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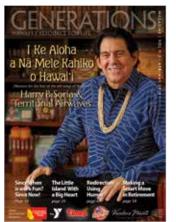
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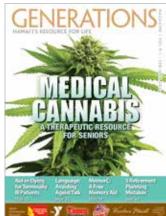
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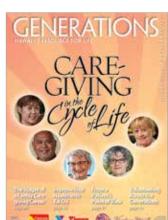
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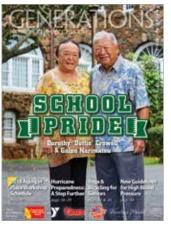
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am happy to bring this issue's cover story to our GM readers, as City Mill has been one of my favorite stores for as long as I can recall. I can remember going there to **L** buy a desk for my condo when I was in college, fixtures to fix my bathroom when I was in my 20s, a credenza for my TV in my 30s and recently to buy fertilizer for my wife's flowers and my Christmas tree.

Like you and most of Hawai'i, we love City Mill—and as the story says—they really love Hawai'i!

I think key to City Mill's success against the big box stores is the understanding of community cultures, great service, respect and compassion for their customers, and utilizing one of the biggest demographics of Hawai'i's available workforce—our retirees.

Thank you, Carol and Steven, for allowing *Generations Magazine* to tell your story of role-model success, and help you and your customers celebrate 120 years in Hawai'i.

Check out pages 10 and 11 for the schedule of our upcoming, free-to-the-public, 13th Annual Aging in Place Workshop at the Ala Moana Hotel. Attendee tips: Bring a friend/relative and plan to stay all day for 19 different workshops in morning and afternoon sessions. No RSVP is required. There is a lot of parking in the area. Food is not available at the workshop, so pick up a snack or lunch at the hotel or mall. If you have any questions, call us at 808-600-4383.

If you are approaching your 40s or 50s, this is the time for you to be proactive because you are in the midst of the "Longevity Revolution." We will be living longer than ever before in human history, so we need to start planning now for 30-plus years of retirement and possible long-term care. And if you are worried about your parents and/or kids, or currently taking care of either, this is a must-attend workshop for all families.

And don't forget to go to our www.Generations808.com website where we have a bounty of information on our resources page, which includes all our past radio and TV shows (to watch again). If you missed any issues of Generations Magazine, they are all accessible on our website.

Lastly, we welcome Melissa Mainz to our professional and caring GM staff. Serving as our new associate editor, she comes from 20 years in television where she wrote and produced news, stories and events throughout Hawai'i. Look for Melissa at our coming events and group meetings as she strives to meet you and listen to your stories and concerns in order to help Generations Magazine further explore the issues that are important to our kūpuna community.



Aloha!... and Live well!

Percy Ihara, Editor/Publisher

Answers: Word Search, pg. 62

PERCY IHARA Editor/Publisher

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Who's Behind Generations Magazine?

ur 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:



Coauthors: PAMELA CUNNINGHAM & CHARINA MASATSUGU. Pamela has been with Kaiser Permanente in the Medicare since 2016 in Product Strategy and Implementation and in her current role as the Medicare sales manager since 2018. She has worked in the healthcare field for the past 30 years. Charina joined Kaiser Permanente as an account manager in 2009 before transitioning to the Medicare line of business. In her current role as a Group Medicare Retirement consultant, she provides Medicare education and employer consultation on retiree health plan options and strategies.



DEBBIE CABEBE is MEO's chief executive officer. She is a nationally certified Results Oriented and Management and Accountability trainer and a certified senior professional in human resource management with over 25 years experience. Debbie is the immediate past president of the Maui Nonprofit Directors Association and is active with the Society for Human Resource Management Maui Educational Foundation. She volunteers with numerous organizations, including several ministries at Saint Theresa Church in Kihei, Maui.



STANLEY FUJII grew up in an A'ala tenement building where his tailor parents worked in the front. After graduating from Farrington, he was drafted and served in the Korean War. Following discharge, he graduated from UC Berkeley and worked for the NCIS. He returned to Hawai'i in 2001 to enjoy retirement. He lives with his wife in Honolulu and has four daughters. "Beiju," who celebrated his 88th birthday this year, fills his days internet surfing and playing the harmonica.



KEELY ANN KALAMA-LAKEY, MS, has been writing about healthcare for more than 25 years. As a communications director, Keely worked with Hawai'i's healthcare providers to improve their practices and the overall network of care. As a freelance writer, Keely's work focuses on helping patients and their families better navigate the healthcare system and take active roles in their own care. She is a married mom of three boys and cared for her parents' during their final years.



STEVEN KAWAMURA moved to Hawai'i in 1974 and has been married for 40 years to Catherine. They have three grown children, one daughter-in-law, one son-in-law and five young grandchildren. He retired from the federal government after 37 years. And now, he is serving the Lord full-time. Steven's goal is to live out his calling here on Earth and is thankful that the Lord has a better retirement plan than the federal government.

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 BURIGSAY | CHRISTOPHER DUQUE | ROSE GALERA | MARTHA KHLOPIN | SCOTT A. MAKUAKANE CHEF MICHI | JULIE MOON | KAI MORIGAWARA | MARGARET PERKINSON | EILEEN PHILLIPS KONA SMITH | SCOTT SPALLINA | MAPUANA TAAMU | MICHAEL W. K. YEE | STEPHEN B. YIM



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GENERATIONS HAWAI'I'S RESOURCE FOR LIFE

The 13th Annual Aging in Place Workshop

		HIBISCUS ROOM	GARDEN LANAI	PAKALANA ROOM
AM Session	8:30 – 9:15	"Happy Aging" with a Plethora of Resources Kathy Wyatt Hale Hauoli Hawai'i	Building Wealth Through a 1031 Exchange Kent Leong Keller Williams	Learn About All the Medicare Benefits Ed/Travis Motosue Financial Benefits, Inc.
	9:30 – 10:15	Get Extra Help With Medicare Margaret Wong Copeland Insurance	Declutter & Age in Place Cynthia Arnold De-clutter Hawaii	Social Security — Securing Today & Tomorrow Jane Burigsay Social Security Admin.
	10:30 – 11:15	3 Secrets From Smart Families During Aging & Dying Annette Pang, Family Caregiver Coach	Straight Talk on Retirement Planning Terry Lee, President & CEO Lee Financial Group Hawaii, Inc.	Understanding Medicaid for Long-term Care Cassandra Stewart MedData
	Mid- Day Break	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)
PM Session	11:30 - 12:15	"Happy Aging" with a Plethora of Resources Kathy Wyatt Hale Hauoli Hawai'i	Building Wealth Through a 1031 Exchange Kent Leong Keller Williams	Learn About All the Medicare Benefits Ed/Travis Motosue Financial Benefits, Inc.
	12:30 – 1:15	Get Extra Help With Medicare Margaret Wong Copeland Insurance	Declutter & Age in Place Cynthia Arnold De-clutter Hawaii	Social Security — Securing Today & Tomorrow Jane Burigsay Social Security Admin.
	1:30 – 2:15	3 Secrets From Smart Families During Aging & Dying Annette Pang, Family Caregiver Coach	Straight Talk on Retirement Planning Terry Lee, President & CEO Lee Financial Group Hawaii, Inc.	Understanding Medicaid for Long-term Care Cassandra Stewart MedData

Saturday, August 17, 8:30am-2:30pm Ala Moana Hotel *No Reservations Required For information, call 808-234-3117

































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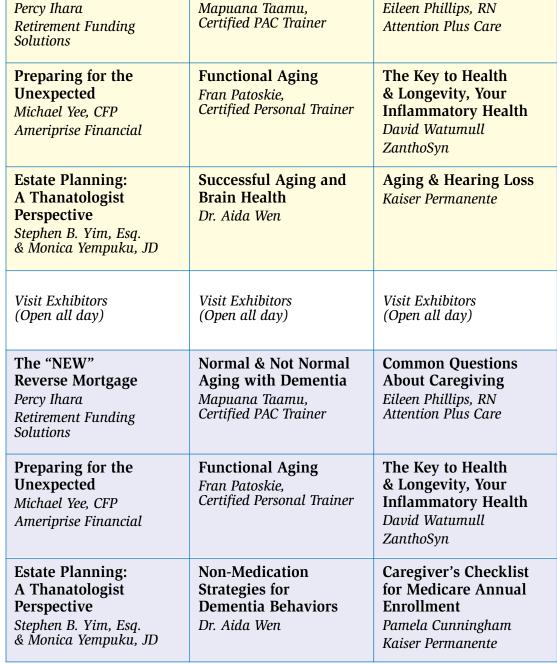
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The Longevity Revolution

by Percy Ihara, Editor/Publisher

Tt's called the "Longevity Revolution" as our world's population is getting older. We all know that we are living longer these days; however, when you think about the history of humanity, we have never lived this long at any time in the past. In the United States, we have more people over the age of 65 than the whole population of Canada. Its unprecedented, daunting and challenging—all at the same time.

Researchers who have been studying this aging phenomenon tell us that we have someone on this Earth right now who will live to 120 and probably even longer. The fastest growing numbers of the aging are the 80-plus age group—that's not even counting the baby boomers just yet. We are simply living longer than ever before and living to 100 will be our new norm. According to Aging Guru Dr. Ken Dychtwald, "We're not only living longer, we are staying older longer than ever before."

Hawai'i is the healthiest state with the longest life expectancy (average around 81 to 82). Going forward in the next 10 to 20 years, we will push these statistics even higher to nearly 90 years of age. And that's if you think you are average. What's next for our kūpuna in Hawai'i?

Baby boomers are leading the way in changing aging in this world as we see it. Boomers are the ones who will challenge ageism, bring more into our world with the use of technology, improving

and demanding better caregiving services, fighting elder abuse and creating the new normal of our aging process, redefining what "old" means.

