitudes toward elders within the community.

"My dream is that agencies and nonprofits who provide in-home caregiving services to our kūpuna will adopt a seven-day schedule to improve the consistency of care for clients who are aging in place," she says. Consistency is a hallmark of her ability to change lives and significantly help others in need. >>>

JERRY CORREA

CEO and President, St. Francis Healthcare System — Baby Boomer —

erry Correa is at the tail end of the baby boomer generation, planning for eventual **J** retirement and breathing a sigh of relief that the children of boomers are striking out on their own. Around the corner looms the responsibility of caring for their elderly parents.

Jerry became president and chief executive officer of St. Francis Healthcare System of Hawaii in 2012. With the blessings of the Sisters of St. Francis and the St. Francis Healthcare System's board of directors, coupled with support from his leadership team, he is moving full speed ahead to meet the needs of seniors and family caregivers.

As the first lay leader of St. Francis Healthcare System, he received valuable advice from the sisters: "Give the kūpuna and caregivers what they tell you they need."

Jerry says, "We faced some hard decisions in order to reinvent ourselves. We needed a strategic plan to carry forward the values, mission and suc-

cess of the sisters of St. Francis, so I studied how they organized and administered their ministries." His information technology background compelled him to take a systemic, logical approach to the planning process.

Giving kūpuna what they want meant replacing the traditional medical care model with a broad range of home- and community-based services for Hawai'i's growing population of seniors who want to stay healthy and age in place.

While St. Francis' kūpuna services in the community continue, Jerry and his team are transforming the Lilihā campus into the St. Francis Kūpuna Village, a one-stop center for health and wellness services, adult day care, caregiver services, and assisted living and skilled-nursing facilities. "This model gives kūpuna and their families easy access to all services at one location and maintains their ties to friends, family and community," he says.

In April 2015, the Lilihā campus welcomed the addition of a skilled-nursing facility. In 2018, active kūpuna and caregivers will be able to enjoy a full array of health and wellness services on the Lilihā campus. A team of social workers who understands cultural traditions, family dynamics and critical needs for emotional and spiritual support will coordinate all healthcare services.

While the St. Francis Kūpuna Village is under development, St. Francis is giving seniors and caregivers a taste of what is to come with caregiving classes, fitness classes for seniors and other services. And, as the needs of the community change, St. Francis Healthcare System will continue to offer new services and programs. The best is yet to come! As the Lilihā campus and programs gradually become available, Jerry keeps kūpuna posted with inspiring weekly messages on the St. Francis website's news page (www. stfrancishawaii.org/news). He keeps listening to what seniors say and need. >>>

In the main lobby of St. Francis, Jerry Correa proudly stands by the commissioned mural of Saint Marianne Cope and the hospital's beginnings, painted by Maui artist Phillip Sabado.

Community Outreach Director, AARP of Hawaii

— Generation X —

ackie Boland, a familiar friend of kūpuna, directs AARP's community events and educa-

J tional resources for Hawaii residents over age 50. She relies on an army of volunteers, who are AARP members themselves, to help plan and implement programs that appeal to everyone across the board—from those in the workforce to frail seniors nearing end of life. "In Hawai'i, we have a rapidly aging population that can look forward to greater longevity and health than on the mainland. Therefore, we approach our work from two directions: Helping those who are healthier to access tools and resources that can help them experience their possibilities, and helping frail ones in need of assistance and advocacy. For those in good health, my challenge is to develop 'Fun with Purpose' activities that engage people in stimulating activities, disrupt aging and redesign our communities. People over 50 have so much to contribute to the community and to themselves," she says.

Older adults who are not in the workforce are a great resource for our community.

Jackie says that society has to catch up and change the way we think about retirement. Many retirees want to contribute and maximize their skills to maintain their healthy productive years. They are a talented volunteer force for community activities because of their lifetime of experience and self-knowledge.

Boland points out that the elderly population (over 85) is growing fast. Nearly all of them want to age at home, and this is only possible when they receive help from family and friends. One in four of Hawai'i's adults is a caregiver of parents or spouses, and AARP is working hard to support them with educational resources and workshops.

"We feel passionate about helping family caregivers. Without them, our kūpuna would be reliant on government programs, and neither we as a community or they as individuals can afford that. We work hard to link caregivers to resourc-

> es, teach them how to care for themselves while caring for family members and advocate for them in the Legislature.

> > "I have a passion for helping women because they live longer and often take on the work of caring for family, putting their own needs aside. Many women stop working or work less, with the result that they earned less and accrued less savings and Social Security. Therefore, their financial resources and benefits are lower in old age. They often outlive their family caregivers and their resources, adding to their mental and physical stress in old age. Our women's scholarship program has helped so many upgrade their skills and get training and education otherwise not available to them.

"I want to reach everyone over 50 and let them know about the many AARP programs and educational resources here to help them live their best lives. That's why we collaborate with many partners like Generations Magazine, to provide educational resources for seniors. If everyone can learn to make good choices to plan for

their later years, then growing older can be FUN," Jackie says.

Let's take her advice and start by learning and planning now. We can talk with our families to make sure we have sufficient resources to live with dignity and be productive community members for life. All the answers to our questions, and needs, are there if we only reach out. >>



Jackie Boland helps Hawai'i seniors get information on safe housing, healthy lifestyles, long-term care and financial resilience.

MAPUANA TAAMU

Certified Nursing Assistant, Trainer and Owner, Memory Friends

— Millennial —

apuana Taamu is a busy and productive millennial. Her passion and drive are **▲**focused on helping our aging population. She balances multiple jobs: Nursing care in a facility that specializes in memory care, and home care training and services through her own company, Memory Friends, which uses Positive Approach® to Care (PAC) curriculum to teach family caregivers empathetic techniques for giving care. Taamu attends Kapi'olani Community College (KCC), pursuing an associates of arts degree in accounting and business. She also works parttime for Generations Magazine, managing social media and writing resource articles for you.

Her passion for healthcare and dementia care, in particular, stems from seven years as a volunteer with Hospice Hawai'i, Project Dana, Kokua Mau and Hale Kūʻike in Kāneʻohe. She attends Kupuna Caucus, is an advanced care planning speaker for Kokua Mau and is an active member of the Kahalu'u Lions Club. In a short time, she has accumulated a lot of experience in aging.

"I look like a person you would label a millennial — with tattoos, who enjoys attending meetings in skinny jeans and a white tee," says Mapuana. She is quick to promote her accomplishments and independent, pragmatic approach to life. Like many millennials, she places a high value on experience and is comfortable collaborating with teams where she can apply her honed skills and the skills of others toward results.

