

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 8/5 • OCT/NOV 2018

## CARE-GIVING

### *in the Cycle of Life*



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Major  
Distribution  
Partners:



HAWAII ♦ LAS VEGAS

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# LEE FINANCIAL GROUP HAWAII



## Mahalo Nui Loa for 30 Years

To all of our clients and friends for being a part of the Lee Financial Group Hawaii Ohana.

We are committed to serving our clients and have been helping build wealth since 1988. For more information, please give us a call at 988-8088.

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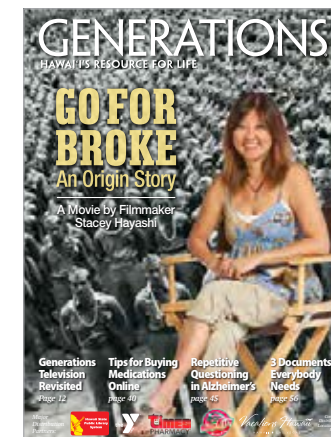


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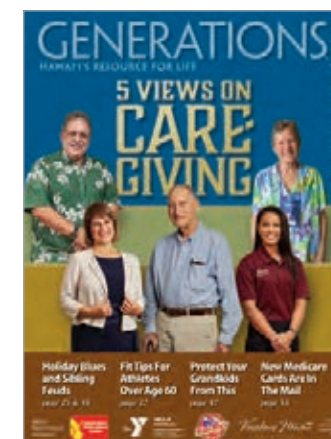
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I learn something valuable in each issue from our wonderful cover stories and I hope you do too. As our family members, our friends, co-workers, church members and we age, caregiving is the most common thread of life experiences. I learned from the "Caregiving in the Cycle of Life" story that we will all at some point in our lives have to deal with the issue of caregiving.

I applaud all four families for bringing their individual caregiving stories to life for our readers to take note and think about their own family and how they will personally address aging in their own cycle of life.

Everywhere I go—from our recent 12th Annual Aging in Place workshops, attended by nearly 3,000 people, to the Hawaii Pacific Gerontological Society's 20th Biennial Conference, attended by 200 professionals—caregiving for Alzheimer's/dementia patients leads the conversation.

Please have "the talk" with your loved ones on the current and future caregiving needs in your own respective families and begin planning. *Generations Magazine*, *Radio* and *TV* provide tons of resources in each issue and show, and have over 50 partners that can consult with you and your family on all types of services and programs. Plus, our website [www.generations808.com](http://www.generations808.com) has all our past issues, as well as city, state and federal resources, from the past eight years.



Aloha!... and Live well!

Percy Ihara, Editor/Publisher

- |  |   |  |  |
|--|---|--|--|
| <b>PERCY IHARA</b><br>Editor/Publisher<br>808-234-3117<br>Percy@Generations808.com | <b>ROSA BARKER</b><br>Associate Editor<br>Rosa@Generations808.com | <b>SHERRY GOYA</b><br>Sales & Distribution<br>808-722-8487<br>SGoyaLLC@aol.com | <b>WILSON ANGEL</b><br>Art Director<br>Wilson@Generations808.com |
| <b>BRIAN SUDA</b><br>Photographer<br>Brian@BrianSuda.com                           | <b>MAHLON MOORE</b><br>Webmaster<br>Mahlon@Generations808.com     | <b>RON DARBY</b><br>GTV Producer<br>Ron@Generations808.com                     |  |

DEPARTMENT OF PARKS & RECREATION

*Mayor's 44th Annual*  
**Craft & Country Fair**



**Saturday, November 17th • 9:00 a.m. to 1:00 p.m.**  
**Neal S. Blaisdell Center Exhibition Hall**

The Department of Parks and Recreation Senior Clubs will have handcrafted items such as pottery, plants, lei, holiday crafts, and a white elephant sale. **Monies raised from this event helps the Senior Clubs with excursions, events, food, supplies, and other expenses for 2019.** There will also be a Wreath Contest sponsored by Cecile Sebastian, DDS. Visit the many Generations' partner booths who will provide a wealth of information throughout the day.



Jeff Apaka

For the third year, the Senior Karaoke Contest will be sponsored by Generations Magazine, with Jeff Apaka the MC and the karaoke equipment provided by Mellow Fellows.

Judges will be Yvonne Elliman-Alexander, Sweetie Moffatt and Joe Recca.

**To participate in the Senior Karaoke Contest, call the Senior Citizens Program at 808-973-7258.**

**Visit these Generations' partners:**

- Access Lifts of Hawaii
- Botanical Gardens
- City & County's Elderly Affairs Dept
- Dept of Commerce & Consumer Affairs
- Edward Jones
- Fred Collins, Valley of the Temples
- Generations Magazine
- GYMGUYZ Urban Honolulu
- Hawaii Capitel
- Hawaii Meals on Wheels
- Hawaii Neurotrauma Registra
- Hawaii State Public Library System
- Honolulu Home Values
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Michele K. Nekota, Director



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**Drawing for a free trip to Vegas, courtesy of:**



# Who's Behind Generations Magazine?

Our dedicated writers. *Generations 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 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 scenes:



**Carlene Ebisutani** is the administrator and RN overseeing the operations of Aiea Heights Senior Living and Waialae Senior Living 1 & 2. She received her Nursing degree from UH-Mānoa and a Biology degree from Chaminade University. She has spent almost 30 years in patient care in Hawai'i starting in internal medicine and endocrinology, followed by 13 years of nursing oncology patients. Her management and nursing skills, knowledge, experience and compassion for those she cares for enable her to set new standards for direct care in our care homes.



**Carly Gaffey, MA, RYT,** does marketing and community outreach for Nā Kūpuna Makamae Senior Center (A Project of Pacific Gateway Center), a local nonprofit with a mission to empower and connect kūpuna through innovative and quality programs, classes, and activities. She is also a yoga instructor specializing in designing and introducing yoga and other wellness programs into new communities. To learn about Carly's Friday Night Gentle Yoga & Sound Bath classes and other activities at the Senior Center, visit [www.NaKupunaMakamae.org](http://www.NaKupunaMakamae.org)



**Debbie Kim Morikawa** is the owner of GYMGUIZ, an in-home personal training franchise. Her degree is in occupational therapy and she has dedicated over 25 years of her career to advocating for seniors. She was the director of community services for the C&C of Honolulu, which houses the Elderly Affairs Division; headed the first assisted living facility in Hawai'i; ran Kuakini's Adult Day Care/Day Health Program and trained CNAs in restorative care in nursing facilities. Through GYMGUIZ she hopes to help seniors maintain their mobility and independence.



**Kona Smith** is the most experienced hearing care professional in Hawai'i, with over 50 years in the profession. As the practice founder, he ensures that the "Ohana" tradition of friendly service and excellent care is always provided. He is a frequent speaker at hearing professional seminars and has been a consultant to numerous hearing aid manufacturers. His booklet, *Coping With Hearing Loss*, has helped countless hearing-impaired people enjoy a better quality of life.



**LisaAnn Tom** was born and raised in Hawai'i, and has been a customer relations manager for Relay Hawaii for 11 years. She considers it a privilege to promote awareness about Relay services that empower deaf, hard-of-hearing and those with speech disabilities, ensuring they are able to lead improved lives. These consumers receive opportunities for greater educational and employment achievement and their everyday life in general is enhanced as a result of advanced relay technologies, and Lisa is proud to represent them.



**Margaret Wong** was born in Hong Kong, moved with her family to Hawai'i at a young age, and attended UH, majoring in Travel Industry. She was the regional director of operations and general manager for several large corporate and incentive travel companies for many years, leaving the travel industry in 1993 to specialize in group health insurance and worksite benefits. In 2006, she entered the Medicare market and in 2010 established the Hawai'i office for the Copeland Insurance Group, USA, becoming their sales and marketing director.

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.

JANE BURIGSA | CHRISTOPHER DUQUE | MARTHA KHLOPIN | SCOTT A. MAKUAKANE  
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**Kalākaua**  
Gardens



## Exceptional Leader, Exceptional Living

**KALAKAUA GARDENS**, Hawaii's newest and most exciting senior living community, is pleased to welcome Jenalyn Caday-Reyes as its new General Manager. Jena is a dynamic leader and visionary thinker with over 15 years of progressive leadership experience in providing top-tier care and services for Seniors.

Jena is vibrant and full of positive energy; and she is passionate about serving seniors. She believes deeply in the remarkable Kalakaua Gardens team and she finds that when people are empowered and trusted, they thrive.

Jena is a dually-licensed nursing home/assisted living administrator and we are thrilled that she brings her unique skillset to Kalakaua Gardens.

Kalakaua Gardens is Hawaii's only monthly-rental Senior Living Community offering Independent Living, Assisted Living and Memory Care with a fully-credentialed Nursing and Rehabilitation Center on site. Unlike traditional CCRC's, which require large, upfront payments, Kalakaua Gardens focuses on month-to-month living options, no long-term contracts or commitments.

Jena explains that she is committed to providing a first-class, age-in-place experience for Hawaii's seniors. "My goal is to ensure that each individual feels safe, comfortable and important - That they couldn't imagine living anywhere else."