Lastly, most people in our country and Hawai'i think Medicare will pay for long-term care services and the cost of dealing with Alzheimer's care. The fact is Medicare won't cover those services.

We at Generations Magazine, GM Radio/TV shows, our social media platforms, and including all our workshops, promote active aging and the need to start planning your long-term care needs going forward—from this day onward.



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Generations TV Revisited





O'ahu Farmers Markets **S2 E6**

Our Generations TV crew visited one of the many farmers markets on O'ahu and found that they are not only great places to buy fresh local produce, but they are also places where seniors can find products that can actually help fight conditions that plague older citizens. You'll meet vendors who supply products that can help improve balance, strength, memory and attention. From locally grown chocolate to nutrient-rich super foods like leafy-green vegetables, farmers markets can be a onestop shop for healthy living. ■



Melveen Leed **S2 E8**

One of Hawai'i's musical living treasures is a woman whose talent has touched the hearts of thousands—if not millions—of people in Hawai'i and around the world. Melveen Leed is still enjoying a career that has spanned over five decades. She's produced 17 solo albums, has won the Nā Hōkū Hanohano award for Best Female Vocalist five times and has sung all over the world, including the stage of the Grand Ole Opry. You'll meet one of Hawai'i's consummate performers.



Florence Frisbie **S2 E9**

In this episode, you'll meet a kūpuna who is not content sitting around watching time pass by. Now in her late 80s, author Florence Frisbie, better known as "Johnny," has no idea what it's like to be an "old woman." She has jumped out of airplanes, bungee jumped, has gone scuba diving and sailed around French Polynesia. She no longer climbs coconut trees but she's still an inspiration to her generation and it all started with family friend James Michener.



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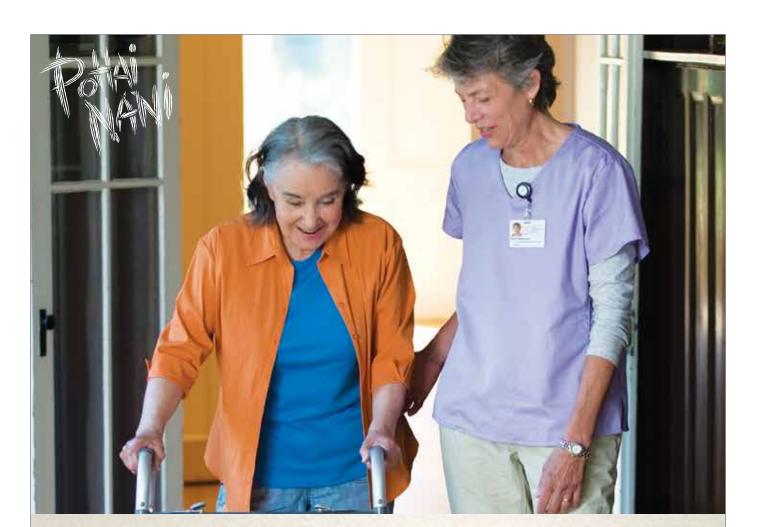
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Fun Times at the 2019 Senior Games!

by Sherry Goya, Generations Magazine

or over 30 years, the City and County of Honolulu have run its "Senior Classic Games" at the Halawa District Park. Games were held in the gym and on the softball fields on March 21. *Generations Magazine* provided the medals in two age groups. As in the past years, Herbert Yasuhara, the founder of these games which brings the city's senior clubs together, was in attendance. He and all who attended had a great time!

For more information on future Senior Classic Games, contact Randy Yasuhara at 808-768-3045.

















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WORK: A New Proposition for Boomers

by Carleen MacKay, Emerging Workforce Expert

or most mature employed **→** people, work was considered having a job with one or two companies in a working lifetime. Now retired, many may still have debt; few have the savings to take them through their remaining years.

Countless mature workers believe that just one more job, perhaps much like the one they just left, is all they need to secure their futures.

Unfortunately, those jobs may no longer exist or they may have been completely reframed so that they are no longer a possibility for most mature workers. However, key pieces of the job they once held are likely to be important to employers and/or clients as organizations struggle to do more with less in order to remain competitive and successful.

The boomer dilemma is realizing that the previous slow march to the future is now a race to understand and adapt to meeting unprecedented problems with a new game plan. The boomer proposition: New strategies and new options - not old tactics and old jobs—that are the order of this new day. Adaptation is the key.

Instead of thinking of work as your next job, think of work as your contribution to both your community and your wallet!

Here are a few ways to reach for viable, nearterm income through work that matters.

Work from home. Almost 2 million Americans (including many thousand in our beautiful islands) have embraced the idea of working from the comfort of their home office or couch. It is a strong recommendation for people seeking to increase their work-life balance. Google the term and be amazed at how many opportunities are presented.



Consider freelancing. Up to 40 percent of new opportunities within today's organizations will not be fulltime. These flexible opportunities are often perfect for mature, independent workers who market and deliver their own unique services when and as needed at their own choice.

Create a portfolio. Some have success by putting together short-term contract or part-time work in order to develop and ensure a balanced flow of income from multiple sources.

Note that nowhere in our suggestions is the word "consultant"—an old word that has become synonymous with someone offering high-priced advice. Instead, refer to yourself according to what you do.

And no matter what you end up doing, there are a lot of options for life after retirement. A great place to start is asking family and friends. There are a lot of jobs and opportunities, once you realize there's a new way to work.



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'I've Never Been Old Before'

by Steven Kawamura

've never been old before so this is a new experience for me. After retiring from a ▲ 37-year career, I found myself adrift. What should I do now? The days seemed very long as I pondered what I should fill them with. Life looks very different when you remove yourself from the "working world." You feel as though you are invisible when you are with other people.

"What do you do?

"I'm retired."

"Oh. What did you use to do?"

Already you begin to feel as though life is now passing you by—at least in the eyes of others.

The next phase in this process of aging out of the working world is to rethink whether you should have retired or not.

"Maybe it was too soon. Maybe I should have kept working."

This definitely did not help me in adjusting to the life I am now living.

Finally, I realized there was no turning back. I needed to face what was ahead and make the most of it.

Now that you are not part of a work community, you can feel isolated. Well, I've always heard that if you want a friend then be a friend. Maybe it was time to try this out. As I began taking the initiative and making lunch appointments, I found that others were going through the same experiences as I was. This shared feeling made me feel better.

Then I began to hear about different activities available during the week for retirees—but nothing sounded good to me. Then I heard about something at our church that was open to all. You didn't need to attend our church or even go to church at all, so I decided to try it out. It turned out to be just what I needed.

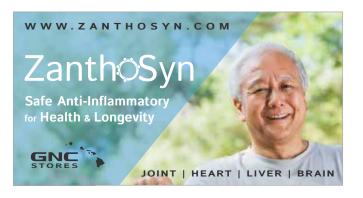
Joy Fellowship meets every Thursday from 9 am to noon and is open to non-church or otherchurch seniors. It is a well-planned time that includes a variety of activities—crafts, singing, sharing, exercises, a short message of interest—



to keep people involved and entertained. The morning ends with a healthy lunch.

There are also special events during the year, such as monthly visits from the Kalihi Union Church Preschool (it's great to see seniors and children together), a day trip to Ho'omaluhia Botanical Gardens (includes a ride in a school bus, unless you drive) and a Senior Olympics usually held during the summer. Currently, there are about 80 seniors attending.

It's not easy in today's world to find a place you can go to and feel cared for — especially if you are a senior. Joy Fellowship is open to all and perhaps if you are reading this, you will be motivated to check them out on Thursdays at Kalihi Union Church.



Harmonica Seniors Are Healthy & Happy

by Stanley Fujii

rowing up in Hawaiʻi, I played a ten-hole harmonica by ear, but lost interest because I could only play the same old songs and was not getting any better. As the years sped by and before I found anything interesting to enrich my life, I became a senior facing retirement. Doing nothing was not an option so I began to search for the elusive experience that would bring harmony into my life.





Stanley plays with his harmonica group at events and senior centers.

One day, I went to a concert and saw a group of are the players themselves, since it lifts their spirits seniors playing with a tremolo 21-hole harmonica. Everyone wore attractive red and white uniforms that enhanced the lively group's sense of harmony. I was amazed by the variety of songs they played—sometimes with two harmonicas simultaneously. At the end of this wonderful performance, I knew this is what I had been searching for.

My retirement dream of doing something worthwhile became a reality when I joined the Small World Harmonica Band, an ethnically diverse group from all walks of life. I was immediately introduced to an exciting world that not only renewed my interest in playing the harmonica but also made me a member of a friendly social group.

The beginner's group met weekly in free classes; we learned to read numerical notes, breathing techniques, and how to hold and properly clean the harmonica. It also provides health benefits by exercising the lungs and stimulates the mind from reading numerical notes and transposing them into music. After learning the fundamentals, we began to play a variety of music including Japanese, Korean, Chinese, Filipino, Hawaiian, American and Latin songs.

By diligently practicing, I finally felt comfortable performing at care homes, senior centers and adult living facilities. Entertaining this audience, many in wheelchairs who smile and applaud as we play music of their bygone days, is a heartwarming and memorable experience. But, the real beneficiaries of this entertainment, I truly believe, and gives them a good feeling.

The Hawai'i Harmonica Society will celebrate its 22nd annual recital and concert at the Mission Memorial Auditorium, City Hall Annex, on Saturday, July 13, from 10 am to noon. This program is free and open to the public, and free parking is available at the municipal parking lot at Beretania and Alapai Streets (Beretania Street entrance).

Anyone interested in joining a group and learning to play the harmonica, contact any of the phone numbers listed below—I'm sure you'll find it enjoyable.