She counts on her "amazing EQ," or emotional quotient when working with patients and their families. Like IQ tests, EQ tests measure your capacity for knowing and expressing your emotions and reading emotional expressions of others. "Dementia primarily affects the left half of the brain, the center of language, comprehension and vocabulary. Therefore, non-verbal behaviors say more than words. Reading facial expressions and body language becomes a necessary care skill.

Mapuana Taamu, owner of Memory Friends, offers seniors home services to exercise body, mind and heart.

"Memory Friends is my homecare service for forgetful seniors and their families. We teach Caregiver Action Network (www.caregiveraction. org) programs that train caregivers how to interpret the challenging behaviors and body language of their loved ones with dementia. We help clients adapt a routine of simple exercises that improve health, clarity and attitude," she says.

She is majoring in caregiving through firsthand experience and minoring in business on the typical route—college.

COVER STORY

"If only other health professionals could see past my young age and place as much value on my experience as they do on higher educational degrees, then I, and many others, could begin working on these issues and finding the answers."

Mapuana has a message for her generation: "Everyone can make a difference. Healthcare is a great career path with many rewards. I invite other millennials to attend meetings, get involved and let your ideas be heard. Let's collaborate and lead our generation." >>>



SPECIAL FEATURE

39

AGING IS WALKING IN A CIRCLE

We live in a world with more aging persons than previous generations. Although each generation has its own "personality" and ways of facing challenges, we walk the circle of life together from dependent childhood and productive midlife, to retirement and dependent old age. As we try to meet the growing challenges of aging in the 21st century, all generations have much to offer. The Greatest Generation laid the foundation for all the services and public programs we now have for the elderly. Baby boomers are working to sup-

port and multiply these services for their parents and themselves. They have accumulated wealth and assets and developed public awareness about aging. The technologically skilled, independent thinkers of Gen X and the compassionate, problem-solver millennials are applying their skills and logic to improve community support for their parents. They're planning for their own elder years, which will be longer and more productive yet. Where are you in the circle of aging? Are you actively planning for your elder years? What can you do to make the future even better?

AARP Hawaii

1132 Bishop St., #1920, Honolulu, 96813 808-545-6024 | www.hiaarp@aarp.org

AARP is a national, nonprofit group for adults over age 50. The Hawai'i chapter advocates for financial resilience, safe housing, healthy lifestyles, long-term care, livable communities and more.

Hawaii Pacific Gerontological Society P.O. Box 3714, Honolulu, 96812 www.hpgs.org | 808-722-8487

The nonprofit HPGS strives for the well-being of seniors in the Pacific Islands. Annual events include job fairs, conferences and fundraising.

University of Hawai'i-Mānoa, Center On Aging Gartley Hall, 2430 Campus Rd., Honolulu, 96822 808-956-5001 | www.hawaii.edu/aging/

COA is the "catalyst of academic excellence in gerontology" for aging groups in the Pacific Islands. It comprises experts in medicine, law, sociology, disability and family resources, nursing and more.

Life Care Center of Hilo

944 W. Kawailani St., Hilo, 96720 808-959-9151 | www.lifecarecenterofhilo.com

The second-largest nursing home in Hawai'i, this facility has an Alzheimer's and dementia unit, patient rehabilitation and 24-hour nursing care.

Alzheimer's Association

1130 N. Nimitz Hwy., Ste. A-265, Honolulu, 96817 808-591-2771 | www.alz.org/hawaii/

One of 70 branches nationwide, the AA Aloha chapter advocates for Alzheimer's care, support and research, and hosts caregiver meetings on Hawai'i Island, Kaua'i, O'ahu and Maui.

St. Francis Healthcare System of Hawaii 2226 Liliha St., Honolulu, 96817 808-547-6500 | www.stfrancishawaii.org

St. Francis offers hospice, adult day care, personal care, senior education and a retirement community in Ewa. Phases 2 and 3 of Kūpuna Village are scheduled to be completed in 2018 and 2019.

Hospice Hawai'i

860 Iwilei Road, Honolulu, 96817 808-924-9255 | www.hospicehawaii.org

Hospice Hawai'i offers end-of-life care in the patient's home or chosen setting. Interpreters in 15 languages are ready to help.

Project Dana

2720 Nakookoo St., Honoulu, 96826 808-945-3736 | www.projectdana.org

Project Dana is a volunteer-based program for elderly people and their caregivers. Services include visits, home-safety evaluations, respite, light housekeeping, home repairs and errands.

Kokua Mau

P.O. Box 62155, Honolulu, 96839 808-585-9977 | www.kokuamau.org

Kokua Mau is a professional group for hospice, advanced-care planning and palliative care. Meetings, workshops and webinars are available.

Hale Kū'ike

95 Kawananakoa Pl. | **595-6770** (Kalihi) 45-212 Kāne'ohe Bay Dr. | **235-6770** (*Kāne'ohe*)

www.halekuike.com

Hale Kū'ike, a residential-home group specialized in Alzheimer's disease and dementia, employs staff trained in the Positive Approach to Care® model.



A New Style Of Caregiving

older adults.

work in programs serving

by Margaret Perkinson, PhD and Director, UH Center on Aging

he term "millennial" typically evokes certain images in our minds. Born between 1985 and 2004, millennials have been labeled the "Me Generation," "Me, Me, Me Generation," "Peter Pan Generation" and "Boomerang Generation." These are far from complimentary.

Aside from reflecting reverse ageism, such stereotypes divert attention from this generation's unique potential for kūpuna care. Millennials differ from Generation X (born 1965–1984), baby boomers (born 1946-1964) and the Silent Generation (born 1925-1945).

All generations differ from one other, stamped by the particular historical, social and cultural environments that characterized their formative years. Rather than belittle the traits specific to millennials, how can we take these traits into account to customize eldercare recruitment and training efforts and capitalize on the singular strengths of this generation?

According to the 2013 Millennial Impact Report, 73 percent of millennials engaged in volunteer work in 2012. Many millennials work in programs for older adults. Some examples:

- They teach English to older immigrants and help them access health services as part of Project SHINE at Temple University.
- They provide appropriate home modifications in the Home Safety for Seniors Program, operated by the ManaTEEN Club in Bradenton, Fla.
- They do yardwork and household repairs for the Our Folks Program in Groundwork Hudson Valley, New York.
- They provide companionship for older adults and respite for family caregivers as part of the Time Out Respite program at Temple University.
- They help elderly with low vision by shopping for and reading to them in the VISIONS Intergenerational Program in Selis Manor, New York.

• They instruct older According to the 2013 adults on the use of technology in The Gerontech-Millennial Impact Report, nology Program at Pace approximately 73 percent University, New York. of millennials engage in volunteer work, and many

Of all age groups, millennials have been the one most studied. To effectively recruit millennial volunteers and optimize their work with older adults, what characteristics (of

theirs) should agencies and organizations keep in mind? Millennials are:

Multi-taskers. They're able to juggle many responsibilities at once but can be easily distracted. Their jobs should entail a variety of experiences and tasks; a supervisor should also set explicit daily and weekly goals to keep them on task.