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You are cordially invited to Kalakaua Gardens for a personal visit, to try the delicious cuisine and of course for a chance meet Jena. Just call **808-518-2273** for an appointment or stop by anytime! Check us out online at **KALAKAUAGARDENS.COM**

# WHETHER YOU AGE IN PLACE OR MOVE, WE CAN HELP YOU!

Do you have YEARS of belongings to SORT through? Overwhelmed and don't know where to start? Moving into a Retirement Community or Care Home? Downsize & De-Clutter; Let us help!



Helpful tip from our team to you

One trash bag a day, keeps hoard away

Try to fill one trash bag each day. Whether it's for giving away or for throwing, include items that you have not used. Sometimes keeping items will make you spend more unnecessarily. Example, rubber shoes soles tend to become brittle and fall off in time. Rotate the use of your shoes and keep the soles in better shape.

*"We treat you like family"*



## Client Testimonial

Cynthia, Rob, Jon and the other staff at Senior Move Mangers went beyond our expectations to prepare our house for sale. They were compassionate and respectful to us, knowing that items held special memories and assisted us in having those items shipped to family. They were very efficient hard workers. We had total trust and confidence in their recommendations and plan of action. Communication was quick and efficient; they arrived on time; they did what they said they would do and completed each task with attention to detail. They made the process easy and we are grateful.

- C.L. From Honolulu

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# Generations TV Revisited **SPECTRUM OC16**



**Auto Lunch Bunch**  
S1 E13

“Gear heads.” That’s what members of a group call themselves for one simple reason — they’re crazy about cars. Officially known as the “Auto Lunch Bunch,” members from various car clubs around O’ahu meet every first Wednesday at the Waikiki Yacht Club to talk story about cars: new, classic and sport cars ranging from racing to hot rods. You’ll see how the monthly Gear Head meetings give everyone a chance to talk about the latest cars and to reminisce about their old favorites. ■



**Honolulu Quarterback Club**  
S1 E11

Are you an avid sports enthusiast? If you are, you’re in for a treat every week when the Honolulu Quarterback Club meets. *Generations TV* talked to members who all have one thing in common: sports. Whether you are a participant or just a fan, the club provides a great place to meet, make friends and hear remarkable stories from a variety of speakers. Seniors especially enjoy the weekly gatherings at Maple Garden where they have been able to “talk sports” since 1947. ■



**Alzheimer’s Association**  
S1 E10

In a segment hosted by Percy Ihara, we take a look at the local chapter of the Alzheimer’s Association, which helps thousands of family members and caregivers annually to care for patients with the disease. It’s estimated that the 27,000 Alzheimer’s patients in Hawai’i affect the lives of more than a hundred thousand people. Our story also touches on financial problems and the tremendous cost of caring for patients with Alzheimer’s and offers some helpful solutions to ease the burden. ■

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For advertising on *Generations TV*, contact Percy Ihara: **808-234-3117**, [percy@generations808.com](mailto:percy@generations808.com)

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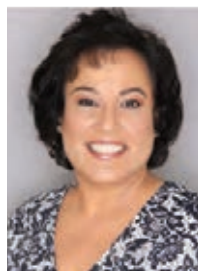


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**Brandy Ching**

Kaiser Permanente  
Sales Executive

**808-291-7366 (TTY 711)**

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If on Maui or the Big Island please call:



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#### WHAT IT DOES

Sonix Therapy Hawaii uses an innovative FDA cleared, Class 1 medical device that produces low-frequency acoustic pressure waves to provide improvement to medical conditions related to pain, inflammation, circulation, nervous system function, and overall cellular health.

This unique technology has been granted three distinct U.S. patents for the treatment of: Circulatory Disorders, Inflammatory Muscular-Skeletal Tissue Disorders, and Blood Disorders. Individual results will vary, but relief can be gained from the first session. There are no known side-effects or contraindications.

#### HOW DOES IT WORK?

Patients seated around a medical device experience a gentle, soothing omni-directional pressure wave that enhances blood circulation, stimulates cells and accelerates the healing process. The therapy has shown to:

- Improve blood flow and circulation by raising nitric oxide levels and dilating the blood vessels
- Enhance mitochondria - the powerhouses of the cell that create 90% of the energy in our bodies - for better cell health
- Strengthen the lymphatic system by removing fluid from tissues, thereby lowering inflammation and swelling
- Relax muscle tension, leading to decreased pain and improved recovery

Medical Disclaimer: These statements have not been evaluated by the FDA, and is not intended to diagnose, treat, cure or prevent disease.

#### Parkinson's Disease

Sonix Therapy has helped me improve my quality of life and has given me hope for relief of the many symptoms of Parkinson's Disease. Since coming to Sonix Therapy Hawaii, my **tremors decreased** from a level 9 to a 4, my **balance was restored**, and **dizziness subsided**. The **drooling stopped**, my **blood pressure** is now at **normal** levels, and I can stand without being concerned about fainting. I noticed improvements in decision making, **mental clarity**, **memory retention**, **restored appetite**, ability to **swallow**, and **increased energy**. I feel **less depressed** and **have regained my old personality!**

Gerald Hayashi, Waipahu

#### Multiple Sclerosis

Sonix Therapy Hawaii has truly been a lifeline! I lived with **extreme pain, numbness, stiffness, spasticity, swelling**, and **overall weakness**. My discomfort often made it nearly **impossible to sleep**. I thought that I would have to manage that discomfort for the rest of my life. After a few sessions, the swelling in my arms, legs, and feet were gone. Sonix not only helped me **recover from the numbness**, but almost **completely erased the maddening pain** that had enveloped my body for years. I was brought to tears when I realized **how much better my life** is minus the pain. I am grateful beyond words!

R. Matsuda, Honolulu



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# The AIP Workshop: Sharing Expertise & Aloha

by Generations Magazine staff

The 12th Aging in Place Workshop held on August 18 at the Ala Moana Hotel brought our readers and their friends and family in contact with *Generations Magazine's* partners in a vibrant atmosphere of sharing and learning. More than 60 exhibitors and 20 presenters informed and encouraged attendees in their quest for knowledge about how to successfully navigate this stage of life. Mahalo to the Hawai'i Lions and Leos of District 50, who welcomed and assisted them!



With attendance high, many of the most popular talks drew large crowds, eager to learn more about the topics.



Presenters who are experts in their field covered everything from keeping fit to caregiving to retirement planning.



Kaiser Permanente's Brandy Ching and her assistant, Sophia.



(L-R) Jackie, Mapuana, Gina, Lisa and Kenny from D50 Hawai'i Lions.



Denise Anderson assisted attendees at the Vacations Hawaii exhibit.

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# New Support for UH-Mānoa Athletes

by Rosa Barker, Generations staff



L-R: Bill Boyd, Executive Chairman of Boyd Gaming; David Lassner, University of Hawai'i at Mānoa President and Interim Chancellor; David Matlin, University of Hawai'i at Mānoa Athletics Director

If you attend any sports events involving the University of Hawai'i's Rainbow Warriors or Wahine, it soon becomes obvious that local kūpuna are among their most avid supporters. From attending home games, to donating to booster clubs, to picking thousands of flowers to make lei for the Women's Volleyball Team (as seen in S1 Ep5 of GTV), Hawai'i's seniors are with the athletes every step of the way.

Another long-time supporter of UH-Mānoa's athletes is a name many of our readers are very familiar with—the California Hotel in Las Vegas. On July 25, the Cal announced a \$450,000 pledge to the Athletics Department for the volleyball court naming rights of the Stan Sheriff Center. A subsequent ceremony was planned for the hometown crowd at a match at the Center itself.

The pledge will be phased over several years, supporting university student athlete success initiatives by providing assistance to student-athletes in the areas of nutrition, cost of tuition, summer school and other preparatory athletic efforts.

That's definitely something to cheer about! ■

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# Need to Work? Need to Earn?

by Carleen MacKay, Co-founder, New Workforce Hawaii

COLUMN



If your answer is “yes” to either question, then here are three immediate actions that will improve the return on your most important investment — YOU!

### 1. Embrace the demands of change

One in 4 of us are over 60 and life expectancy is increasing faster in Hawai'i than in any other state. And if you live to age 65, add 22–25 years—a long time to sit on a white, sandy beach even if you can afford it and the knees still bend!

Go beyond the past, familiar world of “jobs” and rekindle your excitement by looking at new ways to work; ways packed with opportunities for older workers.

### 2. Continue to learn

Combine your anticipated longer lifetime with meeting the fast-evolving new technical demands of work and you will soon see that, from start to finish, a lifetime of learning is a requirement for all generations to embrace.

It's easy to learn and there are countless, affordable and local opportunities available. Want

to know where? Google it! Don't know how? Ask your teenage child or grandchild for help! Furthermore, most keiki can teach you the first steps to embracing everyday skills.

### 3. Know where opportunity favors older workers

The largest percentage of workers over age 55 are earning in new ways beyond the “old” world of jobs. Here are a few of the most obvious ways:

**Job sharing:** Job sharing, or work sharing, is an arrangement where two people are retained on a part-time or reduced-time basis to perform a job normally fulfilled by one person working full time.