SMALL WORLD HARMONICA BAND Stanley Fujii, Publicity Director 808-943-2011 | stan_fujii@hotmail.com Rev. Mamoru Yamasaki — Mililani | **808-623-7692** Frances Tagami — Honolulu | 808-595-6884

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LIVING LIFE

Hula Returns to Iolani Palace

by Generations Magazine Staff





Tf hula is the heartbeat of the Hawaiian people, then get ready for some cardio, because the 42nd Annual Prince Lot Hula Festival is almost here!

Featuring two days of hula, a Hawaiian-themed craft fair, cultural demonstrations and more, the largest non-competitive hula event in Hawai'i returns for the third year.

PRINCE LOT HULA FESTIVAL — 'Iolani Palace Saturday & Sunday, July 20-21 at 9 am

Everyone is welcome to this free, family-friendly event, and is encouraged to bring a chair or mat and enjoy the show from the lawn.

This celebration honors Prince Lot Kapuāiwa, who helped revive Hawaiian culture. During his reign as Kamehameha V (1863 to 1872), he repealed laws that banned traditional practices such as hula. He also created the Royal Order of Kamehameha to honor his grandfather, Kamehameha the Great.

Founded in 1978 by the Moanalua Garden Foundation (MGF), the festival invites hālau from every major island and attracts thousands of residents and visitors each year. This year's theme is I Mua E Nā Pōki'i, Move Forward, O Youth and represents the passing of hula traditions to the next generation, the keepers of the culture.

Saturday's opening ceremonies will include the Royal Order of Kamehameha, presentation of MGF's Malia Kau Award to renown Kumu Hula Iris Naleialoha Napaepae-Kunewa of Hawai'i Island, followed by an impressive lineup of premier hālau hula who will perform both kāhiko (ancient) and 'auana (contemporary) hula.



Aloha e komo mai. Come and join the festivities with the whole family. Make it an aloha day! Photos courtesy of Moanalua Gardens Foundation of the 2018 event.

As part of the opening program on Sunday, MGF will honor chanter Kamuela Chun from Hilo with its Namakahelu Oli Award.

Local food and refreshments will be available for purchase and limited edition T-shirts and souvenir kōkua buttons will be for sale. So come down and enjoy the fun, food and festivities in the magnificent setting of 'Iolani Palace!

For a complete schedule and hālau lineup, visit Moanalua Gardens Foundation online.

MOANALUA GARDENS FOUNDATION

808-839-5334 | www.moanaluagardensfoundation.org

A nonprofit organization founded in 1970, Moanalua Gardens Foundation is committed to preserving and perpetuating the native culture and environment of Hawai'i through education and stewardship of Kamananui (Moanalua) Valley and celebration of the Prince Lot Hula Festival at 'Iolani Palace. MGF depends upon grants and donations to cover festival costs. To make a donation or become a member, visit the foundation online.

Mango Mania

by Generations Magazine staff

lot of people, especially those new to the islands, say Hawai'i doesn't have seasons, **L** but longtime locals know

that's not true—we have whale season, hurricane season and the most important, mango season!

Whether you prefer to eat your mango in bread, jam or just off the tree, come celebrate Hawai'i's favorite fruit at Mango Jam Honolulu. It's a free annual event for the whole family with live entertainment, food and craft booths, cultural activities, a beer garden and a farmers market.

Located in the backyard of Honolulu Hale, Mango Jam Honolulu features some of the best Mango offerings on O'ahu. Park for free at the Frank F. Fasi Municipal Parking Lot or across the street at the Joint Management Traffic Center.

With an all-day musical lineup, catch Iron Mango, 10 Feet, Kapena and more on the Mango Stage. Browse Mango Row for the latest designs and crafts from Hawai'i creatives. Pick up a snack or cocktail at the Mango Lounge and Cafe, or grab some local goodies from the Mango Market.

Saturday kicks off with a recipe contest to find the best "Sweet Mango Delight" and "Savory Mango Masterpiece." Then, who will be crowned master of the mango? Taste along as chefs from two popular local restaurants — Vino and Sansei — battle it out during the BBQ Cookoff.

With free cultural activities for the whole family, you can practice pounding poi with a papa and pohaku at a ku'i 'ai class, get hands-on with lomilomi massage and lā'au lapa'au, or show off your skills at the Makahiki games.

tastic of island culture...

FRIDAY, JUNE 21, 2019 4:30pm – 9pm

SATURDAY, JUNE 22, 2019 10am – 9pm

Frank F. Fasi Civic Grounds 550 S. King St., Honolulu

Free mango jam honolulu parking www.mangojamhonolulu.com







So don't miss the sweetest celebration of the summer! Check www.mangojamhonolulu.com for more details and a full lineup of the annual two-day event.



GENERATIONS RADIO SHOW Mon – Sat (times on pg. 3) **AM690** Sa: 5–6pm, Su: 3–4pm



GENERATIONS MAGAZINE



Crunchy 'Ahi Toast by Chef Michi

his is a great appetizer because of its big, two-level crunch—first, the happy pop of the tobikko and then the satisfying crunch of the crostini. It's perfect for afternoon gatherings with a favorite white wine or beer.

Directions (Serves 10):

Total time: 30 minutes

and serve.

In a bowl, combine all of the 'ahi spread ingre-

dients and keep well chilled until ready to serve.

To make the crostini (you can also purchase

prepared crostini), brush each slice of bread with

a little olive oil and bake at 400°F for 10 minutes

with garlic salt or an herbed salt blend. Top each

or until crispy. Remove from the oven and sprinkle

crostini with a rounded teaspoon of the 'ahi spread

Ingredients:

'Ahi spread

2 lbs. 'ahi, ¼-inch or less, diced

tobikko fish eggs 1/2 cup

green onion, thinly sliced 1/2 cup

2 Tbsp. sesame oil 1 Tbsp. light soy sauce

wasabi paste or wasabi oil 1/4 tsp.1/2 tsp.kosher salt, fresh ground

Black pepper, to taste

Crostini



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3 Ways To Land Gently On Your Own Two Feet When Loved Ones Are Aging, Ailing and Dying.

The phone rings, and you want to scream!

Your caller ID. reads: "Mom".

You feel a dull headache coming on. She calls you instead of your sisters or brother.

You brace yourself and cheerfully say, "Hi Mom!", but when she says, "Come over now!", that sinking feeling

- Your husband wants you to choose new cabinets.
 Your siblings say they're busy on weekends.
- Your dear Mom reaches out to you first.

Why are you the chosen one?

Your only option is to put your own life on hold (indefinitely), never mind that it's your time to have some fun, and your husband is at the end of his rope.

Honestly, how can you live like a groovy boomer when you're feeling kinda

If you only had a way out.

It is possible to thrive while caring for your parents. Learn 3 ways to be brilliant and confident while serving others, and yourself! Log onto Annettepang.com to find out how.



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The grew up valuing the wisdom of our elders—skills or ideals that "uncle" or "tutu" taught us, like sticking together, working smart and showing respect for our family and neighbors.

In July, City Mill Ltd. will celebrate 120 years of business in Honolulu. Their success is grounded in four generations of family wisdom. Our grandparents and parents loved shopping there, and today, we receive that same kindly respect and assistance every time we visit the store.

Vice President Carol Ai May and President Steven Ai are the third generation of their family running City Mill. This brother and sister are also part of a group of family caregivers who assist their mother and stepmother, now in their nineties. Their family culture of helping others began in the 1890s.

"Our father, David C. Ai, took over City Mill from his father, Chung Kun Ai, in 1961," says Steven. "C.K. Ai was mentored in business by James I. Dowsett at the end of the 19th century, and became a respected businessman and leader of the Chinese community in the Territory of Hawai'i. His 'mill' was once the biggest rice mill in the islands, hence 'City Mill.' The other side of his business was importing lumber from the Northwest. In the 1950s, many single-wall wood homes were built with our lumber, and we still try to sell hardware and fixtures for maintaining these homes. Later, Dad moved from commercial lumber into retail hardware."

City Mill Company Culture Values Community

Carol explains how their compassionate way of working with the O'ahu community developed.

"We were in elementary school when Gung Gung (grandfather) passed away, but our grand-parents lived in our home and we watched our parents care for them," Carol says. "Our dad is gone now, too, but he passed down Gung Gung's wise teaching: 'When you drink water, remember

the source.' It means that everything we have is due to the community support of our business, so be humble and honor those who helped make you successful along the way. This adage is still our family and company value. We donate to community charities and treat our employees like family; when disasters strike and power goes down, we stay open so people can get the supplies they need to protect their homes."

"Respect and compassion for others is the heart of our City Mill customer service," says Carol. "Up until 1998, we used to hire people with plumbing, electrical or carpentry background. But now we hire people with good attitudes who like helping others. We figured that we can train associates about our products, but attitude and empathy come from within. We are looking for people who can help others and manage with compassion."



Three generations of City Mill Ltd.: When Steven and Carol were children, their grandfather, C.K. Ai, lived in their home. Following the wisdom of elders, helping the community and respecting others became a family and business culture to be celebrated. (L–R) David Ai, C.K Ai, Carol Ai, Lani Ai and Steven Ai.

Seniors Make Great Employees

Almost 300 employees are the face of City Mill to its many thousands of customers. The Ai family demonstrates how they value seniors by providing excellent customer service, but they also place a high value on senior employees.

"Seniors make great employees because they are helpful and knowledgeable," says Carol. "We observe that they are less likely to regard their job as a steppingstone and they eagerly bond with the 'team' at any one of City Mill's six stores."

Ruby Cooper, Inventory Control Supervisor, Age 70

Ruby applied at the Mililani store 19 years ago, when she was 51 years old. Her husband was career military and they saw a lot of the world, but when they settled in Honolulu, Ruby was looking for a career where she could interact with people.