Tech-savvy and connected to social media. Keep your website and social media, such as Facebook and Twitter, up-to-date and easily accessible. Avoid appearing archaic, which is a real turn-off for this generation. Use their technological skills to keep your organization in-the-know, and allow millennial volunteers freedom and opportunities to identify new, unanticipated technological contributions to the group.

Interested in work balance and flex schedules.

It may be necessary to rethink traditional volunteer roles to accommodate such preferences, perhaps offering "short stints" or micro-ways of initial involvement that are time-limited, then offering a continuum of levels of involvement as they become more invested in their work.

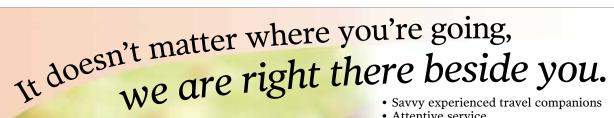
Support causes, rather than organizations.

The work should inspire them to continue. Frequent reinforcement of the relevance and impact of their contributions is essential. Research indicates that support for a given cause is the main reason millennials volunteer, followed by desire to connect with like-minded peers and develop skills and knowledge relevant to future career development.









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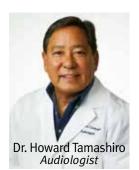
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to swim in time for our Mother's Day show in May,

enough in the March show."

but thanks to water therapy, I was able to swim well





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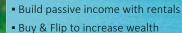
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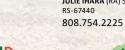


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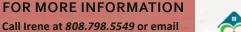
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RESOURCE GUIDE

CAREGIVING RESOURCES

AWARENESS GROUPS			
AWARENESS GROUPS			
Aloha State Association of the Deaf	Hearing/visual impairments	N/A	deafaloha.org
Alzheimer's Association Aloha Chapter	Alzheimer's awareness/advocacy	808-591-2771	alz.org/Hawaii
American Cancer Society Hawai'i	Support for cancer patients	808-595-7544	cancer.org
American Diabetes Association–Hawaii	Support for diabetes patients	808-947-5979 1-888-342-2383	diabetes.org/hawaii
American Heart Association	Awareness for heart conditions	808-377-6630	americanheart.org
American Lung Association in Hawaii	Lung disease awareness	808-537-5966 1-800-586-4872	ala-hawaii.org
American Stroke Association	Stroke awareness and prevention	808-377-6630	stroke.org
Arthritis Foundation Hawaii	Support for people with arthritis	808-596-2900 1-800-462-0743	arthritis.org
Brain Injury Association of Hawaii	Support for brain injury patients	808-585-7700 1-800-444-6443	biausa.org/hawaii
Epilepsy Foundation of Hawaii	Advocacy/awareness for epilepsy	808-528-3058	epilepsyhawaii.org
Hawaii COPD Coalition	Chronic Pulmnry. Obstructive Disease	808-699-9839	hawaiicopd.org
Hawaii Parkinson Association	Support for people with Parkinson's	808-219-8874	parkinsonshawaii.org
Mental Health America of Hawaii	Education and advocacy group	808-521-1846	mentalhealthhawaii.org
Muscular Dystrophy Assoc. Hawaii	Muscular dystrophy, ALS and related	808-593-4454	mda.org/office/hawaii
Nat'l Alliance On Mental Illness Hawaii	Education, advocacy and support	808-591-1297	namihawaii.org
National Kidney Foundation of Hawaii	Kidney diseases and related	Oahu: 808-593-1515 Maui: 808-986-1900	kidneyhi.org
Pacific Cancer Foundation – Maui	Cancer education and research	808-242-7661	pacificcancerfoundation.org
Suicide Prevention Lifeline	24-hour national crisis network	1-800-273-8255	suicidepreventionlifeline.org
Susan G. Komen Hawaii	Outreach group for breast health	808-754-6659	komenhawaii.org
United Cerebral Palsy Assoc. of Hawaii	Support/awareness for cerebral palsy	808-532-6744	ucpahi.org
HOSPICE SUPPORT			
Bristol Hospice	Supportive care services on O'ahu	808-536-8012	bristolhospice-hawaii.com
Hospice Hawaii	Includes multilingual/pediatric care	808-924-9255	hospicehawaii.org
Islands Hospice	Residential hospice for Oahu/Maui and bereavement support group	Oahu: 808-550-2552 Maui: 808-856-8989	islandshospice.com
Kokua Mau	Professional group for hospice and palliative care; workshops/programs	808-585-9977	kokuamau.org
St. Francis Hospice	Largest hospice in the state; senior residences and family support	Main: 808-595-7566 Hospice: 808-547-6500	stfrancishawaii.org
NATIVE HAWAIIAN			
Alu Like Inc.	Caregiver support for age 60+	808-535-6700	alulike.org
Papa Ola Lokahi	Healthcare group w/ five locations	808-597-6550	papaolalokahi.org

ASSISTANCE/SUPPORT GROUPS			
Alzheimer's Association Aloha Chapter	Support group for caregivers	808-591-2771	alz.org/Hawaii
Catholic Charities Hawaii	Transport, companionship, errands and home assistance	Oahu: 808-521-4357 Maui: 808-873-4673 Hawaii: 808-935-4673 Kauai: 808-241-4673	catholiccharitieshawaii.org
Child & Family Service	Case mngmt, kupuna support, family centers, caregiver support	808-681-3500	childandfamilyservice.org
Palolo Chinese Home	Hospice, rehab, daycare and respite	808-737-2555	palolohome.org
Project Dana	Elder care and caregiver support	808-945-3736	project dana.org
The Caregiver Foundation	For caregivers, adults and families	808-625-3782	thecaregiver foundation.org
Waikiki Friendly Neighbors	Help for Waikiki's elderly residents	808-926-8032	waikikihc.org/patients
ALERT SYSTEMS			
Kupuna Monitoring Systems	Personal emergency response	808-721-1201	kupunamonitoring.com
Lifeline Hawaii Services	Personal emergency response	808-806-8281	lifelinehawaiiservices.com
GOVERNMENT GROUPS			
Elder Abuse Justice Unit	For victims 60 yrs. and older	808-768-7536	honoluluprosecutor.org
Elderly Affairs Division (EAD)	Honolulu City & County agency	Main: 808-768-7705 Helpline: 808-768-7700	elderlyaffairs.com
Hawaii Dept. of Human Services	State agency for social services	Abuse: 808-832-5115 Public Assist: 1-855-643-	humanservices.hawaii.gov 1643
Aging & Disability Resource Ctr. (ADRC)	State agency for older adults and people with disabilities	808-643-2372	hawaiiadrc.org
Executive Office of Aging (EOA)	State agency for elderly/caregivers	Oahu: 808-586-0100 Hawaii: 808-961-8600 Maui: 808-270-7774 Kauai: 808-241-4470	health.hawaii.gov/eoa/



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What Is Auricular Medicine?

by James Carter, L.Ac

Auricular medicine is a highly developed, independent system of medicine recently **L** rediscovered and revived as a major modality in the Chinese healthcare system. Thousands of years ago, it was discovered that the ears themselves contain nerve and acupuncture points corresponding to many areas and regions of the body. By stimulating these points, positive changes in the corresponding area can be created.