**Remote work:** When you work from home; you can work for someone here, there or anywhere.

**Portfolio work:** Balancing a portfolio of talents means using a number of efforts on behalf of many outcomes.

**Phasing:** Rather than abruptly leaving a full-time position at the end of a lengthy career, why not phase out by reducing your work week and commitment over time?

**Freelancing:** Freelancing generally means that you will work when an organization needs you.

As to “how” to adjust to your longer working future... ah... that's a subject for another time. For now, begin your journey by seeking inspiration from a choice that appeals to you. ■

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Caregiver's Heart Hawaii

# A Very Active Centenarian

by Sherry Goya, Generations Magazine



Edward Jurkens, 100 yrs. old

Hawai'i is fortunate to be the home of many centenarians, and I love writing about them. Most recently, I spent time with Edward Jurkens, who celebrated his 100th birthday on December 23, 2017. We planned to talk at his apartment then go to lunch. On the way there, I thought, “Where should I park so I can drive him somewhere?”

Edward was born and raised in Illinois, met his wife, Frances, in the second grade, married in 1944, had three daughters, and he's very proud of his three grandsons, three granddaughters, nine great-granddaughters and one great-grandson.

Edward's memory is so good we chatted about everything, from his college days at Knox College—where he got free tuition as a hurdle and high jump athlete and received his pilot's license before signing up with the Air Force—to retiring from Hawai'i's CINCPAC in July 1968. Since

retirement, he has had some fun and not-so-fun jobs, but found his love was in volunteering: for AARP giving driving lessons to seniors for 22 years, 13 years for the Service Core of Retired Executives, and looking after the “petting zoo” at Waikiki Aquarium. Now, on Mondays, he volunteers at the Pacific Aviation Museum.

He credits his post-retirement longevity to all the walking he did when golfing up through his 90s, walking around Ala Moana and now on the grassy area of his condominium, eating salads, reading a lot, doing Sudoku, and exercising his arms with dumbbells as he watches TV.

For lunch, he walked to and from the restaurant near his condominium, while I scurried to keep up! ■

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# The Stages of a Family Caregiving Career

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

Family caregivers of older adults undergo fairly predictable stages in their caregiving careers. Each stage brings different challenges and requires different kinds of help for both the care receiver and family caregiver.

## STAGE 1: THE BEGINNING

The initial stage of a major illness represents a significant life transition for both the infirm elder and family caregiver, often requiring considerable adjustments in life goals, relationships, daily activities, and routines. Family caregivers may lack knowledge of the illness, impeding future planning.

### What is needed:

- Information on the illness: possible causes, treatment options, expected trajectory
- Emotional support: counseling services, support groups, peer counseling programs. Peer caregivers can share solutions to everyday issues and provide encouragement rooted in empathy.
- Legal and financial planning: durable powers of attorney for asset management and healthcare decision-making; advance directives and wills; financial arrangements anticipating increased medical costs

## STAGE 2: BEING A CAREGIVER

This stage encompasses most of the caregiving experience and includes provision of home care and possible institutional placement.

### What is needed:

- Continued education on the illness or condition and its expected trajectory
- Formal training: classes in direct-care skills (e.g., safely transferring or bathing)
- Home assessments and modifications for safety; guidance in use of relevant assistive devices
- Coaching in behavior management techniques to deal with disruptive behaviors.
- Guidance on preserving self-identity and quality of life for persons with dementia; training on effective communication techniques

- Instruction in both time and stress management; help in setting limits, developing realistic standards, prioritizing goals, avoiding burnout
- Counseling to deal with changing family dynamics, disagreements regarding management of the illness, and conflicts over division of caregiving labor and costs
- Information on available community resources and payment sources and how to access them
- In-home services to help with personal care (e.g., bathing, dressing, grooming); homemaking services (e.g., cleaning, laundry, shopping); home-delivered meals
- Guidance in working effectively with home care aides
- Exercise or rehabilitation programs for both care receiver and caregiver
- Respite care, e.g., adult day care, extended overnight respite programs

## STAGE 3: COMPLETION OF CAREGIVING

During the later stages of an illness, caregivers frequently drop social activities and neglect friendships as they attempt to address the ever-growing needs of their family member. When the elder dies, the caregiver often feels socially isolated.

### What is needed:

- Emotional support to deal with bereavement and loss
- Help in coming to terms with the end of caregiving, an integral part of self-identity for many
- Exploring caregiving in other forms, e.g., volunteering
- Encouragement to re-engage and/or develop new activities to restore balance to a life previously structured by the caregiver role ■

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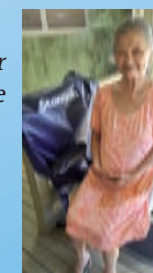
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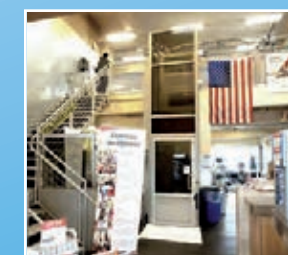
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# CAREGIVING *in the Cycle of Life*

Feature photography  
by Brian Suda

“One of my colleagues once said, ‘There are only four kinds of people in the world: those who have been caregivers, those who currently are caregivers, those who will be caregivers, and those who will need caregivers.’” —*Rosalynn Carter, 1997*

Former first lady Rosalynn was a caregiver herself and she believed that family caregiving is a cycle of life that touches everyone. Here, four people, each at a different point on the cycle,

share their care stories from the heart, offering words of wisdom and points of caution. As you read, consider your journey on the Cycle of Caregiving. Where are you? Are you prepared?

## *Lori & Gerald Lee* –*Beginning Caregivers*

I worked as an elementary school teacher for 33 years and recently retired from the Hawai'i State Department of Education. My husband, Gerald, is still working at Pearl Harbor Environmental Division and plans to retire in a year or two. We have been happily married for 35 years, are empty nesters and have three successful children, Chase, Shelby and Dayne. We love to travel and enjoy new experiences. I planned to have an active retirement volunteering, traveling and, especially, enjoying my favorite hobbies—Zumba and yoga.

A year ago, right after I retired, Dr. Edith Pang called us to report that Pearl “Popo” Lee, Gerald’s mom, was in feeble health. She notified Gerald to say, “Your mom needs someone to care for her, and your mom picked you.” It took us by surprise! Popo was a stay-at-home mother who became a widow seven years ago, and was suffering from diabetes, gout and other physical problems. She has four children: one in San Francisco, one in Japan and two on O’ahu, Gerald and his sister. We were shocked and unprepared but felt a sense of obligation to help because I was retired, and the other siblings were not able to take her in.



### *How did you manage the transition?*

Popo sold her home in Hawai'i Kai and moved in with us a year ago. Being responsible for an elder's health and well-being can be overwhelming. Providing meals on a diabetic and gout diet plan, monitoring her exercise, physical therapy, medications and scheduling her doctor's appointments and social activities are one aspect; preparing our home—installing grab bars, door handles, nightlights and converting a bath to a shower—is another. Adjusting our lives and schedule so that she retains her dignity, feels contented and stays healthy is a challenge. I am happy to say that Popo's health has improved since she came to live with us. She did not eat a healthy diet and wasn't getting enough exercise on her own. Now she has lost weight, increased mobility and her stamina for exercise. Her balance has improved and her sugar levels are good. I think the structure of a daily routine makes her more confident.

### *Is Popo still able to socialize now that she lives in your home?*

Certainly. She is enrolled in senior day care at Hale Hau'oli in 'Aiea. Kathy Wyatt and her staff provide an inclusive “club” that Popo loves, and she has made many new friends. Our family comes to our house to visit her and are learning that Popo and we need to know when they are arriving. They didn't realize that Popo is not capable of scheduling or attending family functions on her own. When they take Popo out for lunch, they need to arrange it with us, so we may schedule accordingly. These little adjustments are expected when an elder has lived decades in her own home, but it takes energy to set new rules without offending people who assume she is in the same condition as years past.

“Caregiving is a work in progress at all times. That is what takes so much energy.”

*Lori, Pearl and Gerald Lee*

### *Where did you find information to train yourself for caregiving?*

Actually, my mom trained me by example when she was taking care of her aging parents. I am very fortunate to have had that experience, and I am not afraid of this vital responsibility. To find local resources for Popo, we look online and get advice from neighbors and friends who are caring for their parents. The resources and advertisers in *Generations Magazine* offer useful information. Every situation is unique, so we are always thinking and trying out new strategies. Caregiving is a work in progress at all times. That is what takes so much energy.

### *What do you see in the future?*

We have barely discussed the future, but if her needs become more than we can handle, we will need to seek professional help such as specialized nursing care.

### *Any lessons learned that you want to share?*

Tell your readers that they cannot anticipate everything. We discovered that TV Parental Controls are essential when Popo accidentally ordered “Baywatch Season 5” and “The Bachelorette Season 2” on my Amazon account. She knows not to give out her credit card number, but somehow she got on Amazon, where purchases are automatically charged to my card! She doesn't even know what “Baywatch” is! You just have to laugh.