"I'm not good with names, but I know all our repeat customers' faces," says Ruby. "What our company does best is making eye contact and acknowledging the presence of every customer, every day. That's our expertise. All who come in the door get the same help, young or old. Hey, people know what they want. All we have to do is listen and get them what they need. It's a big store, but our garden guys are happy to escort a customer all the way to electrical — with a smile."

Ruby oversees receiving, stocking and taking inventory of all the items in the Mililani store. She is a certified forklift operator and gets to work at 5 a.m., to manage inventory. When the doors open, she becomes a floor manager, handling customers calls and backing up the cashiers. Ruby says her job keeps both her mind and body active, and customers never guess that she is 70 years old. On Ruby's bucket list is a little more traveling, walking the beach with her Cavalier Spaniel and spending more time with her family.

"At my age, I have to accept that I can't load a 94-pound bag of cement anymore," says Carol. "So I say to seniors—realize your limitations, be smart and find new ways to work around activities that



Ruby Cooper loves the work she does and the people around her, from workmates to her senior patrons.

have become risky. Don't stop doing what makes you happy—just do it differently. I love my job, so I plan to work here as long as I can contribute to the team—that's a great comfort."

Steven Ai says senior employees like Ruby add value to City Mill because they stick around and get very good at their jobs. They are eager to fit in and make friends with the other employees. In time, they develop good working relationships with customers. City Mill's oldest employees are in their 80s, and common reasons seniors leave are: 1) they have to give up their driver's license; or 2) their family wants them to stay home.

Christopher Griffin, Sales Associate, Age 67

Christopher Griffin is a human resources manager from Massachusetts. When he retired and moved to Hawai'i, he opted for a more physically active job. He says his sales associate job is like a daily yoga class or a workout at the gym because the large City Mill floor plan requires him to cover a lot of ground.

"My job is healthy in so many ways," says Christopher. "When I shopped at City Mill, I was so impressed. As a human resources guy, I knew this was a great company by the generous way the employees treated me and each other. The hiring process required me to interview with a whole panel of employees. What a novel idea — workers instinctively know who is going to fit in and work hard. I am so grateful that they picked me."

Here's what the employees saw in Griffin: he is politely upbeat and engaging. He calls himself a "MacGyver" because he likes to help people find solutions for their maintenance and home improve ment problems. And that's what clients want.

"Everybody who comes in here is looking for answers," says Christopher. "Even when we don't share the same native tongue, we can find the perfect material, hardware or fitting they need.

"There's a lot of camaraderie among the employees, too—most have worked here many years, and when I started, they taught me about all these products," says Christopher, "The more I learned, the better I could help customers. City Mill's commitment to the O'ahu community means our team is helping folks all over this island. I am so grateful for the team I work with: Donna, Tina, Irene, Ricky, Devon, Russell... I could name them all!



Client Earl Omoto and Christopher Griffin talk shop.

"From Shirtsleeves to Shirtsleeves in Three Generations"

David Ai was the second generation. He encouraged Steven and Carol to pursue their passions and provided them with excellent educations. Both have business experiences outside City Mill. Steven studied business, and then worked in financial accounting and management consulting. After Carol earned her degree at Tufts University, she worked in commercial bank marketing and advertising before starting a juice company. Later, they became the third generation of City Mill.

Carol says, "My dad warned us about the old adage, 'Shirtsleeves to shirtsleeves in three generations.' It refers to the typical life cycle of a family-owned business: the first two generations grow the company and it fails in the third generation. Steven and I were determined not to fail, but when mainland big box home stores came to Hawai'i in the '90s, we faced a considerable challenge. Lowes and Home Depot moved in and built

their stores near ours, but folks still come to us for personalized service; we see a strong future."

Carol raised her two sons with this challenge: "If you decide that you want to work at City Mill, you must first earn bachelor degrees and MBAs, work outside the company for five or more years and get promoted along the way." Both sons met this high standard and now one is working at City Mill. Before joining the team, he earned his MBA, did retail consulting, was a financial planner at Nike and Gap Inc., and then started two of his own businesses.

"As the fourth generation, my son brings technology, supply chain and digital/social media knowledge—current ways of doing business," says Carol. "We don't have to teach him our City Mill company culture because he grew up with it. He designed an online store so our customers can shop at home and pick up their orders in the store. Everything we do continues to focus on the very best service we can deliver to our customers."

Helping Seniors Add Value to Their Lives

Behind every City Mill customer is a home or office repair, or a maintenance or improvement project. Seniors are replacing old stuff, downsizing, renovating or simplifying their active lifestyles. They are continually adding value to their homes, retirement businesses or pastimes. City Mill provides them materials and personalized, helpful tips.

Earl Omoto, Commercial Diver & Homeowner, Age 72

Many City Mill senior customers are entrepreneurs. Earl Omoto is a semi-retired commercial diver who specializes in installing and repairing

moorings — some up to 3,000 pounds. He also owns a rental property, which he recently

renovated himself. His project included "snow coating" the shingle roof, replacing the flooring, retiling and replumbing bathrooms, interior and exterior painting, and building custom counters and tables.

"I always shop City Mill first for supplies," says Earl. "I like to be treated like a customer, not a browser. They have enough staff so you never have to hunt for a salesperson. The guys in red shirts know where everything is! I always compliment the team because I want them to keep doing exactly what they are doing."

"Another thing I like is that nobody is 'king' at City Mill," says Earl. "All the sales people work together—if one can't help, he calls the next one to get you what you want. Wendell in plumbing, Gary and John in lumber, Glenn and Ron—are plenty helpful with a smile. When I needed help on my remodel, they gave me good suggestions."

Earl's rental house is all ready to go. He says he took his time and did a good job. He considers himself lucky because he has no health challenges, and to stay that way, he works out at the gym three or four days a week. He also likes to play his guitar. On his bucket list is a second trip to Hong Kong and Macau for sightseeing, shopping and fun.

Owen Oda, Handyman & Small Renovations, Age 65

"I go to City Mill a lot because it's a store that makes sense," says Owen. "They sell hardware in bins that are clearly labeled with a picture and specs for each bolt, nut, screw or washer. It's easy to find what you need and you can buy the exact number you want. I appreciate efficiency.

"For my small jobs, I need pieces of plywood and two by fours cut to exact lengths and dimensions. City Mill employees in the lumber dept will do the precise cuts for me—no waiting around. They can cut jalousie glass to size and thread pipes—and it's not expensive. Best of all, their employees know what they're doing, and they are eager to help."

A handyman for 15 years, Owen says he may be just a little weaker than in his youth, but he stays very healthy by drinking lots of water every day. His bucket list includes seeing his kids settled and then helping with the grandchildren.

"Another thing; when I walk into the store, they always ask me if I need a wagon and if I will need help getting items off the upper shelves," says Owen. "That's a good service for seniors like me, but I watch them do the same thing for every customer! Do you know that all the cashiers know me by name? There are very few stores like City Mill—it's a good place."

Seniors Value Kindness

Seniors respond positively to authentic respect and kind concern. We repay kindly businesses with loyalty and referrals. We remember the days when most companies focused on serving the customer—when personal attention and pampering was not restricted to high-end boutiques or hotel spas. Every shopkeeper appreciated our purchases; we were served with respect at the feed store, bakery, barber shop and corner seed shop.

Hoo-ray for City Mill! The Ai family business model values people, including seniors. Their genius is not only preserving a deeply held family ideal, but also practicing it in their lumber and hardware business, and teaching generations of employees and customers to value each other and to respect the sources of their success.

In July, the City Mill team will celebrate 120 years of business — helping generations of Honolulu builders and homeowners find the right materials for their projects. When you next visit City Mill, congratulate the salespersons, cashiers and managers. Let them know how much you appreciate the way they value seniors. The message on the backs of their red T-shirts sounds like an ad, but it's the wisdom of the Ai family business: "What are you working on? I can help."

COVER STORY

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Check online for details of their other locations: Ewa Beach, Hawaii Kai, Kaimuki, Kaneohe and Mililani.



The City Mill Team gave Christopher a warm send-off the day of our photoshoot. He will be caring for a family member on the mainland for a while. His City Mill family understands the importance of helping seniors and honoring family. (L–R, top) Desiree, Charles, Cody, Chris, Dennis, Tanya, (bottom) Donna, Brian and Melvin.

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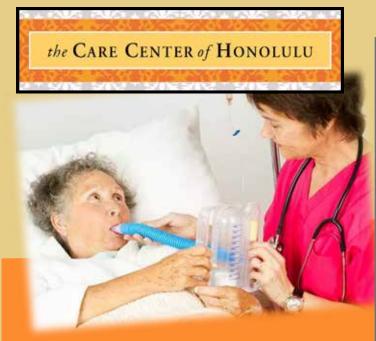
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39

ast year in the United States, sales of organic food and products topped \$48 billion—that's **d**up almost 10 percent over the previous year, according to the Organic Trade Association. And while this growing industry is showing no signs of stopping, organic farming is hardly a trend; it's how our parents and grandparents tended to their crops and cattle. Then in the 1950s, pesticides and artificial fertilizers were introduced—creating what is now called "conventionally-grown" food. So what's the difference and why does it matter?

- Certified organic means no pesticides, synthetic fertilizers or antibiotics
- GMOs (genetically modified organisms) are not allowed when growing organically
- Regenerative practices used in organic farming help keep the soil and our food full of minerals
- Organic practices are better for the environment and the health of farmworkers
- Organic dairy has higher levels of heart-healthy fats and no hormones or antibiotics













THE DIRTY DOZEN

These foods are considered 2019's "Dirty Dozen" by the Environmental Working Group, and are likely to have higher levels of pesticides. If you want to be selective about buying organic, this list is a good place to start.