In China over the past 2,000 years, the ears have been used to treat and diagnose diseases. However, the art of auricular medicine goes far beyond improving one's health. The ears—when examined closely by a trained practitioner—can yield tremendous insights into the nature of a person's body and constitutional type.

This, in turn, gives the practitioner insights into the potential conditions, patterns and dysfunctions in the client's body before symptoms

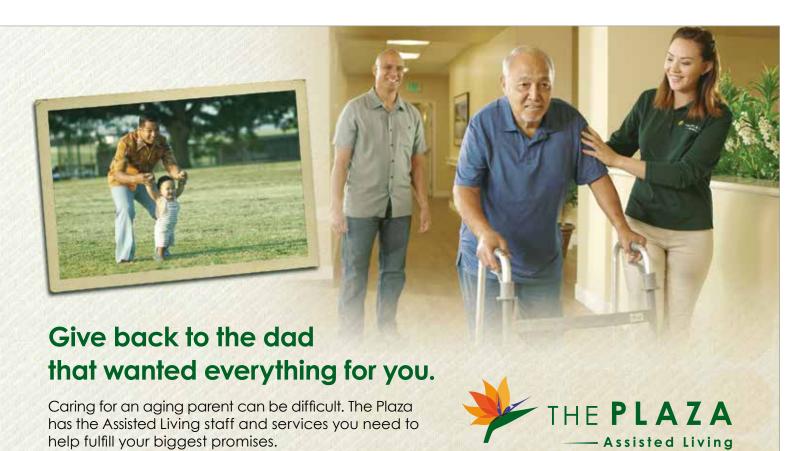
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may manifest. Over 400 Glavie points in the ear correlate to almost every system and functional process in the body. Treatment with auricular medicine is simple and painless. It can be used to assist with almost any chronic condition as a helpful adjunct therapy to any other modality.

As an expanding body of knowledge, auricular medicine uses modern medical technologies, such as micro current, magnetic fields and electrical detection. This builds upon the ancient foundational knowledge and advances the understanding of how body systems work in an integrated, holistic way to promote better health.

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Stretch Away Your Stress

by Julie Moon, Physical Therapist

↑ dults of all generations, from millennials to baby boomers and "maturers," struggle with managing stress. Life can often be **L** chaotic. When we are stressed, the body releases hormones adrenaline and cortisol. This increases heart rate and blood pressure, and interferes with sleep, which is vital for body repair, restoration and emotional balance.

When severely stressed, tension usually is held in the shoulders, head and neck. Tension restricts blood flow, which leads to tightness in muscles. If not treated, the muscles will shorten over time, causing headaches and pain.

The good news is that there are simple techniques to help reduce stress. According to the Mayo Clinic, stretching increases blood flow to the muscles and aids in circulation, allowing muscles to

relax. Stretching also promotes circulation of new blood to the brain, resulting in mood elevation. Deep breathing while stretching increases oxygen consumption, slows heart rate and lowers blood pressure, which incites relaxation of the body.

So, take time out of your busy schedule to listen to your body. The more you stretch, the better you will feel overall.

- **1** Stand on a towel and hold it taut with one hand.
- **2** Grasp your head and gently pull to one side.
- **3** Use the towel to hold the shoulder down and rotate the arm out, opening the chest area. This provides a deeper stretch in the neck, chest and shoulder.
- **4** Breathe deeply in through the nose and out through the mouth. Hold for 30 seconds and then switch.



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Seeing and Feeling is Believing

by Alan Matsushima, Health and Wellness Consultant

In my previous articles in *Generations Magazine*, I've had the chance to share the wonder, power and fact that "the right kind of water" is key to maintaining an optimum health profile. Here is a review of the past articles, which can be found at *www.generations808.com*

February 2016 "Water Does Matter"

Not all waters are created equal. Ionized water is best for the body, according to this article that addresses common misconceptions about water.

April 2016 "Why Drink More Water?"

I discuss the importance of drinking enough water daily, how the body loses water, how much water is lost on a daily basis and the devastating and life-altering effects of dehydration.

June 2016 "Inflammation and Aging: Fluid Problems"

This article identifies the relationship between aging chronic diseases and inflammation, which is the root cause of "old age" aches and pains, fatigue and aging skin. Dr. Hiromi Shinya, the father of modern colonoscopy and a world-renowned author and gastrointestinal specialist, recommends drinking a special, ionized alkaline water.

August 2016 "Doctors Say So"

I quoted and took excerpts from articles featuring five medical professionals, including doctors, patent holders, researchers and authors. All stress the importance of drinking ionized alkaline water.

October 2016 "What I Learned From Dr. McCauley"

This article features Dr. Bob McCauley, a naturopathic doctor, master herbalist and certified nutritional consultant, and his views on ionized alkaline water.

December 2016 "You Are What You Drink"

The high level of interest I received from a past article "Doctors Say So" led me to write another piece highlighting four other medical professionals and their views on ionized alkaline water.

The professed power and health benefits of ionized alkaline water can be difficult for many people to understand or believe.

But seeing and feeling is believing.

In terms of life span, ionized water is very sensitive. The most important property of ionized water is its "negative electrical charge," also known as its antioxidant property. Once ionized water is produced, the negative electrical charge in the ionized water turns positive within 24 to 48 hours.

For someone to truly experience the maximum benefits of the ionized water, one needs to drink the water as fresh as possible.

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Prevent Rat Lungworm Disease

by Dennis Galolo, Information Specialist, Hawaii State Department of Health

In late September, an infant from Hawai'i Island was confirmed as the state's 17th case of rat lungworm disease. Caused by a roundworm parasite, it can have debilitating effects on a person's brain and spinal cord. The disease is endemic to the state and spreads when rodents pass larvae of the worm in their feces, which then is eaten by snails and slugs.

Rat lungworm disease cannot be spread from personto-person. Humans become infected by accidentally consuming snails or slugs, sometimes hidden on unwashed produce. People also can get the disease from eating undercooked snails, freshwater prawns, crabs and frogs.

The Puna toddler was infected likely after accidentally consuming a slug or snail. The Hawaii State Department of Health (DOH) is reminding parents, grandparents and caregivers to closely supervise young children, making sure they are not ingesting slugs, snails or other objects from the ground.