Being mindful of each other is very important, too. It's a marathon, not a sprint, and every bit of help counts. Establishing new habits requires conscious patience, such as reminding her to wear fresh clothes every day. Once the routine is working, focus on creating meaningful memories throughout each month. Anticipation of fun events and seeing family and friends brighten every day leading up to the activity too. Your retirement plans might not include some form of caregiving now, but that might be in your future. Don't get blindsided. »



*Popo enjoys activities with her new friends at Hale Hau'oli in 'Aiea.*

### Pat Bemis – Current Caregiver

I have a master’s degree in Nursing Education and I love teaching, and for 45 years I have enjoyed being a nurse. Strange, but caregiving is a bit different from nursing. It’s 24-hour duty that never ends and most of the time you are making decisions alone. Having nursing skills and medical background is a significant advantage, but managing and providing long-term care is harder.

About eight years ago I experienced unusual fatigue. My thinking at the time was that I was “helping” my husband with chores, finances, driving, and medication management but he was doing his own personal care, so it wasn’t caregiving.

One of my closest friends had to inform me that I was really a caregiver! I had eased into it without even knowing.

#### How is your caregiving journey going?

I care for my husband at home, and still enjoy being with my tall, handsome physician. The biggest challenge is doing all the thinking for another adult. He looks the same except for a bit slouched in posture and shuffling steps. But he has difficulty making choices and decisions and problem-solving, and it breaks my heart. His short-term memory loss is at times hard to deal with and causes me to ask God for more patience — almost on an hourly basis. However,

he can still make correct diagnoses when watching medical shows on TV. The brain is a wonder that continues to baffle me.



My husband and I worked together, so I was one of the first to know when he was diagnosed with Parkinson’s disease before age 40. He was young, handsome, brilliant, with lots of energy — a fun person to do fun things with. I was very optimistic about his prognosis, and saddened at the same time. He was an amazing doctor. We married, and he continued to work for 13 more years. We adopted a baby together to add to our blended family to make four daughters.



Pat and Gardner Bemis

#### Did you have any earlier caregiving experience?

I also assist with the care of my mother on the East Coast. After my dad died in 2002, my mom fell into a funk. Previously assertive, energetic and self-assured, she became lost and didn’t know what to do with herself. My family relied on me to help with medical decisions and had I known the symptoms of dementia 15 years ago, I would have done many things differently for my mom. Her father had Alzheimer’s disease too.

When her behavior started to change, I misread it as her being “a Pill.” Not knowing her brain was failing, I was impatient and argued with her. When what she was saying was not matching what she was doing, I began to mistrust her. It was a tough period for us both. I now realize she knew something wasn’t right but she didn’t know what it was. She was afraid to tell anyone and didn’t know what to do. It took much detective work to figure out that what she was telling her doctor and the truth were not the same. Her physician finally diagnosed her with Alzheimer’s

three years ago. Had I known better, I would have gotten her care faster and been more compassionate. When I apologize to her, she says, “I have no idea what you are talking about — so there is no need to apologize.”

#### Is it difficult being on a care team for a loved one who lives on the mainland?

Yes. I am blessed to have two very supportive younger brothers who are helping. My family is on the East Coast and what I have experienced is that “everyone who cares can do something.”

A sister-in-law and nieces picked up Mom’s wash weekly and drove her to outside



While caring for her husband at home, Pat is also part of her mother’s care team along with her brothers. She regrets misinterpreting her mother’s early signs of dementia.

appointments before she went into skilled care. Now, the great-grand kids visit Mom and share her activities, like coloring. My brothers have moved Mom’s belongings several times as she graduated to more intense levels of care. They set up her room the way she likes it. When they visit her, they FaceTime with me so I can actually see how Mom looks. I have been the financial contributor as well as her health care proxy. My retirement savings ran out in 2016 and, last year, all her funds were gone and I had to apply for Medicaid for Mom. I am grateful that we have options, but it is very sobering to see your loved one outlive their financial resources.

#### Pat, what would you have done differently?

My biggest takeaway of caregiving is that I was not prepared. Yes, I had end-of-life discussions with my parents and my husband. But what about the time before the end of life? Both my parents and husband wish to be body donors. That is wonderful, but what about the years of “dependent living” required between now and your ending? I have learned that the journey can be long.

I wish I had stayed employed longer. I miss having an income. For intellectual stimulation, I volunteer, go to yoga twice a week, belong to a sewing group and an art group. I would have gone bonkers long ago if it weren’t for my core group of girlfriends, “The YaYa’s.” They are the best support in the world, not only for me but also for my husband. My joy in life is our granddaughters, who bring unconditional love into our lives and home.

#### Any words of wisdom for caregivers?

My biggest concern is who will pay attention to me should I inherit Alzheimer’s. Who will know the difference between my rational and “not normal” behavior? Therefore, my No. 1 job is to take care of myself. If I do that well, then I can carry out my caregiving responsibilities well too. At the end of the day, I believe that I am doing the best I can for those I love and they truly do appreciate it.

I suggest that all caregivers plan for their own future care. Get information from professionals and seek out resources. Last year, I visited almost all the assisted living facilities in Honolulu to see what they offered and if I would be comfortable there. I am proud that I tackled this eye-opening experience. I want to know what will be available for me and not wait for a crisis to figure out where I will live who will care for me. All I am learning will help me make good decisions.

I also suggest getting involved with AARP. They opened my mind to a whole host of ideas, options and information. I am grateful to be a member. »

“At the end of the day, I believe that I am doing the best I can for those I love and they truly do appreciate it.”

## Jody Mishan – Former Caregiver

I am the daughter of John and Maria Mishan. Without my parents, I wouldn't be here, so I wish to honor that. Every caregiving journey is unique. Mine deepened the love my father and I shared, shaped my character.

### **Tell us when that journey began and about your experience of caring for your father.**

I cared for my father after he was diagnosed with Alzheimer's disease from 1999 until his death in late 2006. My father was not defined by dementia, but by a lifetime commitment to family and career. Dad served as a Navy aviator in World War II in the Mediterranean Circle, flying reconnaissance missions on the coast of Africa. He received the Distinguished Flying Cross for his service. Caring for my father was the best and most important thing I will ever do in my life. I witnessed the true hero that he was, remaining a gentleman and expressing love and grace until the end. Caregiving was a gift and a blessing that changed my life.

Discovering the lack of resources available, I started to advocate for improvements in caregiver support. During this time I served

as public awareness coordinator for Kōkua Mau: Hawai'i Hospice & Palliative Care Organization. They truly understood my caregiving journey.

Assisting a vulnerable loved one strengthens your compassion, courage, strength, commitment, loyalty and patience. Caregivers of family members with dementia ride a roller coaster of anger, depression, stress and exhaustion; I learned that compassion is stronger than negative emotions, and patience is a muscle that can be strengthened. Like characters in "The Wizard of Oz," we don't know our courage until tested. Our brains and hearts will rise to the occasion.

### **Can you share some details of your caregiving?**

Early on, Dad was diagnosed with a mix of Alzheimer's disease and Lewy body dementia, which explained the stiffness he experienced as it



*Jody's father, a Navy aviator in WWII, loved being out in the fresh air, so she incorporated walks in Mānoa's beautiful neighborhood parks into his care routine early on.*



Photograph by John DeMello



progressed. We made the best of the gradual loss of physical and mental ability, developed a good sense of humor, learning to "not sweat the small stuff." We validated him, made him feel loved and treasured, giving him "moments of joy"—important pillars of dementia care.

In those early stages, Dad enjoyed going places in the car and taking walks in Mānoa where we lived. For the last three years, he was unable to move on his own, in need of total physical care. We were able to afford professional caregivers in the daytime, but I was alone with him at night, setting my alarm to get up to turn him in bed and change him if needed. Sometimes I had day shifts too.

### **Do you have any tips for new caregivers?**

I noted things that worked or did not work on my dementia caregiver's journey.

- Seek resources, help, support, anywhere you can get it. It takes patience and time to identify people and services that actually make a difference.
- Be proactive: read books, search online. Join a support group and seek dementia caregiver training.
- Practice self-care in your own personal way — meditation, visualization or exercise. Find anything that brings you joy, even if it's just 15 minutes with a friend or walking.
- If your loved one has memory loss, see a geriatrician or neurologist for an assessment. About 9 percent of conditions causing memory loss can be reversed. An early, accurate diagnosis is essential.
- If they are able, take your loved one for walks or shopping to help them remain a part of the community as long as possible.

### **How did you deal with caregiver burnout?**

Praying for strength and guidance became a regular habit. I also bonded with other dementia caregivers at an Alzheimer's Assoc. support group for poetry and journaling led by Frances Kakugawa.

**"You have to train yourself not to be vigilant anymore, to sleep through the night, to put yourself first and find joy again. It's like PTSD in many ways."**

Regularly talking about my feelings with a counselor made a huge difference! I also found compassion, support and understanding from co-workers at Kōkua Mau. The beautiful love that Dad and I shared gave me strength. It made me happy to see him content and smiling, safe and comfortable.