- Strawberries
- Spinach
- Kale
- Nectarines
- Apples
- Grapes
- Peaches
- Cherries
- Pears
- Tomatoes
- Celery
- Potatoes

CLEAN FIFTEEN

These are 2019's "Clean Fifteen," which means they are less likely to have pesticides and you could buy the conventionally grown versions.

- Avocados
- Sweet corn
- **Pineapples**
- Frozen sweet peas
- Onions
- Papayas
- Eggplants
- Asparagus
- Kiwis
- Cabbages
- Cauliflower
- **Cantaloupes**
- Broccoli
- Mushrooms
- Honeydew melons

While the argument to eat organic seems simple, choosing organic isn't always easy it's harder to find and usually more expensive. But there are ways to go organic on a budget.

- Stores like Walmart, Target and Foodland have a good selection of affordable options
- Look for generic in-store brands to save more
- Costco has great organic choices. Partner with a friend or family member to make it cheaper
- Buy grains, nuts and cereals at the bulk bins
- Start a garden and grow your own food

- Eat more plant-based meals. Organic whole grains and veggies are cheaper than meat
- Farmers markets are great, but make sure to ask where the produce is from and if it's organic
- Subscribe to a local, organic CSA service

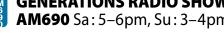
If eating organic is still too steep, it's more important that you get enough greens and fruit in your diet. The USDA recommends seniors get at least two servings of fruit and five servings of veggies every day. If that seems like a lot, juicing and smoothies are a great way to get them in. Just make sure, no matter what you choose, to wash everything before you eat it!

Go local! You can't get any more natural and organic than the varieties found here in Hawai'i. Consider swapping an apple with a juicy mango, or try a jabong instead of a grapefruit. How about soursop? Or lychee? The list goes on. The diversity is not only good for you, it will help your plate look as colorful and as multicultural as our islands!. Photos courtesy of 808 Organics













Prevent Pain While Sitting at Your Desk

by Julie Moon, Physical Therapist

he reality is most of us sit too much. A study published by Microsoft revealed that U.S. workers spend an average of seven hours per day on a computer — more hours than they sleep at night! Sitting at a desk for hours on end can result in increased muscle tension at the neck, back and shoulders. And if it's not addressed, over time it can lead to spinal pain, headaches and even more serious symptoms—pain, tingling or numbness down the arms.

Here are some tips to help you stay healthy behind your desk:

- **A)** If you are like most people, you're likely to have difficulty maintaining good posture while sitting. So, the first thing is to break the habit of poor posture. Use two tennis balls taped together placed between the shoulder blades as a reminder to sit upright. It will provide instant feedback the moment you begin to slouch.
- **B**) Increase mobility of the spine by leaning back on the tennis balls, extending your upper back and looking up with hands clasped together. Hold a few seconds and repeat five to 10 times per day.
- **C**) Stretch the neck 30 seconds by gently pull-

grabs the chair to hold the shoulder down, switch sides and repeat.

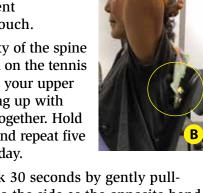
- **D)** Grab your opposite thigh and pull with your hand so your torso rotates as you reach back and extend the arm, elbow and wrist. Turn your head and breathe, hold 20 to 30 seconds, switch sides and repeat.
- **E)** Continue to grab the opposite thigh and with the other hand over your head lean your body to feel a stretch along your side, breathe and hold for 20 to 30 seconds. Switch sides and repeat.

It is recommended that you get up and move every 30 minutes for 1 to 2 minutes. But if you find it difficult to do so, try these tips to increase blood flow and bring oxygen to your brain, which will increase your energy and level of concentration.





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What is Renewable Cleaning?

by Rose Galera, Consultant/Training Specialist, Clean Plus Systems II

enewable cleaning is a smart "Green Cleaning" program that applies to general sanitation but focuses on the use of eco-friendly practices and products to create a healthier home environment. It utilizes safe and friendly natural cleaning products that are non-toxic, biodegradable and sustainable. Water is a key source for renewable cleaning because it is a favorable nonpolluting resource that is readily available.

Six Quick Tips for Renewable Green Cleaning

- 1) Use safe, natural cleaning products made from non-toxic ingredients.
- 2) Don't use room deodorizers or other air fresheners that contain unhealthy chemicals.
- 3) Avoid aerosol products. Spraying fills your home with microscopic droplets that remain suspended for hours and are easily inhaled.

4) Use chlorine-free dishwasher detergent.

The chlorine in conventional detergents is easily vaporized by hot dishwasher water and then released into your home's air.

- 5) Dust with a damp cloth so that household dust is removed from surfaces, not stirred back into the air.
- 6) Ask guests and family to remove their shoes when entering your home. That way they won't track in pollutants.

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Great Partnerships

by Kona Smith, Ohana Hearing Care

Then you think of great partnerships, what comes to mind? Abbott and Costello? Sonny and Cher? Cecilio and Kapono? How about your brain and your ears?

Your hearing health depends greatly on how well your brain and ears work together. Your brain counts on the ears to collect sounds and deliver them to be interpreted as meaningful information. It is this partnership that enables us to understand and communicate with others.

As we age, many of us develop hearing loss. Even a mild loss may lead to miscommunication and frustration for all. Failure to get early treatment only compounds the problem and can have serious impacts on your quality of life.

When your ability to hear declines, your brain receives less stimulation because it's not working to identify different sounds and nuances. Over time, this lack of exercise for your brain can lead



to memory loss or even dementia. You may also experience difficulty following conversations in a group setting and are more likely to socially withdraw, which over time, can lead to depression and anxiety.

The good news is there are many treatment options. If you think you or a loved one suffers from hearing loss, don't delay another day. Visit a hearing healthcare professional and take the first step toward a world of better hearing.

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Caregiving From Afar

by Keely Ann Kalama-Lakey, MS

s parents age, many adult children step into the role of caregiver. However, for **L** those who live far from their parents, caregiving presents different challenges. Planning, communication and a team approach can significantly improve the process.

Don't Wait for a Crisis

Taking care of someone else is always easier if vou plan ahead and address concerns as soon as possible. If you wait for a crisis—a fall, serious illness or disease diagnosis — scrambling to make arrangements can be more chaotic, emotionally overwhelming and often limits available options. Preparation is the key. Familiarity with your parent's healthcare team, community and financial resources, and your parent's choices can make caregiving more manageable and less stressful. Even if you have family and friends at home, working as a team with a plan based on your parent's preferences will help.

▶ Define and Discuss Your Concerns and Theirs

The Queen's Medical Center's Community and Post-Acute Care Services Director Hermina Taylor, MSN, FNP-BC, APRN-RX, and licensed social worker for the Queen's Clinically Integrated Physician Network Jamie Fukui-Chiang have worked with elderly patients for a combined total of more than 50 years. They say the first step is to define vour concerns.

For example, are your parents doing fine now, but you want to get a plan in place. Or, are you already worried your mom is isolated and not eating? Are you concerned your dad might fall from mounting clutter in the home? Or, is one of your parents a caregiver for the other and getting burnt out? These and other issues are common challenges as people age and each concern can lead to different types of help.

Next would be to talk with your parents about your concerns and ask about their concerns. You may be worried about the growing clutter in their home and potential fall risks. However, your mom might be much more concerned about your dad's growing confusion. Although it may be uncom-



fortable and/or they may resist, Fukui-Chiang says, "It matters what they see because that's what they'll work on."

► Know Their Wishes

For current concerns and long-term or endof-life issues, you need to know your parents' wishes and their realistic options. Parents may not want to have these discussions for fear of being a burden, but Taylor suggests you let them know. "This will relieve my burden, so please share with me. I don't want to have to make those decisions for you. I need to know what you want."

If, for example, you think there's a fall risk, is your parent willing to have a free fall assessment done or wear a medical alert button? Or, if confusion or memory is an issue, are they willing to let you talk with their doctor? If they want to live independently no matter what, are there financial resources available for professional caregivers in the home? And, who do they want to give signing authority to if they can no longer sign for themselves?

The only way to know what they want is to talk with them. Dr. John Houk, a primary care physician for 38 years, says, "You can make them safe in a care home, but they may be miserable. You always want to balance keeping them safe with ensuring the quality of life they value."

Houk discourages families from using random online resources and says a case manager can be helpful, especially in complex or complicated situLori Protzman, RN, coordinator for the Queen's Advance Care Planning Clinic, meets with adults and families to discuss healthcare planning, quality-of-life values and choices, and related documentation to ensure wishes are followed.

ations. A case manager can see what is happening in the home, such as safety or nutrition issues. Your parent's physician may be able to identify helpful resources for you or there are reliable city, state, and national resource information online (see "Resources" below).

▶ Discuss and Document End-of-Life Wishes

End-of-life care discussions can be emotional and uncomfortable, but they are crucial for easing decision making when that time comes. Experts suggest all adults have some type of advance care planning written out, but especially after age 60.

Without knowing what your parent would want, that decision will likely be on you and having to guess can be excruciating. What would your parents want if they could no longer feed themselves or breathe on their own? You can discuss this with them and their physician, attend a presentation by a group like Kōkua Mau or mee with a program like the Queen's Advance Care Planning Clinic. These experts can help families understand their options, make informed decisions, and discuss issues like financial resources and roles family members will take.

▶ Work as a Team

If you have a family working together, assign one person to be the physician contact. If you have siblings or other trusted relatives and friends, each person can take a certain role. Fukui-Chiang had clients with a daughter living abroad and a son on the mainland. They each took certain roles and responsibilities and had regular phone and email communication with the care team. Houk knows a family that divided tasks by shopping, organizing pills, managing finances and home repairs. The key is to find the way it can work for your family and the resources available.