"As caregivers, we have to watch what children might be sucking and chewing on, and help them properly wash their hands using soap and clean water after playing, whether indoors or outdoors," says Health Director Dr. Virginia Pressler.



After playing, help grandchildren wash their hands with soap and clean water.



Always wash produce thoroughly under potable running water before consuming. Pay careful attention to leafy greens.

Many kūpuna enjoy spending time in their backyards and gardens. To reduce the risk of rat lungworm disease, everyone is encouraged to eliminate slugs, snails and rats in their home gardens and around their properties.

Important safety tips include:

- Carefully wash produce under potable running water, especially leafy greens, to remove any tiny slugs or snails.
- Cook food thoroughly by boiling for 3 to 5 minutes or heating to 165 degrees Fahrenheit for 15 seconds.
- Cover water catchment tanks and containers.
- Place a nozzle on watering hoses and keep off the ground to prevent slugs and snails from entering.

SYMPTOMS:

See your doctor if you have severe headache, neck stiffness, fever, tingling or pain in the skin or extremities.

HAWAI'I STATE DEPARTMENT OF HEALTH Disease Investigation Branch

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GIVING CARE

Coping With Holiday Sibling Strife

by Eileen Phillips, RN, Attention Plus Care



Seek help when caring for aging parents, especially during the busy holiday season.

The search for holiday perfection can set the bar high for caregivers. Starting as early as Thanksgiving, they're flooded by images of families happily enjoying one another. And why not? As a home healthcare provider, we know family support goes a long way for parents aging in place. But when adult siblings are involved, they also can have their differences on parents' needs. Left unchecked, these differences can bring out the best and worst in family relationships especially during the holidays.

The demands of caregiving can challenge sibling rivalries and shift the focus away from parent care. When this happens, family members sometimes find themselves arguing over past wounds. Siblings not on good speaking terms may dwell on negative pasts.

"The holidays can bring back all of the pecking-order stuff that siblings thought they could forget," says Wika Puuohau, RN, Client Service Supervisor at Attention Plus Care. "It can return adults back to small-kid time."

A sibling who is less active with caregiving also may seem distant and react with more anger or blame toward other siblings. Sometimes, this is an attempt to avoid facing the eventual passing and loss of a terminally ill parent. On the other hand, a more involved sibling may react differently and express more sadness or grief. When caregiving duties for a parent begin, one sibling

also may take over as the primary caregiver and cause disagreements among siblings about who is in charge. The more involved, active caregiver is now at risk for burnout, while the other sibling takes a backseat to watch the show. "That's when I put my coaching hat on," Puuohau adds.

These situations can add to the stress and resentment siblings already may have for one another, brought on by the holidays, interfering with the priorities of caring for parents. Siblings not talking with one another, or not wanting to keep others informed about their parents' condition, also can hinder important information from getting to a healthcare provider. So how can family members and siblings work together to care for parents? Here are tips for siblings during the holidays:

- **♥** Make time for sibling communications.
- **♥** Share realistic expectations and goals.
- **♥** Keep lines of communication open.
- ♥ Seek to understand first instead of blame.
- **♥** Get input from those affected by decisions.
- ▼ Accept family as they are and not as you wish.
- ♥ Seek common ground during calmer times.
- **♥** Use an objective party to facilitate disputes.
- ♥ Be thankful and share gratitude with others.

Adult siblings caring for parents can make the most of their time and efforts together. With preparation, the holidays can be a time for new traditions and positive experiences for siblings. It also can be a chance for rivals to be on better terms with one another for years to come. Now that's a gift our parents really want!

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The Many Facets of Dementia

by Mapuana Taamu, CNA, family caregiver and owner, Memory Friends

Izheimer's Disease and dementia—isn't that the same thing? The simple answer is no. ■ Dementia is an umbrella term for the different types of diseases that affect the brain. Alzheimer's Disease is only one form of dementia. Also on the list we have Lewy body dementia, alcohol-related dementia, frontal-temporal dementia, Parkinson's-related dementia, and so on.

Dementia is ultimately brain failure. Like other organ failures, you can expect the brain to gradually regress over time, and some diseases progress faster than others. This gradual decline of cognitive function is the main culprit behind the many, and sometimes violent, behavioral changes that accompany this disease.

Teepa Snow (www.teepasnow.com), one of my mentors, has transformed the way we think about dementia with her Positive Approach® to Care philosophy. As a registered occupational therapist with over 30 years of hands-on experience, Teepa has reinvented the varying stages of dementia by introducing her GEMS® model (Sapphire, Diamond, Emerald, Amber, Ruby and Pearl). Each GEMS state reflects a different stage of dementia with an emphasis on what the person is still able to do rather than what cognitive functions are lost. Nevertheless, as a person living with dementia goes through the GEMS cycle, behaviors remain problematic.

Dementia attacks the left side of the brain more aggressively than the right. The left hemisphere is where we hold language capabilities—comprehension, vocabulary and speech production. When we have limited language skills, we uncon-



Author Mapuana Taamu with her mentor Teepa Snow, founder of the Positive Approach® to Care philosophy.

sciously rely on behaviors to communicate.

Think about 3-year-olds. Do they tell you that they are tired and need a nap, or do they kick, scream and throw a tantrum? This is how people living with dementia communicate. With diminished language skills, they have difficulty verbalizing what they want or need, so they end up showing you through their behaviors.

It takes a lot of detective work to understand these behaviors! Ultimately, it is the duty of their caregiver to adjust and adapt to the ever-changing brain. To give care successfully requires lots of patience paired with trials and numerous errors. But as time goes by, the "uh-oh's" will eventually turn into "ah-ha's!"

MAPUANA TAAMU is a professional, family caregiver specializing in dementia. She owns and operates Memory Friends, a companionship, respite and consultation service for seniors. She also is a "Certified Positive Approach® to Care" Trainer. Reach her at:

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WARNING: 'Aging In Place' Homes

by John G. McDermott, State Long-Term Care Ombudsman, Executive Office on Aging

"A man called com-

plaining that his

relative was in an

'aging in place'

home, and every

time he visited, she

would have new.

mysterious bruises."

any seniors are aware of the Long-Term Care Ombudsman Program and its role as their advocate if they have a problem or concern regarding a nursing home, adult residential care home, assisted living facility or community care foster family home.

What they may not know, however, is that if they choose to live in what is called an "aging in place" facility, residents are very much on their own. The Long-Term Care Ombudsman Program does not have access to these facilities, and their "renters" are not protected by federal or state regulations that govern licensed settings.