### **Any regrets or mistakes?**

There were times I lost my temper, which is normal for dementia caregivers. I found myself cussing in traffic, getting irritated when he was not treated well in hospital or rehab. It surprised me that I could get so outspoken and not care what others think. But I was fighting for him and his rights, so it made me ornery. My lack of sleep did not help.

### **Were there any residual effects?**

This is a critical question! It takes years to recover from the caregiving burnout, to grieve and process the experience. You have to train yourself not to be vigilant anymore, to sleep through the night, to put yourself first and find joy again. It's like PTSD in many ways. There should be support groups or counseling for recovering caregivers.

Before becoming a caregiver, I was an audiovisual writer/producer. After his passing, I wrote/produced "The Genius of Aging" public awareness campaign for KGMB TV. I was a coordinator for the first State Plan on Alzheimer's Disease and Related Dementias for the Executive Office on Aging. Now, I am a consultant for UH Center on Aging's Hawai'i Alzheimer's Disease Initiative.

So caregiving for Dad set me on a new career path working on dementia projects with fantastic healthcare visionaries, service providers, aging advocates and educators. Dementia caregivers are now my tribe — people who really care.

### **What caregiver resources do you recommend?**

Explore the Alzheimer's Association classes and services. Attend Positive Approach® to Dementia Care workshops: <http://www.dorothy-colby.com/p/course-descriptions.html>. Locate a Memory Care Navigator on this UH website: <https://www.hawaii.edu/aging/coaproject/hawaiis-alzheimers-disease-initiative/>

Poetry and journaling are one of the most essential and effective healing activities I discovered on my journey. Visit Frances Kakugawa's blog: <https://franceskakugawa.wordpress.com> »

## Carleen MacKay — Future Care Recipient

I was a VP for human resources for high-tech Silicon Valley employees who were making over \$100k annually and losing their jobs. In the industry, it is called “out-placement,” a process by which companies assist laid-off employees find new employment. My book, *Alternative Ways to Work*, helps people manage career change, reimagine their skills, and stay relevant. Another of my 35 books that seniors love is *The Hundred Year Life: juxtapose imagination and facts*. I write about what I do best—embrace the future with joy and gusto. To be honest, I have never considered slowing down by choice or by need. But Percy Ihara tells me that 70 percent of people will require some long-term care at the end of life. Yikes! I need to start planning!

### **You’re so active at 80; do you visualize yourself in long-term care?**

So far, I can take care of myself—always have. Long-term care doesn’t sound like too much fun. But I am going to look into local care facilities and options to see what I might be able to afford.

### **Do you have children?**

Yes. I was a single parent, and all three of my children have college educations—two own their own businesses. I live in an ‘ohana unit in one son’s home, and when I told him about this interview, he said, “Oh don’t worry. We’ll take care of you.” But my kids have done less planning ahead than I have. I do not expect them to bear the whole burden of my end-of-life care—either financially, emotionally or physically. I read that injuries due to falls often end independent living and break your bones and spirit. I need to call my local Aging and Disability Resource Center and get a free fall prevention assessment of my apartment right away.

### **Can you see yourself in the cycle of caregiving?**

Sure do. I cared for my mother in her home when she came to the end of her life. I was a businessperson, so I hired a maid for cleaning and later found a care facility where my mother could be treated, cared for and offered socialization with other seniors. However, I never provided hands-on care, and I don’t expect my kids to do that either. I like to work, be involved socially and do

fun kinds of exercise to keep healthy. However, time—as it does for one and all—is beginning to overtake me.

### **Time is a big issue. Healthy seniors fear they will outlive savings and retirement income.**

Yes; I am proud that I lived prudently in my early years and that I still bring in a little income. But I’ll be honest; my vision is to “die in the saddle,” writing books and giving lectures on the road. I want to keep active late in life, but I just learned that people over 70 could expect to outlive their body’s ability to perform the tasks of daily living, and the odds against dying in the saddle are very high. In case I die long, I don’t know if my savings will be adequate. I need a Plan B that addresses other options to pay for the kind of care I want. My children need to know what my wishes are, too.

### **Some of our readers haven’t done much planning either. What’s your next step?**

Well, I am just getting into *Generations Magazine* resources, which are chock full of useful information for aging in place and end-of-life planning. I’m going to get educated and educate my family as soon as possible. I just found out that I am too old to buy long-term care insurance, so I already missed out on one financial option. I also learned that Medicare does not have long-term care benefits, so paying for care is my primary concern.

I think your readers should share this article with all their neighbors, family and friends who plan to work till they drop. Tell them not to wait



“I want to keep active late in life, but I just learned that people over 70 could expect to outlive their body’s ability to perform the tasks of daily living.”

until 80 to draw up a Plan B. We seniors who work are experts at what we do—and we also have to be experts in planning for long-term care the end of our lives. Better late than never! »

Jody, Pat, Lori and Carleen are at different points on the cycle of caregiving. Where are you? What did you learn from their experiences and tips?

Rosalynn Carter and the original members of Last Acts started a significant movement, and they would be surprised to see professionals in geriatrics, long-term care, homecare, financial planning, reverse mortgages, hospice and adult day care and strategies for aging in place struggling to keep up with demand for their services. The number

of people over 80, cost of care and waiting lists are all growing. The fact is, family caregivers still provide most eldercare.

The common threads in our four caregiving stories are that long-term care is a team effort that requires careful planning. *Generations Magazine* resources offer many professional options for care. Talking with your family and other families on the cycle of caregiving will help you find the best plan for you. ■



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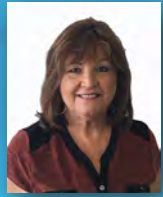
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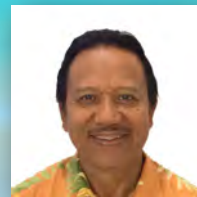
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# When a 'Friend' is Not a Friend

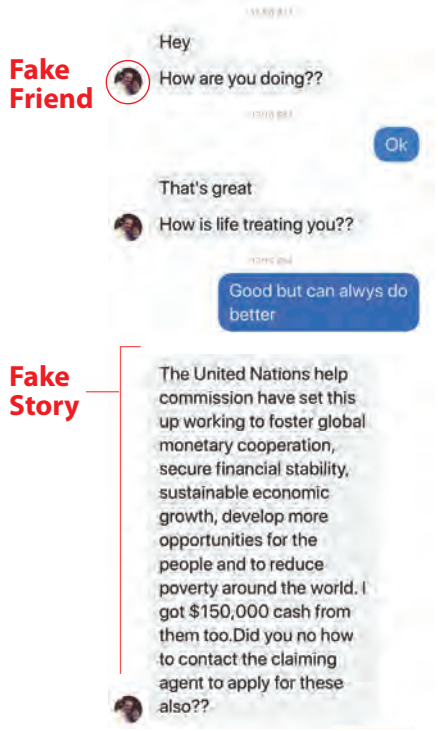
by Christopher Duque, Cybercrime Investigator, DPA

One of the trending online fraud schemes involves being contacted by either friends or relatives via email or through social networking services like Facebook about receiving large amounts of money through investments, a class action lawsuit, or even a random contest drawing.

However, these "friends" or "relatives" are NOT who they claim to be, but online fraudsters impersonating the subject's real friends and relatives. They try to convince the subject that the scheme, whatever it may be, is legitimate and, once doing so, then introduce them to another party to assist the subject in obtaining the funds. Again, this person is just another fraudster in the scam and may even be the same person who claims to be the subject's friend/relative!

The best thing to do in these situations is not respond at all. If it becomes a nuisance, block the sender or unfriend that "friend." ■

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# An Innovative Way to Keep in Touch

by LisaAnn Tom, Customer Relations Manager, Sprint Accessibility

As hearing loss progresses, it often becomes more difficult to understand what is being said over the telephone. While texting on a mobile phone is one solution, the loss of manual dexterity as we age can make that very frustrating. It's disheartening not to be able to communicate easily with loved ones and friends.

This challenge has led to the development of technology that brings together captioning and a telephone. This has become known as the "captioned telephone."

A captioned telephone enables a conversation to be conducted using a built-in screen to display the written words as they are spoken. It can



restore your confidence in communicating over the phone so you can connect with the people you care about, just like you used to. The equipment is simple to use and is available for free in the State of Hawai'i if the applicant meets certain eligibility requirements.