Although the medical team may not be able to share information without permission, you can still tell them your concerns. Call or send a note if you are worried about certain issues. The healthcare team can provide an objective view of the issues and better identify priorities if they have all the information.

Caregivers should also understand the new trend toward team-based healthcare for many physician offices. Taylor explains, "Care is getting so complex. Navigating the system is more complex. We need multiple disciplines working collectively to provide a comprehensive plan of care. Patients and caregivers are part of the team." So, rather than talking to the physician directly, you may talk to the medical assistant. Instead of seeing the physician for each visit, you might see the nurse practitioner. The team, including a possible care manager, works under the guidance of the primary care physician. The structure is proving more effective for providing high-quality care.

► Make Check-Ins Count

To ensure they're doing OK, ask more direct questions that require detailed answers. Fukui-Chiang says to ask, "What did you eat for dinner last night?" instead of "Did you eat?" Rather than "Did you take your meds?" ask "When did you refill your meds?" Ask "Do you have money to pay your bills?" instead of "Did you pay your bills?" Houk recommends making sure parents have adequate nutrition, regular exercise and socialization.

Experts say the most important thing you can do is to be an educated caregiver.

Taylor explains, "Every person and situation is unique and there's no one right way to do things. Know your resources." ■

RESOURCES

- Parent's physician/healthcare team
- National Alliance for Caregiving: www.caregiver.org
- Hawai'i State Executive Office of Aging: www.health.hawaii.gov/eoa/
- City and County of Honolulu Elderly Affairs Division: www.elderlyaffairs.com
- Kōkua Mau: information on end-of-life care: www.kokuamau.org/talk-about-end-of-life-care/ www.kokuamau.org/the-last-stages-of-life/





GIVING

What Does Aging Mean?

by Eileen Phillips, RN, Attention Plus Care

After gaining years of experience working and caring for the elderly, I can imagine many ways to describe what "aging" means. There are multiple factors that determine if one is considered old. In other words, a high number of years someone has been on this Earth does not define them as being old. In today's world of medical technology, health products and smarter lifestyles, it may be hard to identify our kūpuna.

Is 65 really old? Is it still considered senior?

As approximately 10,000 baby boomers (those born between 1944 and 1964) are turning 65 every day, we will experience an increased influx of aging people over the next couple of decades. However, considering the way our seniors are aging, it may be more of a staggered increase rather than all at once.

Twenty years ago, a 65-year-old may have looked and acted differently than the 65-year-old of today. With advances in healthcare and the pursuit of healthy lifestyles, is it possible that today's 65-year-old looks and feels younger... maybe more like a 45-year-old?

Here are some interesting perspectives from the population in question regarding getting older based on a study that was done by Human Development Specialist Nina Chen: "Getting older means more years to add to your life, less activity, less hair, more medicine, more wrinkles, arthritis and more forgetful. When people get older, they lose their dignity and independence. Being old means not being able to do anything."

Positive outlooks documented were: "Being old means more experiences and having privileges, for instance, senior discounts, senior centers, affordable housing for seniors and senior support groups. Getting older means getting wiser. Older people are just like a walking library. They have true stories — not fiction."

Lifestyle choices and changes can alter the way we age in general.

Below are some changes that may improve how we age:

- **Stop smoking** to allow more oxygen into your cells
- Stop drinking alcohol to keep your tissues healthy
- Exercise consistently to maintain mobility
- Eat healthy foods to give your body the fuel it needs to regenerate cells
- **Drink more water** so toxins absorbed from the environment will be flushed out
- Stay out of the sun to avoid skin damage
- Retirement leads to less stress; The age of retirement for full benefits is now 70.
- Make and keep friends to stay engaged and thriving in society

Aging looks different depending on your perspective. Although the average lifespan continues to lengthen, it has increased more in the past century than in all of humanity's existence combined.

Individual self-worth and dignity are important factors as we age. For older individuals, this means living life to the fullest each day and doing what you want to do. Don't regret what you haven't experienced. Get out there and seize the day—"Carpe Diem!" ■

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FACEBOOK genmag808.com

Dementia: Helping Your GEMS® Shine

by Mapuana Taamu, Certified Positive Approach to Care® Trainer

▼ EMS[®] is a staging system for dementia. Teepa Snow, OTR and founder of the Positive Approach to Care® philosophy, recreated the Allen Cognitive system of staging dementia with a positive twist. We can now view our Person Living With Dementia (PLWD) as one of Teepa's GEMS® rather than on a scale of 1 to 7 or on a scale of mild cognitive impairment to profoundly demented.

Here are six stages of GEMS® that emphasize the abilities that are retained.

SAPPHIRE: NORMAL AGING

At this point in life, we are noticeably slower and may be forgetful—but this change is relatively normal. If you think about the sapphire gem, it is true blue in color and this is us on a good day. We have no dementia, our brains are flexible and we are able to see different points of views.

DIAMOND: RIGID & CUTTING

Early stage dementia is difficult to detect. You may notice some challenges with short-term memory but the PLWD is able to cover their mistakes. Diamonds are one of the most expensive gems and in this stage, the PLWD is focused on finances. Formed under pressure, this gem is rigid, cutting and sharp. They may have difficulty with change in their daily routines, often using their words to cut you.

EMERALD: ON THE GO

In a stoplight sequence, green means go and that is exactly what the Emerald stage is about. The PLWD is traveling in time and place. They may revert back to their younger years and think that they have to go home and cook dinner for the family at 3pm as they always did when they were a housewife in their 30s. A true Emerald is flawed but they don't think anything is wrong with them. Another challenge is word-finding and using vague language. The PLWD wants to communicate but has trouble verbalizing their thoughts and comprehending your speech.

AMBER: CAUTION, SLOW DOWN

An amber is formed from tree sap. As the sap fossilizes over time, an amber is created.

It has tinges of vellow, brown and orange. Similar to the amber gem, the PLWD is caught in a moment of time. In this stage, the PLWD is focused on sensations and what is happening right now in front of them. They have limited safety awareness but high levels of curiosity.

RUBY: STOP!

Following the stoplight sequence, red means stop. Fine motor movements of the mouth, eyes, fingers and feet are stopping. However, gross motor movements are preserved. Although skill is lost as fine motor diminishes, strength stays and they're able to copy your big motions and gestures. Fine motor movements of the eyes presents trouble, with depth perception creating a higher risk for falls. At this stage, a Ruby has very limited peripheral vision—almost equivalent to having monocular vision. With fine motor in the mouth, a Ruby may mumble words but retains automatic social chit chat, rhythm and music.

PEARL: TRAPPED IN A SHELL

What does the outside of an oyster shell look like? It's rough, different shades of gray, calcified and ultimately, not pleasant to look at. How does this relate to the last stage of dementia? Well, a person in the latest stage of dementia has similar attributes. At this stage, a person may be bedbound, contractures have set in, eyes are mostly closed, words are unintelligible and personal care is increasingly difficult to provide. In other words, the outside shell of this person isn't a great sight to see. However, with our positive approach to care methods, we are able to give this Pearl the right care and the right setting so their pearl inside can shine.

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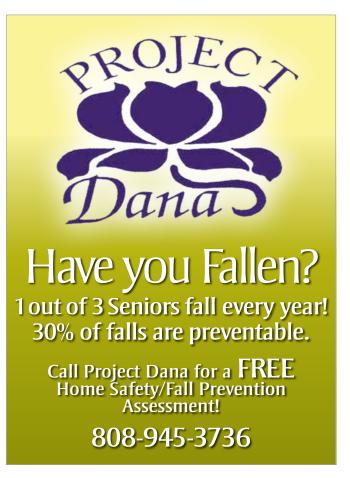


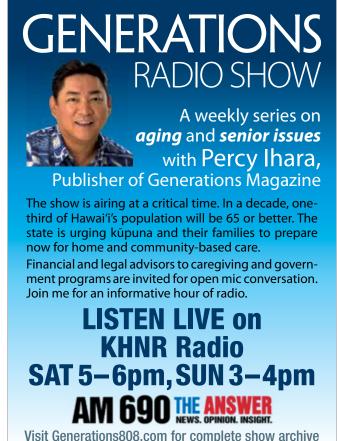


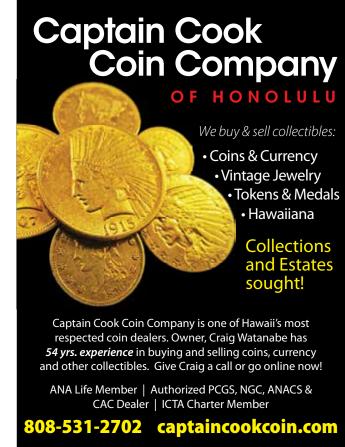
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FACEBOOK

Changing Lives With Community Action

by Debbie Cabebe, MEO chief executive officer

▼ n 1963, President John Kennedy's economic advisors drew up proposals to address the **L** problem of American poverty, which led to the Economic Opportunity Act of 1964. The act included a variety of initiatives: Head Start, Job Corps, the Work-Study program for university students, Neighborhood Youth Corps and CAPs (Community Action Programs).

Maui Economic Opportunity Inc. (MEO), a Community Action Program, was chartered on March 22, 1965.

MEO administers more than 40 programs and provides tools to help people and change lives through five departments: MEO Business Development Center, Community Services, Early Childhood Services, Transportation Services and Youth Services.

Services for low-income seniors are at the core of MEO programs, administered through MEO Community Services. Of the more than 166,000 Maui County residents, nearly 18% are age 65 and older and 10% of those seniors are living in poverty. The poverty income level in Hawai'i is \$14,380 for a single person and \$19,460 for a family of two. Studies show that a single person living in Maui County needs an annual income of approximately \$32,000 to live. In response to this disparity, MEO provides assistance to low-income seniors in a variety of ways.