There is some debate as to whether or not these homes are actually "unlicensed" care homes taking advantage of loopholes in the current law. But there is no debate that AIG Homes have:

- NO annual inspection by the Department of Health.
- No public posting of the inspection by the Department of Health.
- NO TB clearance requirements for the caregivers or staff.
- NO building or fire code requirements or plans regarding emergency evacuations.
- NO access to the Ombudsman or consumer protection.

Since these homes are not licensed, and don't want to be licensed, another significant concern is this: Why would a social worker, case manager, doctor, nurse or other professional make such a recommendation? Do they bear some liability if the person is abused, mistreated or neglected? Would healthcare providers, such as Kaiser or HMSA, place a patient in an unregulated, unmonitored home?

The Long-Term Care Ombudsman Program has already received complaints about loved ones being denied access. A man called complaining that his relative was in an "aging in place" home, and every time he visited, she would have new, mysterious bruises. He complained to the caregiver, but to no avail. Then he noticed the caregiver started

> covering up the bruises in various ways to hide them. He took pictures and sent them to the person with the placement responsibility over his relative who, unfortunately, didn't live in Hawaii. That person forwarded the pictures to the caregiver, and she immediately banned the man from visiting. He called our Office to request help, as he is the only relative on the island and hasn't been allowed to visit since April.

He wanted to know if I could do anything to lift the ban. Sadly no. Our Office can't do anything because the home is unlicensed. Representatives from our Office could be arrested for trespassing on private property.

Most of us believe if you are taking care of someone in your home for a fee—and that person is not related to you—then you need to be licensed by the state, so we can try to ensure your safety. Licensed facilities are regulated by laws, which allow the state to do what is necessary to ensure the safety and security of our residents through compliance with building and safety codes, health inspections, emergency plans, care plans, medication management, and training and experience for caregivers.

The "aging in place" model is not licensed and doesn't allow for these safeguards. Until they do, they should be shut down.

DO YOU HAVE COMPLAINTS AND QUESTIONS? Please call John G. McDermott, the State Long-Term Care Ombudsman, at 808-586-7268 or refer to the Department of Health's website at www.health.hawaii.gov/ohca/ state-licensing-section/.





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Sign Language Videos and Email Scams

by Jane Yamamoto-Burigsay, Social Security Public Affairs Specialist in Hawaiʻi

I heard there is a Social Security video available in American Sign Language. Where can I find it?

↑: Yes, it's true. The video is called "Social Security, SSI and Medicare: What You Need to Know About These Vital Programs." The video is available in American Sign Language and presents important information about our programs. You can watch the video now at www.socialsecurity.gov/multimedia/video/asl. The video is a part of our larger collection of on-demand videos and webinars available at www.socialsecurity. gov/webinars and at www.YouTube.com.

I got an email that says it's from Social Security, but I'm not so sure. They want me to reply with my Social Security number, date of birth, and mother's maiden name for "verification." Did it really come from Social Security?

↑: No. Social Security will not send you an email asking you to share your personal information, such as your Social Security number, date of birth, or other private information. Beware of such scams—they're after your information so they can use it for their own benefit. When in doubt, or if you have any questions about correspondence you receive from Social Security, contact your local Social Security office or call us at 1-800-772-1213 (TTY 1-800-325-0778) to see whether we really need any information from you.

For questions, online applications or to make an appointment to visit a SSA office, call from 7am-5pm, Mon-Fri: 1-800-772-1213 (toll free) | 1-800-325-0778 (TTY) www.socialsecurity.gov





You've Got Mail: New Medicare Cards

by Martha Khlopin, Radio Host of Medicare Moment with Martha

ew Medicare cards will be issued and mailed to beneficiaries between April 2018 and April 2019. In an attempt to protect your identity, the new cards will have a unique number for you instead of your Social Security <u>number</u>, or the number of someone through which you receive Medicare benefits.

When you receive your card, you have one simple step to complete: Open your mail when it arrives!

You do not need to take any other action to get your new card. Since you are aware that a new Medicare card will be sent to you, it is a good idea to contact Medicare and verify they have your correct address or request an update.

There is no charge for the new card, and your current coverage or benefits are not impacted by the change. However, Medicare officials are warning Medicare beneficiaries about possible scam

artists, posing as Medicare representatives. These individuals may ask you to confirm information, tell you there is a charge for the card or falsely state that your Medicare benefits will be cancelled if you do not give them your information.

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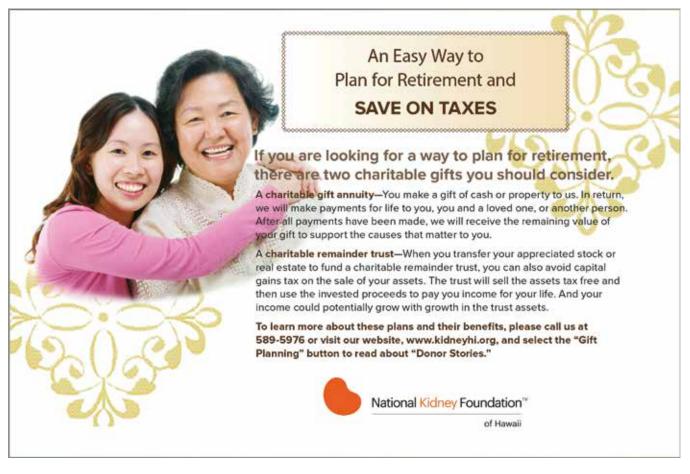
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Medicare officials advise that if someone calls you and asks for your Medicare number or other personal information, hang up and report the suspicious call to 1-800-MEDICARE (633-4227).

Medicare telephone lines are open 24 hours a day, 7 days a week. You can also contact Medicare for guidance on getting replacement cards and making address changes.

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Keep Stock Market in Perspective

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

he stock market has enjoyed an extended period of strong performance that dates back to the end of the last bear market in early 2009. While stock market performance can be measured in myriad ways, it's the Dow Jones Industrial Average that has surpassed several 1,000-point milestones so far in 2017: The Dow first topped the 20,000 mark on Jan. 25, before passing the 21,000 level just over a month later.

Then in early August, it broke through the 22,000 mark. As August ended, the seemingly smooth sailing market rally hit a few bumps. While no one can predict the future, market strategists and analysts suggest that we could see some additional market volatility in the months ahead.

How do investors keep all of this in perspective while trying to manage their portfolios? Here are three points to keep in mind as you follow the stock market:

The real value of each underlying move in the Dow index diminishes as the market rises.

While the Dow Jones average is often used to provide a general reading on the state of the mar ket, the index includes the 30 largest company stocks. When the Dow Jones Industrial Average climbs higher, the actual impact of each change in its price is reduced. For example, when the Dow broke through the 2,000 barrier in January 1987, it marked a notable 100 percent increase from the 1,000 level first reached nearly 15 years earlier. By contrast, when the Dow moved 1,000 points to reach 22,000 between March and August of this year, it represented just a 4.5 percent increase.