If you have a friend or loved one who has hearing loss and has difficulty understanding on the telephone, encourage them to check out this innovative solution and help them reconnect! ■

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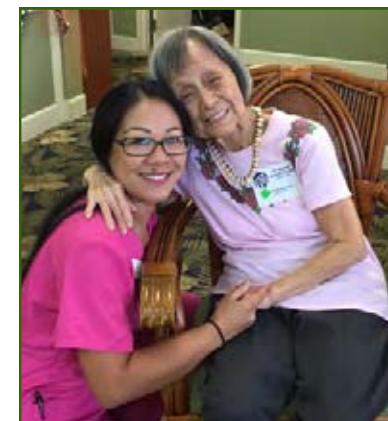
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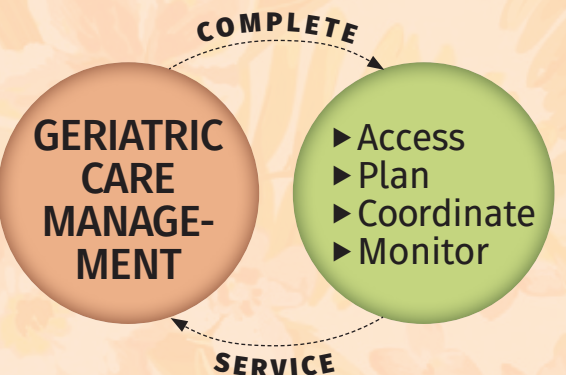
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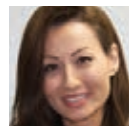


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# Rehab for Breast Cancer Recovery

by Julie Moon, Physical Therapist

October is National Physical Therapy Month and National Breast Cancer Awareness Month. Physical therapy may not be the first healthcare field that comes to mind when someone is undergoing cancer treatment, but physical therapists can play an integral role in promoting a speedy recovery and in assisting a return to previous levels of activity following surgery and radiation/chemotherapy treatments.

Overhead reaching and elevating the arms forward, back and sideways are often affected as one recovers from lymph node resection, chest wall radiation, or breast reconstruction. Early intervention with manual therapy, such as scar tissue and trigger point release, passive range of motion, and joint mobilization help to reduce pain and tightness, and can improve upper extremity mobility and function. Desensitization techniques, such as vibration or rubbing with a textured cloth can help

to treat nerve hypersensitivity. Physical therapy can address additional side effects, such as fatigue, bone and joint pain, osteoporosis, headaches and weakness. Along with building strength and increasing endurance with an individualized program prescribed by a physical therapist, socialization and the release of endorphins that occur with exercise can also help to improve the psychological aspect associated with the diagnosis of cancer.

It's never too late to begin rehab services for cancer recovery. If you have difficulty performing daily tasks, seek out a physical therapist to help restore healthy movement, comfort and function. ■

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# SQUAT—The One Exercise You Should Learn

by Debbie Kim Morikawa, Owner, GYMGUYZ Urban Honolulu

Just think of the tasks you do every day that should involve a squat: getting on/off a chair or toilet or picking up something from the floor.

A “modified squat” is one of the most beneficial exercises to learn. It strengthens the lower body and core and reduces the strain on the knees when done right.

Unfortunately, most people never learn the PROPER way to squat (a squat is NOT the same as a knee bend). To start:

- 1 POSITION feet hip distance apart, toes ideally pointing forward
- 2 SET yourself by pressing the big toe into the ground, push your knees slightly out and keep the knees in line with the ankles and the toes—try to maintain the normal curves in your neck and back and keep your shoulders in line with your hips

3 BEGIN with a “hip hinge” or bow (DO NOT start with your knees) — PUSH your butt back as if sitting on a chair — KEEP your weight and pressure on the big toes and heels

4 KNEES STAY BEHIND THE TOES squatting down— On the way UP, squeeze in your stomach and butt muscles and drive through the heels as you stand



Do 10–12 squats, 3–5 times a day, and soon you'll be feeling stronger and more steady on your feet. ■

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# Improve Your Health with Tai Chi

by Carly Gaffey, Instructor at Nā Kūpuna Makamae Senior Center

Tai Chi, often referred to as “moving meditation,” is an ancient Chinese practice characterized by slow, flowing, low-impact movements and deep breathing. It offers wonderful benefits for any age group and is an incredibly effective and helpful practice for older adults. Potential benefits include:

- improved balance and fall prevention
- relief for arthritis symptoms
- improved blood pressure and circulation
- increased relaxation and stress relief

Tai Chi also taps into the principle of Mindfulness — being able to calmly focus on a single idea, movement, thought, or problem.

The *Tai Chi for Health* program at the Nā Kūpuna Makamae Senior Center in Honolulu, taught by certified instructor Randal Lau, provides a safe exercise designed specifically to meet the challenges of aging. It is open to all fitness lev-

els and abilities, and is a great way to relax, enjoy yourself and improve your health and overall well-being! The class runs Tue. 10–11am and Fri. 11am–12pm.

Weekly kūpuna activities at the Senior Center in the historic pumping station on Ala Moana Blvd. include: Gentle Yoga & Sound Bath, Hula, Qi Gong, Hawaiian Language, Lauhala Weaving, Pua Culture/Lei-Making Class, Hanafuda, Tech Savvy Seniors, Kūpuna Podcasting, and a monthly Farmers Market. ■



L-R: Hiroko McCamey, Hisako MacQueen, Randal Lau (teacher)

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# Healthy Aging and Hearing Loss

by Kona Smith, Owner, Ohana Hearing Care

As we age, our hearing often loses its edge. Clinical research suggests that hearing loss can have a negative effect on some key measures of healthy aging as cognitive, physical and social functioning decline. A study by the National Institute on Aging indicates that people with untreated hearing loss are significantly more at risk of developing Alzheimer’s and dementia.

Hearing loss gradually sneaks up on us. Over time, we adjust and adapt, but even a mild hearing loss can be a source of misunderstanding and failed communication, leading to stress, fatigue and self-imposed isolation.

Modern hearing devices are virtually invisible, comfortable and easy to use. As a result, those with hearing loss are no longer prevented from enjoying the activities that make life more enjoyable, like dining out with friends at their favorite restaurant or being present with family.



The first step in correcting a hearing problem is to have the amount and type of loss measured by a hearing specialist.

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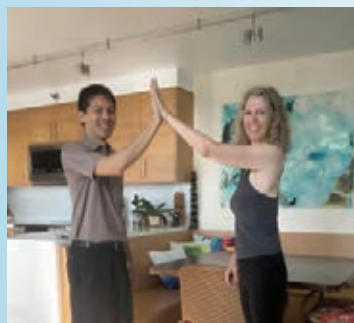
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*I went to Prime PT due to joint pains in my neck, shoulders, wrists, hands, fingers; feet, stiff hips and back. I had been living with all these aches and pains for years, but it was getting worse as the years went by. I didn't know I could do anything 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.*

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## Being a Better Caregiver

by Eileen Phillips, RN, Attention Plus Care



Home healthcare providers are often asked what makes a better caregiver. The answer is that, while many factors come to mind, an interest in learning is high on the list, and essential to a caregiver's progress.

For example, an important role caregivers have is recognizing when an individual's health condition is changing. Those who can reflect and learn from these changes often develop into better caregivers.

Caregiving for a family member can be challenging enough. But whether this occurs suddenly or as a gradual decline in health, caregivers can learn more and better themselves starting with some basic tips:

**1. Be healthy.** Simply put, the healthier you are both mentally and physically, the better able you'll be to pursue and provide care. This means eating healthy, staying active, and getting enough rest. When done consistently, caregivers have the energy to care for others and learn to avoid burn out.

**2. Get help.** Sometimes, caregivers come across situations that are confusing or new to them. Perhaps their loved one is responding differently with their care routine. That observation could mean a condition needs more help from a medical provider. While asking for help can feel awkward for some, it's a great way for caregivers to learn and make connections with what they see.

**3. Take courses.** Look for free or low-cost courses in your area. There are many online courses that

teach everything from caregiving techniques to self-care strategies that can be a part of your caregiving library. Many hospitals, home care agencies, hospice providers, caregiver support groups, and assisted living facilities also offer help in the way of seminars and workshops.

**4. Observe others.** Sharing time with a more experienced caregiver is a great way to learn hands-on skills or another way of doing something. Since each person is different with their own set of circumstances, it helps to learn from others in a similar situation and share experiences.

**5. Support groups.** Support groups can be a life force for caregivers. They provide mental, emotional, spiritual, social, and educational support needed for caregivers to continue doing what they're doing and avoid burnout. Some support groups also provide respite and other resources to relieve a caregiver, allowing them to better reflect and process what is happening to them.

**6. Get rest.** The busier you are the more important and vital rest becomes in a caregiver's life. There is no other substitute for it and no one else can do it for you. Good caregivers make a plan for down time, to recharge themselves, and learn to protect that time from being encroached upon by others.

In healthcare, caregivers are always learning, adjusting their knowledge and skills, and adapting to new information. This occurs even when a caregiver becomes the one being cared for, and experiences things from a new perspective. By continuing an interest in learning new things and being flexible, a caregiver can better themselves and the quality of life for others. ■

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## From a Patient's Point of View

by Mapuana Taamu, Certified "Positive Approach® to Care" Trainer



Welcome to My World

Let this confuse you for a little bit.

I mean what I say, but I am not saying what I mean.

I'm here. Yes, I chose to be here. Maybe not specifically here, but you've found a great place for me.

I don't want to burden you, any of you, with my newfound and progressing needs. That was never my wish for you four.

I don't know the right words to use to express myself in a way that you will understand.

And when I try, I mean what I say but it's not exactly what I mean.