The Maui Bus Paratransit program provides rides to disabled seniors who reside within .75 miles of the fixed route.

- The Senior Community Service Employment **Program** enrolls seniors 55 and older with little or no work experience in a paid on-the-job training program, placing them with nonprofits throughout the county. When the training is complete, seniors are placed into unsubsidized employment in a variety of fields, including landscaping, healthcare and more.
- *Rental assistance* helps low-income seniors who are at risk of becoming homeless, providing the first month's rent and a rental subsidy for up to six months, ensuring their living situation is stable. A rental specialist meets with the senior to review finances and establish a plan for self-sufficiency when the subsidy ends.
- The Weatherization Assistance Program enables low-income seniors to reduce their energy bills by making their homes more energy efficient. Funds are used to improve the energy performance of their dwelling.
- The Low Income Home Energy Assistance **Program (LIHEAP)** assists eligible low-income seniors with their heating and cooling energy costs, bill payment assistance and energy crisis assistance.
- The MEO Senior Red Card provides seniors age 60 older with discounts on food and merchandise at establishments throughout Maui County.
- The Senior Planning and Coordinating Council assists 54 senior citizen clubs, representing more than 1,100 seniors with organizing, recruitment and membership enrollment, advocacy, education and social activities and events.
- The Senior Farmers' Market Nutrition Pro**gram** provides low-income seniors with eligible fresh produce with the goal of improving their health and nutritional status. Each senior receives a book of coupons worth \$50 to exchange for fresh, nutritious and unprocessed locally grown fruits, vegetables, herbs and honey from an authorized farmer or farmers' market.
- A local attorney provides pro bono legal services for low-income seniors in the form of



simple wills or living trusts (no probate), or deeds (to change names on real property), advance care directives and other simple legal matters.

- Persons in Need 60Plus assists low-income individuals 60 and older, who have income at or below the 125 percent poverty level, achieve economic security through supportive services to include subsidies for hearing aids, glasses, scooters and dental work.
- The Maui Independent Living Center assists seniors with disabilities and their families to identify community resources and navigate the education and medical systems to remove barriers and empower them to be fully engaged in all aspects of life.
- MEO Transportation provides specialized transportation services for seniors on the islands of Maui, Moloka'i and Lāna'i and in Hāna. Services include senior leisure and nutrition programs, excursions, rural shopping shuttles, Adult Day Care, rides to work for low-income individuals, and to special community events and dialysis. MEO also operates the Maui Bus Paratransit program, providing rides to disabled seniors who reside within .75 miles of the fixed route.

In addition to senior services, in the last fiscal year, MEO served more than 275 children and families in its Head Start program, trained 219 individuals under its Core Four Business Planning classes, and other employment and training programs, created or saved 52 jobs, provided evidence-based prevention programming to more than 450 youth, assisted 1,615 individuals with rental and/or energy assistance and provided more than 340,000 rides to low-income individuals, seniors, disabled and youth.

MEO has been "Helping People. Changing Lives." for 54 years and is an articulate advocate for those whose voices are often not heard. MEO works in concert with the resident, public and

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Still Working? Got Medicare?

by Charina Masatsugu, Kaiser Permanente Medicare Group Retirement Consultant Pamela Cunningham, Kaiser Permanente Medicare Sales Manager

ur parents may have had an easier time than many of us do now. When they turned 65 years old, they were eligible for full Social Security retirement benefits and Medicare. Today, depending on the year you were born, your full SS may not take effect until you are 67, so you may continue to work and you're eligible for Medicare. So what should you do?

Below are factors that may affect your decision

Health Insurance—Is your health insurance from you or your spouse's retirement benefit? You may need to enroll in Medicare Part A, Part B and Part D (prescription drug plan) to avoid surcharges or penalties. Medicare becomes the primary payer of health benefits (this includes if you are covered through Consolidated Omnibus Budget Reconciliation Act (COBRA).

- ◆ If you or your spouse are working and covered by employer's health plan, then the size of the employer group may make a difference.
- ◆ If your employer has 20 or more employees, the Medicare Secondary Payer (MSP) provisions of the Social Security Act require Group Health Plans (GHP) to make payments before Medicare. Medicare is the secondary payer under the Working Aged provisions of MSP, if all of the following conditions are met: 1) the beneficiary must be age 65 or older and on Medicare, 2) the insured person under the GHP must be either the beneficiary or the spouse of the beneficiary, 3) the GHP coverage must be based upon the current employment status of the insured person, 4) the employer providing the GHP coverage must have 20 or more employees, or if the GHP is part of a multiple employer or multiemployer plan. When you leave your job, you have eight months to sign up for Part B under a Special Enrollment Period.
- ◆ If your employer has fewer than 20 employees, then Medicare is the primary payor. There are some federal protections that include the following: The GHP may not offer coverage that pays after Medicare. The GHP may not pay the provider of service a lesser amount, impose limitations on benefits, apply a higher deductible or coinsur-

ance amount, or charge a higher premium because the patient has Medicare. A GHP may not require a person to wait longer for the GHP coverage to begin because they have Medicare. The GHP

may not terminate coverage because a person became entitled to Medicare, except as provided in COBRA. Finally, the GHP is prohibited from providing misleading or incomplete information that might induce a Medicare beneficiary to reject coverage under the employer plan.

Medicare Part D—Prescription drug coverage has to be "creditable."

- ◆ Part D offers prescription drug coverage. If your employer plan offers what Medicare calls "creditable" coverage, you may be able to delay enrolling in a Part D plan. Creditable means that your employer plan is as good as or better than the coverage provided by Medicare's prescription drug benefit. If you don't have this type of coverage and don't enroll as soon as you're eligible, there's a late enrollment penalty if you go more than 63 days without prescription drug coverage.
- ◆ If you're you turning 65 soon, check with your employer's benefit administrator about Medicare or go to www.socialsecurity.gov.

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Information provided by the Hawaii Kaiser Permanente Medicare Team as an educational resource



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Continuing SS Benefits After 19

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

My child who gets Social Security will be attending his last year of high school in the fall. He turns 19 in a few months. Do I need to fill out a form for his benefits to continue?

Yes. You should receive a SSA-1372-BK **A**form in the mail about three months before your son's birthday. Your son needs to complete the form and take it to his school's office for certification. Then, you need to return page two and the certified page three back to Social Security for processing. If you can't find the form we mailed to you, you can find it online at www.socialsecurity.gov/forms/ssa-1372.pdf.

How can I get a copy of my Social Security Statement?

You can get your personal Social Security AStatement online by using your personal "my Social Security" account. If you don't yet have an account, you can easily create one. Your online statement gives you secure and convenient access to your earnings records. It also shows estimates for retirement, disability, and survivors benefits you and your family may be eligible for.

To set up or use your account to get your online Social Security Statement, go to www.socialsecurity.gov/myaccount.

We also mail statements to workers age 60 and over who aren't receiving Social Security benefits and do not yet have a "my Social Security" account. We mail the statements three months prior to your birthday.

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

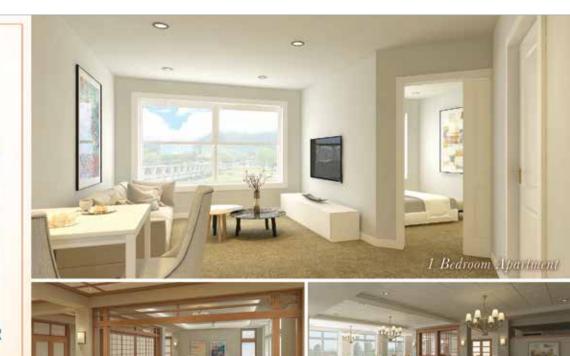


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Medicare for All!

by Martha Khlopin, Medicare Radio Host



∧ ccording to the Centers for Medicare and Medicaid (CMS), more than 59 million **1** people in the United States have Medicare. That number is expected to grow to close to 80 million by 2030. Currently, people 65 or older and younger people with disabilities who meet all other eligibility requirements may qualify. Therefore, it is important to start becoming familiar with Medicare terms and definitions. Here are a few.

Coinsurance: an amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20 percent).

Copayment: an amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's or hospital outpatient visit, or prescription drug. It is usually a set amount rather than a percentage—such as \$10 or \$20 for a doctor's visit or prescription drug.

Coverage gap: a period of time in which you pay higher cost sharing for prescription drugs until you spend enough to qualify for catastrophic coverage. The coverage gap (also called the "donut hole") starts when you and your plan have paid a set dollar amount for prescription drugs during that year.

Custodial care: Non-skilled personal care are activities like bathing, dressing and using the bathroom. It may also include the kind of healthrelated care that most people do themselves, like using eye drops. In most cases, Medicare doesn't pay for custodial care.

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The Key to Financial Advisor Acronyms

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



Tofessionals in many industries tout their education and professional experience as a way to demonstrate their expertise and set themselves apart. The financial industry is a prime example. With almost 200 professional credentials available, advisors can sharpen their ability to serve clients well. If you are searching for a financial advisor and seeking clarity on what the acronyms after each professional's name means, below is a primer on eight of the most commonly used designations.

Accredited Estate Planner® — Advisors seek the AEP® designation to learn more about designing an estate plan focused on the accumulation, conservation, preservation and transfer of an estate in a way that also helps individuals achieve their estate and wealth management goals.

Accredited Portfolio Management Advisors — Individuals who hold the APMA® designation have completed a course of study to learn more techniques to create and maintain portfolios for clients. The coursework includes client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology.

Chartered Advisor in Philanthropy®—The CAP® designation provides professionals in the nonprofit and financial services fields with the knowledge/tools needed to help clients reach their charitable giving objectives while also helping them achieve their estate planning and wealth management goals. The curriculum addresses the advanced design, implementation and management of charitable gift techniques and strategies.