The same perspective applies to day-to-day market moves. The stock market makes headlines when the Dow Jones average moves up or down 100 points in a day. Twenty years ago, when the Dow stood at about 8,000, a 100-point move in the market represented a 1.25 percent change in value. Today, a 100-point move is equivalent to less than a half-percent change. In short, 100 points in the Dow Jones Industrial Average doesn't mean what it used to.

Markets can retreat from record levels.

Just as stock markets can rise, history shows they can fall as well. In the spring of 1999, the index reached the 11,000 mark. It moved higher for a few more months before a severe bear market occurred. The Dow dropped to 7,286 in 2002 before returning to the 11,000 level in 2006. Similarly, the market topped 14,000 in 2007 just before the start of another severe bear market. It fell and did not reach that level again until early 2013.

No one can guarantee what will happen to stocks over the next week, month or year. Stock markets are unpredictable in the short-term, as fluctuations are part of the market's behavior over time. Price swings are a reality for stock investors, but over time, stocks historically have recovered.

Indexes may not represent your portfolio.

While indexes often generate headlines, their performance may not be reflective of your own portfolio. Emotions run high when there are market swings, but don't let fear get the best of you. Stock market swings can act as a reminder to review your financial position, making sure that your asset mix matches your long-term goals. The most important factors of your investment success are your goals, the time you have to invest, your risk tolerance and your commitment to save.

Reacting to the stock market or speculation about events that may happen in the future might make for interesting dinner conversation, but remember that it's not a proven investing strategy.

If you need financial planning help, consider working with a financial advisor you trust.

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

Michael W. K. Yee, CFP®, CFS®, CLTC, 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

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An Estate Plan For your Digital Assets

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

7 ou have a digital estate if you send emails, participate in Facebook and other social networking sites, do online financial transactions, play internet games, or store photos and other important files in the "cloud."

What happens to your digital estate if you become incapacitated or die?

There are both federal and state laws that come into play, along with the agreements you "signed" when you created your digital assets. When you set up your various internet accounts, do you remember checking a box on each website concerning the "terms of service?"

Unless you acknowledged having read and agreed to each vendor's terms of service, you would not have been able to create those 'online accounts.' Who really reads all of that legal gobbledygook fine print? If you do, you are exceptional. The rest of us are stuck with agreements we never read and probably would not understand if we did.

The typical "terms of service agreement" says that you are the only person who can access your digital assets. If you are incapacitated or dead, that could be tricky. If somebody tries to get information about your digital assets pretending to be you, he or she is probably violating federal law that defines such activity as "fraud."

This is true even if the person trying to access your accounts is your personal representative who needs information about your digital assets to do his or her job. The applicable federal law does not take noble motives into account.

Most of the 50 states now have laws on the books that give someone the authority to access your digital asset while acting under a properly drafted durable power of attorney, or under court appointment as your conservator or personal representative. Those laws have gone through a painful evolution. The various internet providers, the public and the government have grappled with issues of privacy and personal freedom versus the need for your fiduciaries, and sometimes, the government, to look into your digital estate.



The state laws differentiate between the *content* of what the law calls your "electronic communications" and the catalogue of your electronic communications. Under the law, accessing a list of vour communications is much easier than accessing what you said in those communications, but there are hurdles to be addressed either way.

Generally, your fiduciaries can get the catalogue of your electronic communications even if you did not expressly permit them to do so in your terms of service agreements. When it comes to email, the catalogue includes the name of each sender, the email address of each sender, and the date and time each message was sent. It does not, however, include the subject lines or contents of your email messages.

Even if you do consent to your fiduciaries being able to access the content of your digital assets, most internet vendors will require not only proof of your death or incapacity, but in many cases, a court order.

So stay tuned as the law continues to evolve, and (we hope) order emerges from the chaos.

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Family Peacekeeping Methods

by Stephen B. Yim, Attorney at Law

entral to the Hawaiian culture is the value of 'ohana,' or family. Maintaining the "family health" was of utmost importance and was achieved through the regular practice of ho'oponopono. In the article, "To Set Right Ho'oponopono A Native Hawaiian Way of Peacemaking," Manu Meyer discusses how families practice ho'oponopono.

Traditionally, ho'oponopono discussions were facilitated by a haku, who assisted the family in working out problems through a series of discussions. This led to understanding of each family member's perspectives and resulted in mutual forgiveness and resolution.

Ho'oponopono has been compared to the modern-day Alternative Dispute Resolution. A key difference is that ho'oponopono was not only used to resolve dispute, it also was used to prevent disputes within the family.

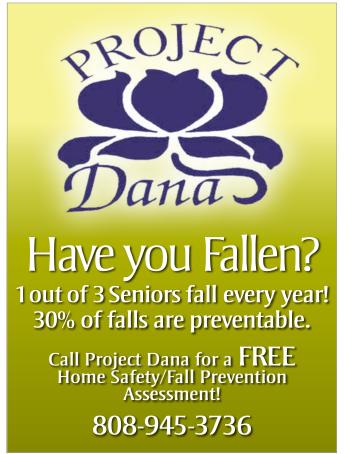
According to Roy William & Vic Pressor of *Preparing Heirs*, "Sixty percent of transition failures were caused by a breakdown of communication and trust within the family unit." The potential influx in trust litigation is foreseeable, due to the aging demographic of baby boomers, Hawai'i's high cost of living and the increase in multigenerational homes.

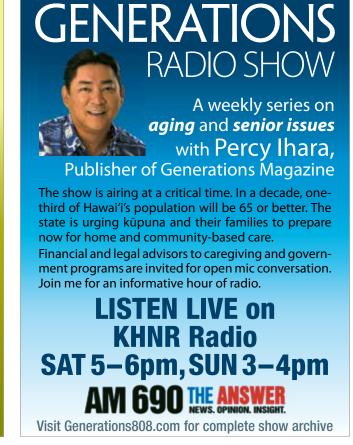
Encouraging clients to partake in often difficult and sometimes messy family discussions, while everyone still is alive and able, is integral in preventing unwanted litigation. A haku or a ho'oponopono facilitator may be effective in resolving family disputes.

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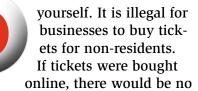


Part II: Zero Chance Of A Lottery Win

by Scott Spallina, Senior Deputy Prosecuting Attorney

Tn the October/ November issue of ▲ Generations Magazine, I explained that it is better to make a logical





and legal argument against someone being a winner of a lottery, as opposed to showing them they are a victim of a lottery scam.

The following facts prove that you have a zero percent chance of winning a lottery if you live in Hawai'i.