This is difficult for me and I bear witness to the troubles I bring for you. Don't be fooled, I am well aware of you.

We sit, in silence I may add, as you dwindle away on your small computer.

What you're telling me is "my body is with you, but my mind is elsewhere." Don't come if that's the case.

I'm human, and I feel things.

Don't make me feel like the burden I know I am.

You don't have to come if our visit is meaningless. It does take a toll on my emotions.

Yes, I may forget. But guess what...

A person tends to forget what was said.

They forget what was done. But they never forget how you made them feel.

Because I am here, of course I would like you to come. But you don't have to.

Do not make it an obligation. Because then, we both lose.

Just know that I love you. And that will never change.

You will always be my babies.

People living with dementia (PLWD) have challenges with verbal communication: language comprehension, speech production, and vocabulary. But they are not unconscious to what is going on around them. Even as the brain declines, emotional intelligence is preserved. PLWD take in data visually rather than auditorily and react to what they think is happening. As caregivers we must remember that PLWD are really doing the best they can with the abilities they have left.

Try not to expect them to be the way they used to be. Accept them for who they are now and who they're becoming. Promote independence by encouraging participation in meaningful activities. We all want to feel "of use" in this crazy world and PLWD are no different. ■

The feelings they may find hard to express are captured in this poem, inspired by a dementia patient.

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# Keeping Seniors Happy, Healthy & Strong

by Carlene H. Ebisutani, RN & Administrator, Aiea Heights & Waialae Senior Living

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- **What is the routine of their daily life: eating, sleeping, exercising, etc.?**
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- **Does the facility encourage participation in activities, like handicrafts, created around the residents?**
- **Do residents' bedrooms have a TV so they don't have to watch it with others?**

Many facilities may have "respite" care to see how they would like living there. Let them make the decision for their happy, healthy and strong life. ■

Placing your loved one in a residential care home takes a lot of research. On your visit to the care facility, observe these few things:

- **Are the staff and residents happy and engaged with each other?**

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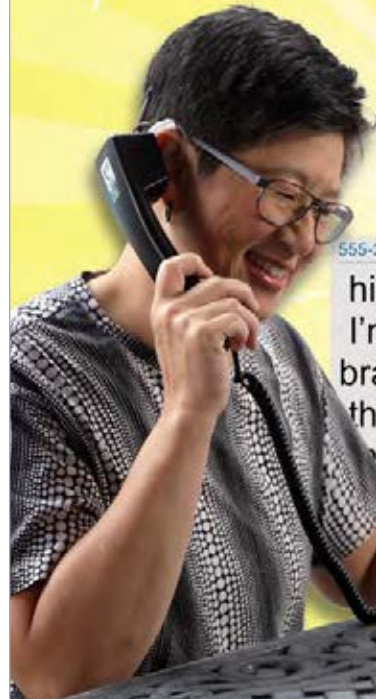
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# Medicare News!

by Martha Khlopin, Medicare Radio Host

According to Kathryn Coleman, Director at the Centers for Medicare and Medicaid (CMS), a final rule issued in April 2018 has redefined the “primarily health related” supplement benefit definition. As a result, CMS expects Medicare Advantage plan sponsors to begin offering services for enrollees needing assistance with Activities of Daily Living (ADL) or Instrumental Activities of Daily Living (IADL). Plans are not required to provide any of the services and restrictions may apply, but it is a first step toward utilization of Medicare insurance for long-term services. That’s great news for caregivers of Medicare beneficiaries on limited incomes who did not make provision for non-medical care as they age. The list below details possible options resulting from CMS’s new ruling. This list is not exhaustive.

- In-home support for individuals with disabilities and/or medical conditions needing help with ADLs and IADLs

- Respite care for caregivers from a personal care attendant or short-term institutional care
- Stand-alone memory fitness benefit
- Non-Medicare-covered home and bathroom safety devices and modifications to prevent injuries
- Transportation to/from doctor visits, the pharmacy or physical therapy with a health aide
- Over-the-counter items not covered by Medicare or prescription drug plans

Whether Medicare Advantage plans implement any of these services in 2019, or beyond, there will be a growing interest and high demand for long-term services and support as Medicare enrollees age. ■

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# Volunteering Across the Generations

by Rosa Barker, Generations Magazine

Volunteering is a popular antidote to feelings of isolation that can occur as we age. Here are two programs that enable seniors to share their time and skills with younger generations.



## Foster Grandparent Program

If you are aged 55+ and can work a minimum of 15 hours a week, you can apply to be a Foster Grandparent volunteer with the Dept. of Human Services. There are certain health and other requirements.

As a Foster Grandparent volunteer, you’re a role model, a mentor, and a friend. Serving at educational institutions, you help set a child on the path toward a successful future. ■



## Encore: Gen2Gen

Child and Family Service (CFS) has served the needs of vulnerable populations in Hawai’i since 1899. In partnership with a national nonprofit, Encore, CFS offers many ways for volunteers aged 50+ to support that important work.

Volunteer coordinator, Encore Fellow Kevin Henry, can find a place for you no matter if you have only a few hours a month or if you feel you don’t have any special skills. Doing inventory at a donation center or mentoring about financial literacy are just two examples.

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# How to Figure Your Payment Date

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

Social Security benefits are paid each month. Generally, new retirees receive their benefits on either the second, third, or fourth Wednesday of each month, depending on the day in the month the retiree was born. In general, here's how we assign payment dates:

Day of the Month You Were Born	Social Security Benefits Paid On
1st-10th	Second Wednesday
11th-20th	Third Wednesday
21st-31st	Fourth Wednesday

There are exceptions. For example, children and spouses who receive benefits based on someone else's work record will be paid on the same day as the primary beneficiary.

For others, we may issue your payments on the 3rd of each month. Among other reasons, we use

that payment date if:

- ✓ you filed for benefits before May 1, 1997;
- ✓ you also receive a Supplemental Security Income (SSI) payment; or
- ✓ your Medicare premiums are paid for by the state where you live.

Those receiving SSI payments due to disability, age, or blindness are paid on the 1st of each month.

If your payment date falls on a federal holiday or weekend, expect to receive that month's payment on the weekday immediately prior.

An easy-to-read schedule can be found at [www.ssa.gov/pubs/EN-05-10031-2018.pdf](http://www.ssa.gov/pubs/EN-05-10031-2018.pdf) ■

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) | [www.socialsecurity.gov](http://www.socialsecurity.gov)

# Workplace Insurance and Medicare

by Margaret Wong, Sales & Marketing Director, Copeland Insurance Group

One question that is frequently asked by people about to turn 65 who have health insurance through an employer is:



*"Do I need to enroll in Medicare?"*

Good question! If you or your spouse are still working when you turn age 65 and have insurance through your employer you may consider delaying Medicare Part A and Part B until you retire **if you have Creditable Coverage**, which means coverage as good as Medicare.

Or you can choose to elect your Part A, which is premium-free, and delay Part B until retirement. Depending on the size of the group, one plan would be primary while the other would be secondary.

The first step is to contact your (or your spouse's) HR Department to make sure that your current coverage is creditable and find out how it will work with Medicare before you make your decision. When coverage through your employer ends you will be provided with a Special Enrollment Period that lasts for eight months, in which you will want to sign up for Medicare so you will not incur a penalty.

Another step you might want to take is to contact a licensed, experienced agent to assist you in researching the Medicare Advantage Plans, Medicare Supplement Insurance and Prescription Drug Plans that are available in your area. ■

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## Hiring a Private Caregiver Can Be Tricky

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



When hiring a caregiver, you may be tempted to try to make the process as simple as possible by treating the caregiver as a “private contractor.” You tell the person “I will pay you so much an hour, and you deal with the IRS and the State when it comes time to pay taxes.” After all, taking on the responsibilities of withholding taxes (and then paying the taxing authorities), buying Workers’ Compensation insurance, paying Social Security and Medicare tax, and all the rest, can be a real pain. However, the IRS and the State will take the position that the caregiver is an “employee,” that you are an “employer,” and that all the legal obligations that attach to those labels are applicable to your situation.

**IRS Publication 926** gives very helpful guidance to those hiring household employees, including caregivers. Go through that publication, which can be found at <https://www.irs.gov/forms-pubs/about-publication-926>, and consider all the questions it poses, several of which might surprise you. For example, can your prospective caregiver legally work in the U.S.? How do you verify that, and what records must you keep to prove that you satisfied your obligation to verify the caregiver’s status? You can find all the resources and forms you will need for that on the **U.S. Citizenship**

and Immigration Services website [www.uscis.gov/i-9-central](http://www.uscis.gov/i-9-central) or call 800-375-5283.

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

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

The bottom line is that you should never hire a caregiver without carefully considering your legal responsibilities and potential liabilities, and making sure they are addressed. Ask your trusted advisors — your CPA, your lawyer, and your insurance professional — for guidance, and check out the resources cited above. You will be glad you did. ■

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## Educating Adult Children About Saving

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

Many parents, in addition to planning for their own future, care deeply about helping their children find their financial footing as they enter adulthood. Having spent decades building up their nest eggs for retirement, they recognize the power of long-term financial planning and hope their children will capture the same benefits by starting to invest while they are young. Convincing someone just starting off in their careers to set aside money for retirement — which to them, may seem like light years away — can be a tough sell. But, initiating the conversation in a respectful and educated manner may eventually compel them to make it a priority. If you’re a parent looking for guidance in this area, consider the following discussion pointers.