Certified Divorce Financial Analyst®— The CDFA® designation is growing in popularity because it helps financial and legal professionals support clients going through or managing assets after divorce. Those with this credential are trained to evaluate the tax implications of dividing property, settlement options for dividing pensions, marital property, awarding of child and spousal support and to help determine the financial needs and outcomes for couples after divorce.

Certified Financial Planner™ (CFP®) and Chartered Financial Consultant® (ChFC®) —

Advisors with either or both credentials have studied key financial planning topics in-depth including risk management, tax planning, retirement and employee benefits, estate planning and insurance—to help develop well-balanced financial strategies for their clients.

Certified Long-Term Care® — The CLTC® program is independent of the insurance industry and is designed to provide financial service professionals with expertise and tools to address long-term care planning with their clients.

Certified Retirement Planning Counselor[™]—

A financial professional seeks the CRPC® credential to learn the finer points of helping clients implement financial strategies to cover pre- and post-retirement needs, asset management and estate planning. Coursework touches on the entire retirement planning process using models and techniques from real client situations.

A professional's education background is just one factor to consider when deciding who is right for you. For more designation explanations, check out FINRA's (a financial service industry regulator) website: www.finra.org/investors/professional-designations.

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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 managemen strategies and has been in practice for 31 years.

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When Should I Review My Estate Plan?

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

nless you keep up with critical changes, your estate plan will become ineffective and maybe even become harmful to you and your 'ohana. What kinds of changes are we talking about?

Changes to your HEALTH

If you lose the capacity to sign legal documents, your family may be stuck with an underperforming estate plan that cannot be fixed. The general trend of your health and your ability to make decisions will usually not improve over time, so don't put off updating your estate plan. You should dust it off and talk about it with your trusted advisors at least once a year for as long as you are in your right mind.

Changes to your ASSETS

All of your assets must be properly titled in order for your estate plan to work properly. If you have a revocable living trust, just about all of your assets should be owned by your trust. If the status of one major asset changes, your whole estate plan could be thrown off course.

Changes to your FAMILY SITUATION

Whenever there is a marriage, divorce, birth or death in your family, you should consider how those events could affect your estate plan. That is unless you are okay with your assets ending up in the hands of someone you would

prefer did not receive them, such as your ex-son-in-law.

Changes to your WISHES

Over time, you will change your mind about who you trust and where you want your assets to go, and your estate plan must reflect those changes. If you do not state your wishes in writing, they will not be carried out.

Changes to the LAW

The law has changed dramatically over the past several years, and while those changes have generated uncertainty, they also give rise to opportunities. You will never seize those opportunities if you ignore them. Not only that, but the law will not always change in ways that benefit you and your loved ones. Especially when "bad" changes happen, you need to be on top of them and adjust your estate plan accordingly.

Review your estate plan at least once a year so you can stay on top of changes and make the updates that could make a huge difference for you and your 'ohana. Estate planning is an ongoing process, not an event.

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• Medicare Part D Prescription Drug Plans

HELOC Growth Rate

by Percy Ihara, Reverse Mortgage Specialist, A Division of Mutual of Omaha Bank, NMLS #582944

Tn recent years, financial planners have shown the effectiveness of using a reverse mortgage Line of credit to supplement a retirement portfolio. But while a line of credit can be a strategic part of a retirement income plan, there are often misconceptions related to how the credit line grows.

In yet another Forbes article focused on reverse mortgages, *Wade Pfau, Ph.D., CFA, professor of retirement income at The American College, sets the record straight with an in-depth analysis of how a Home Equity Conversion Mortgage (HECM) works, grows and stands to benefit borrowers.

"The ability to have an unused line of credit grow is a valuable consideration for opening a reverse mortgage sooner rather than later," Pfau writes. "It is also a detail that creates a great deal of confusion for those first learning about reverse mortgages, perhaps because it seems this feature is almost too good to be true."

Pfau speculates that the motivation for the gov ernment's design of the HECM program is based on the underlaying assumption that borrowers would spend from their line of credit sooner as opposed to later.

"Implicitly, the growth in the principal limit would then reflect growth of the loan balance moreso than the growth of the line of credit," Pfau writes. "In other words, designers assumed the loan balance would be a large percentage of the principal limit."

The line of credit, however, grows at the same rate as the loan balance, which if left unused, could become quite large.



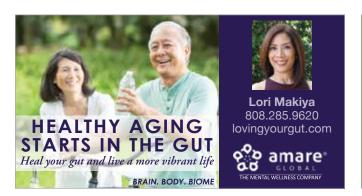
"There was probably not much expectation that individuals would open lines of credit and then leave them alone for long periods of time," he writes. "However... the brunt of the research on this matter since 2012 suggests that this sort of delayed gradual use of the line of credit can be extremely helpful in prolonging the longevity of an investment."

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*Pfau, W. (2016, March 1). How Does The Line of Credit For A Reverse Mortgage Work? From http://www.forbes.com/sites/wadepfau

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Spam, Eggs and Rice

by Stephen B. Yim, Attorney at Law



few years ago, I created the Heartfelt Advance Care Plan booklet to provide **L** my clients with a tool to improve their end-of-life care, to honor their choices and to reduce conflict and guilt among surviving family members. Those who do fill it out usually comment about how difficult yet rewarding it was to complete.

Asking and answering detailed questions about end-of-life wishes, regardless of how difficult it may be, is tremendously helpful to both the dying and their survivors.

For example, a wife and husband discussed in detail his wishes during his last days, as well as what he would like to see happen after he passed. The husband, who was usually not a humorous man, answered the uncomfortable questions with a sense of playfulness and humor. In response to one of the questions about his last meal, he said

prepared this last meal to enjoy with her family. To onlookers, this may appear to be a rather minor thing. To his family, it was profoundly meaningful.

WISDOMS: LEGAL

After he passed, she followed his instructions and planned the funeral in accordance with his wishes. She was able to carry out his expressed wishes, allowing him to take control of his life, the end of his life and thereafter, through his answers to the hard questions.

She was able to be by his side during his waning days, fully present and at peace because she knew what he desired during this transitional period of life.

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Stealing Home: An Ultimate Betrayal

by Scott Spallina, Senior Deputy Prosecuting Attorney

he term "stealing home" is associated with baseball. It occurs when a runner is on third base and uses guile, speed and luck to make a dash for home plate to score a run. This usually happens when the runner takes advantage of the pitcher being distracted.

In the Elder Abuse Unit, however, my team has come to know the term in a different context. We have seen situations when a homeowner literally has had their residence stolen.

The first time I saw this happen was when I got a call from Mark (story real; names changed) about what his brother, Tony, had done to their mother, Alice. Tony asked if she could co-sign on a loan for him. Given that Tony seemed responsible and had a job, she agreed. The two of them went to an office downtown and Alice was presented with many papers to sign. She didn't think any more about it, assuming that she would have heard if he defaulted on the loan.

Years later, when Mark and his mother began to plan her estate, they discovered that Alice was no longer the owner of her house. She had signed it over to Tony without realizing it. Tony even let his mother continue paying the mortgage as to not tip her off to what he had done. Tony committed the felony crime of Theft in the First Degree by Deception. Alice was in such shock over this betrayal of trust that she did not know what to do—and that is when Mark made the call to our office for help.

I wish I could say that Alice's story is an anomaly, but I have seen houses being stolen by caregivers using powers of attorney and con men using illegal contracts that promise help with foreclosures and debt, only to instead transfer ownership to these charlatans.

I have seen families misuse monies from reverse mortgages and adult children draining bank accounts of home equity loans, leaving the

> parents to face financial uncertainty and foreclosure.

Your house is the single largest investment you're likely to make. And the equity in your home (or your actual house itself) is very attractive to others who see it as "free money." It's like an amber light at night, attracting mosquitoes, but this time, the bloodsuckers could be family members, or "helpful" friends or even strangers.

When presented with any legal papers to sign, read them carefully or have someone else look them over. You may feel embarrassed asking to do this, but you will feel even more embarrassed if you lose your house. Also, tell your trusted family members and friends, and bring them along. Swindlers hate questions from protective loved ones. If these papers are so good for you, why keep this deal a secret?

If you have questions about elder abuse, call or email: 808-768-7536 | ElderAbuse@honolulu.gov



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Don't Be Duped By a Text Message

by Christopher Duque, Cybercrime Investigator, DPA

There's been a marked increase in text messages with a spoofed Caller ID that ask the recipient to click on a hyperlink—that's always the objective of this type of scam. It is their methodology to hijack your device.

Two Major Risks

- 1) The recipient does not know who really sent the
- 2) The hyperlink may redirect the message recipient to a website where malicious software may compromise the recipient's cellphone.

These programs may allow "spying" on your calls and text messages, and stealing personal and financial information and passwords. The program may even take control of the cell phone's functions, such as the camera and/or microphone.

Signs of Caller ID Spoofing

- If the message is written using bad grammar and/or misspelling.
- The message creates a sense of urgency and demands an immediate response.
- The Caller ID is not in your address book a big red flag!

You should never respond to a text message from an unknown sender.

Preventions Tips

- Keep your address book current to include financial services you use regularly.
- If you receive a text message with a hyperlink, do not click on it until you can determine it is legitimate. Use Google to determine the validity of the web address in the text message. Do the same with the Caller ID of the sender.
- If neither is legit, do not reply to the sender and/or click on the hyperlink.
- If it is legit, contact the sender of the message through other means; do not reply to the text message. If it is a company, find its contact phone number and call them to verify that they sent the message.

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Hey there. I did not hear from you in a long time about your lottery winning. Respond with your bank and account, your winning will be deposited reight away.



WISDOMS:

DPA

I forgot your address? Can you send it so I can send back what I borrowed.

NOTE: Texts shown are sample imitations and are not actual.

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