There are no registered lotteries in Hawai'i. Businesses that operate in Hawai'i must register with the Department of Commerce and Consumer Affairs' Business Registration Division. This allows the state to regulate businesses and ensure compliancy with local laws. The only states that don't have state lotteries or don't participate in multi-state lotteries are: Hawai'i, Alabama, Alaska, Arkansas, Oklahoma, Utah and Wyoming.

Tax liability only occurs after the money is received. Once you receive a lottery payout, Uncle Sam wants a fair share, because prize winnings are considered income. The state and federal governments collect taxes after, not before, you receive your money (either earned or won).

In lottery-participating states, you must buy the ticket yourself and in person. Lotteries were created to generate revenue for states conducting the lotteries. These states receive a portion of the purchase price of the lottery ticket and place taxes on the prize money.

If you want to participate in the lottery, you must physically go to that state and buy a ticket

It is illegal to play foreign lotteries while in the United States. Governments from every country (including the U.S.) want to regulate funds that enter and leave their economies. This includes lottery winnings. No government wants to lose millions to someone outside their country. Therefore, lotteries are specific to residents.

control over who won the lottery. You cannot win

the lottery if you didn't enter the contest yourself.

You have time to collect your money. Lotteryparticipating states allow ticketholders a set amount of time, typically one year, to receive winnings. For every day that a state holds the unclaimed lottery money, interest is collected on the money. States benefit when money isn't claimed right away.

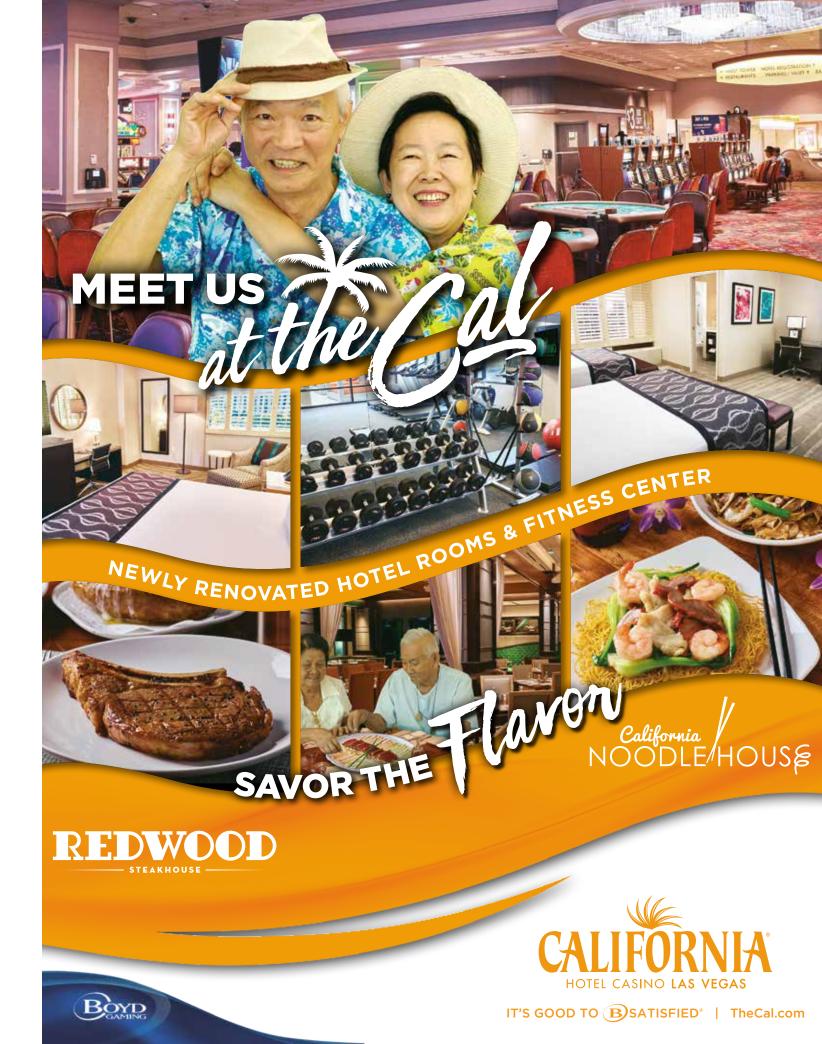
You are required to notify the lottery that you won. The lottery doesn't notify you. Millions of dollars have not been claimed in lottery winnings because no one went to the lottery office in the participating state to present the winning ticket.

If you live in Hawai'i and are contacted by a lottery or sweepstakes, you now know the truth. And you also know how to break the news to a scam victim.

To report suspected elder abuse, contact the Elder Abuse Unit at 808-768-7536 | ElderAbuse@honolulu.gov



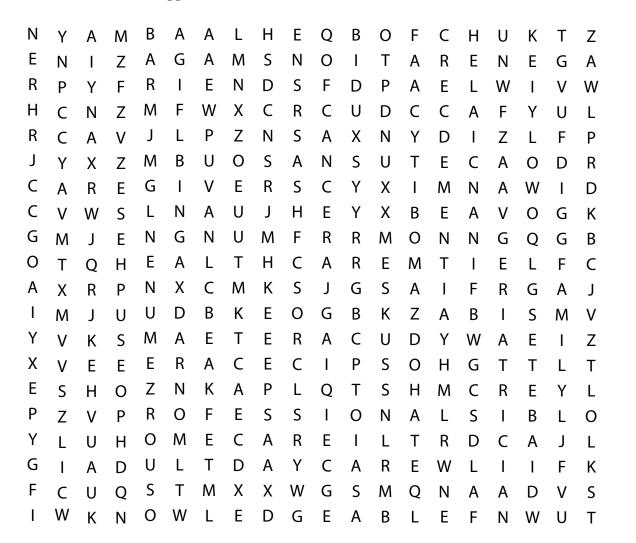




Find 16 Words or Phrases Related to Aging

- ▶ A good <u>caregiver</u> is one who empathizes.
- ▶ Being **knowledgeable** is being wise.
- ▶ A **geriatrician** is a medical doctor who specializes in the health issues of older people.
- ▶ Lifestyle changes decrease your chances of cancer, diabetes and risk of dementia.
- ► Your <u>care team</u> might consist of your <u>family</u>, **friends** and/or healthcare **professionals**.
- ► **Hospice care** provides the patient and their families with end-of-life support.

- ► Adult day care or homecare services are viable options for daily senior supervison.
- ► Consult with a credible attorney to decide how to best protect your assets and **financial** affairs.
- ► Advance healthcare directives serve two purposes: a **healthcare** power of attorney and your end-of-life wishes written down.
- **▶ Generations Magazine** provides local resources via magazine articles, website, social media, radio show and television.



WORD BANK

adult day care	dementia	friends	homecare
cancer	diabetes	Generations Magazine	Hospice Care
care team	family	geriatrician	knowledgeable
caregiver	financial	healthcare	professionals



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

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