### First, recognize the challenges young professionals may face

Those starting their career often face two challenges in establishing their nest egg. The first is feeling that they have all the time in the world to save for retirement. The second challenge is that young adults are balancing numerous priorities with their newfound financial independence. Acknowledge and be realistic about these hurdles, even as you make the case for setting aside money for retirement.

### Then, outline the key reasons for making retirement savings a priority

**1) Retirement may come sooner and last longer than they may think.** The average American can spend any time between a few years to over 40 years in retirement. And while some retirees choose to continue earning a paycheck, the majority are relying on their savings to cover expenses. This means the costs to live the way you want in your later years — traveling, pursuing your hobbies, engaging with family — can easily surpass one million dollars.

**2) They will likely balance financial priorities throughout their lives.** Learning how to manage priorities and save for multiple goals at the same time is a valuable skill. Deciding to be thoughtful about saving, investing and spending money

today can help young professionals set a strong financial foundation as their income grows.

**3) Young professionals have a huge advantage in saving: time.** A modest amount saved over several decades has the potential to grow into a significant sum due to the power of compound interest. Consider sharing the following example:

Imagine if you saved \$100 per month beginning at age 25, which is the equivalent of a little more than \$3 per day. If the money was invested, earning an average annual return of seven percent, the savings would amount to nearly \$367,000 by age 70. Now, suppose you waited until age 35 to start your retirement fund. If you invested \$200 a month, still earning seven percent per year, your savings would grow to about \$355,000. That’s still impressive, but it required you saving twice as much money per month than if you began ten years earlier.

**4) They control their own destiny, but they can learn from your successes and mistakes with money.** As adults, your children are ultimately responsible for saving for their retirement. But, chances are, they could stand to benefit from the wisdom you’ve gained from decades of saving and investing. Opening up about your experiences — both smart money moves and missteps you’ve made over the years — may help them capture opportunities and avoid mistakes as they work to build their nest eggs.

If you or your child would like assistance crafting a retirement saving strategy, reach out to a financial advisor. Together you can find a way to balance the items most important to you. ■

MICHAEL W. K. YEE, CFP

1585 Kapiolani Blvd., Suite 1100 Honolulu, HI 96814  
808-952-1222, ext. 1240 | [michael.w.yee@ampf.com](mailto:michael.w.yee@ampf.com)

Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Private Wealth Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 31 years.

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## Tension over Intention

by Stephen B. Yim, Attorney at Law

It is not just families who disagree about the interpretation of legal documents. There seems to be tension among estate planning attorneys in regard to recommending that clients write down their heartfelt intentions to accompany those documents. Many lawyers believe that it is the form that is most important — that the written legal language will communicate their client's heartfelt wishes. Others believe that, no matter how carefully written, the form alone cannot transfer intention.

This is particularly true of discretionary trusts. Although the Trust provides the legal power for the Trustee to act, it usually does not state the maker's underlying reasoning or intention of how the client would like to see their assets spent.

In his book *Borrowed Narratives*, Harold Smith tells us that making the personal statement in story form is better remembered and more per-



suasive than a sterile legal document. He further states that putting one's thoughts in writing slows it down for the reader so that they can better understand the maker's meaning.

Please make sure, when you are working with your estate planning attorney, that your underlying intentions for making the trust are clearly defined. This can make all the difference. ■

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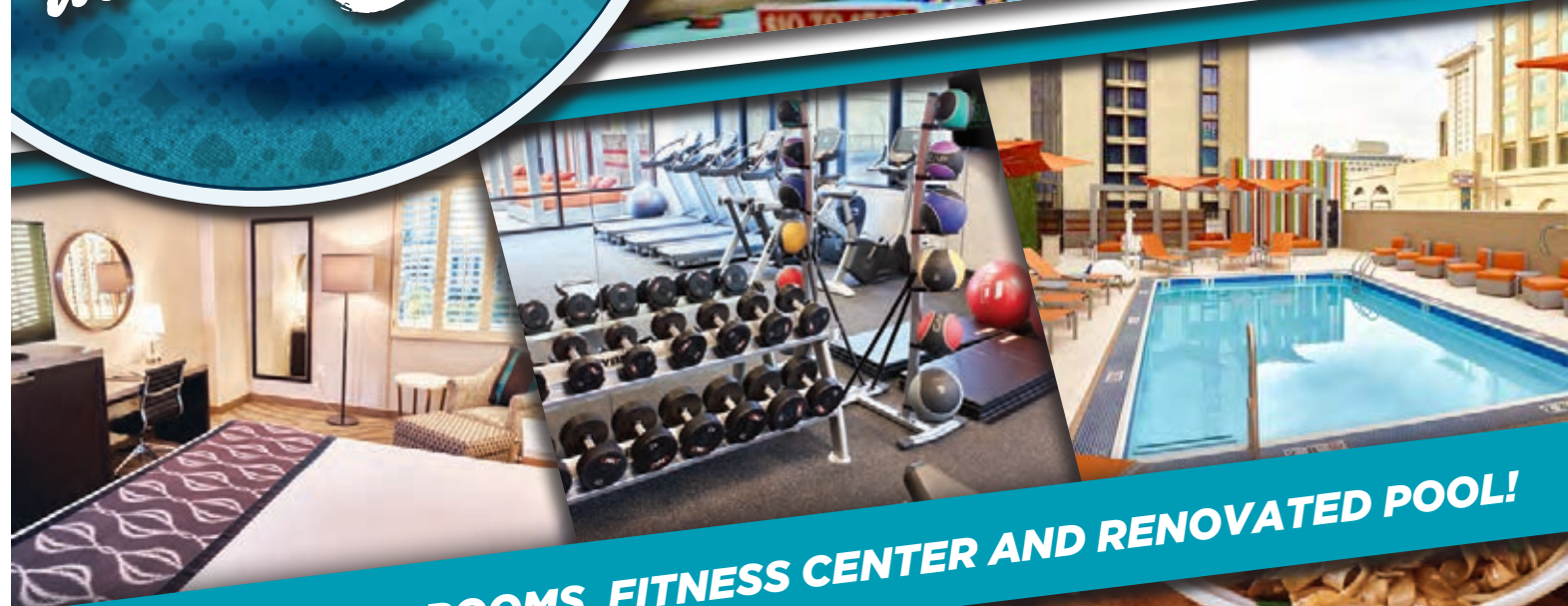
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## Lottery/Sweepstakes: An Overview

by Scott Spallina, Senior Deputy Prosecuting Attorney

If I were to open a crime college, a place to learn the fine art of thievery, one class that would assuredly be on the curriculum would be Advance Fee Frauds, commonly known as sweepstakes and lottery frauds. This con involves the victim being told the lie that money is coming their way (usually from lottery winnings, insurance refunds or inheritance) but a fee/tax/processing charge has to be paid first to receive it. This one scheme is responsible for more money being stolen in Hawai'i than any other crime.

According to the Better Business Bureau, nearly 500,000 people have reported this fraud to various enforcement agencies in North America from 2015 to 2017. In that time, funds lost totaled \$344,414,685. However, studies have shown only 1 in 25 cases are even reported to the police.

These scams tend to originate outside of the U.S., mainly in countries such as Jamaica and Costa Rica. Losses to fraud in Jamaica in 2015 (those that had been discovered) amounted to over \$38 million. Money that resulted from these scams has been used to buy guns and drugs within Jamaica. In fact, so much money is being made in Jamaica from this scam, that organized crime has dramatically increased, resulting in deadly gang wars between rival fraud groups spilling out onto the streets. As a result of these problems, a State of Emergency has been declared for Jamaica.

Countries such as Jamaica and Costa Rica both have large English-speaking populations, which is

effective when speaking to potential victims. They claim they are from somewhere within the U.S., giving a false sense of security to victims, and slowly convince them they are not being scammed.



Costa Ricans tend to use Voice Over Internet Protocol (VOIP), also known as internet phones, which give them the ability to change their area code. They often claim to be from a government agency to give potential victims a false sense of security when providing payment for taxes, fees, transportation, and/or security, for their "winnings."

Operations in Canada, Israel, Spain, and the Philippines have been linked to these sweepstakes/lottery scams, too. They tend to "spoof" phone numbers, resulting in area codes that appear to come from within the U.S. — Las Vegas or Washington D.C. area codes are often used.

The takeaway from all this is people need to realize that there is no "free lunch" and they are not lucky enough to get something for nothing. As I explained in the Oct/Nov 2017 and Dec/Jan 2018 issues (online at [www.generations808.com](http://www.generations808.com) under "Wisdoms"), a person in Hawai'i has a ZERO percent chance of winning the lottery. Too many people have fallen victim to this scam and have fueled crime and violence all over the world. ■

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