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HAWAII: ADRC, Hawaii County Office on Aging; Hilo Health Center, Kona Health Center, KNX Super Stores (all), Love’s Outlet Stores (Hilo)
KAUAI: Agency on Elderly Affairs
MAUI: Kalama Heights Senior Community, Kauaoa Senior Center, Hale Mahaulu, Hale Makua, Maui County Executive Office on Aging, MED, OceanaView Adult Daycare (Kahului), Nagai Coffee Store, Roselani Place, Times Supermarket (islandwide), Safeway (islandwide).

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Mayor's 45th Annual
Craft & Country Fair
Saturday, November 23rd • 9:00 a.m. to 1:00 p.m.
Neal S. Blaisdell Center Exhibition Hall

The Department of Parks and Recreation Senior Clubs will have handcrafted items such as pottery, plants, lei, holiday crafts, and a white elephant sale. Monies raised from this event helps the Senior Clubs with excursions, events, food, supplies, and other expenses for 2020. There will also be a Wreath Contest sponsored by Cecile Sebastian, DDS. Visit the many Generations’ partner booths who will provide a wealth of information throughout the day.

For the third year, the Senior Karaoke Contest will be sponsored by Generations Magazine, with Jeff Apaka the MC and the karaoke equipment provided by Mellow Friends. Judges will be Yvonne Elliman-Alexander, Sweetie Moffatt and Nina Keali`iwahamana.

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

Visit these Generations’ partners:
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Generations Magazine
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State Health Insurance Assistance Program
State Long-Term Care Ombudsman Program
The Caregiver Foundation
The Ihara Team
The Plaza Assisted Living
Vacations Hawaii
Whill/The Okada Group

There will be many other participants joining in by November, as well as various government agencies, to offer a wealth of information.

For a free trip to Vegas, courtesy of:

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(1 issue every other month)

6 issues for $12
(1 issue every other month)

Online subscriptions: Go to www.Generations808.com and click SUBSCRIBE on the menu bar. Fill out the online form; pay online via PayPal or simply choose to send a check.
As we begin our 10th year of Generations Magazine, I am very thankful to our readers, our sponsor partners, all our expert writers and our wonderful staff of professionals who put together this publication.

A special thanks goes out to seven of our original sponsor partners who have been in every issue of Generations Magazine: Arcadia Family of Companies; Plaza Assisted Living; The Ihara Team and Senior Move Managers/DeClutter Hawaii; Vacations Hawaii; Michael Yee, CFP; Attorney Scott Makaukane; and Captain Cook Coin. Their commitment to our older adults and their families is respected and appreciated.

As Generations embarks on year 10, we would like to continue to hear from you about programs that service seniors, events around the state, super seniors, caregiving stories and any resources that serve our communities, so we can highlight them in the magazine and on our radio shows.

Just a reminder: Generations Radio airs on KHNR AM690 on Saturdays from 5 to 6 pm and on Sundays from 3 to 4 pm. Listen in and learn how to fully enjoy your retirement years and improve your quality of life. And certainly check out our archive of GM magazine issues, and radio and TV shows on our website (generations808.com), which includes resources for the whole family.

Also, please join us at our free workshop event with Hale Hau’oli Hawai’i on dementia and care options on Saturday, Nov. 16. (See the presentation schedules on the opposite page.)

Lastly, I am proud to say I have updated my Certified Senior Advisor (CSA) designation. The CSA certification program is developed through rigorous practice, analysis, research and study involving hundreds of professionals who work with the older adults from the academic and business communities, and non-governmental organizations.

Accredited by the American National Standards Institute (ANSI) and the National Commission for Certifying Agencies (NCCA), the CSA credential applies to professionals in all areas of the aging industry. There are approximately 4,000 professional designations in all areas of business. Only about 10 percent are accredited and only 1 percent are double-accredited, as is the CSA designation, so I am proud and honored to be a designee.

A big mahalo to our loyal readers, viewers and listeners. We look forward to serving you for the next 10 years and beyond!

Aloha!… and Live well!

Percy Ihara, Editor/Publisher

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LEFT BALLROOM

7:30 – 8 am
Visit with Exhibitors • Continental Breakfast

8 – 9 am
Dementia Basics by Dr. Balaz
Dementia in the Family: Care Options & Resources
Friday, Nov. 15, Kroc Center Hawaii
91-3257 Kualaka’i Parkway, Ewa Beach
Register online at www.halehauolihawaii.org or call 808-798-8706
Hale Hau’oli Hawai’i gratefully acknowledges the support for this workshop from a generous grant given by the Hawai’i Community Foundation.

RIGHT BALLROOM

9 – 9:15 am
Caregivers: It’s All About You by Dr. Balaz
Planning for the Last Chapter: Incapacity & Dementia by Rulon and Adamshick Elder Law Attorneys

9:15 – 10:15 am
Adult Day Care & Legislative News for Caregivers & Kupuna by Kathy Wyatt
Decluttering for your Kupuna by Cynthia Arnold

10:15 – 10:30 am
Dementia Basics by Dr. Balaz
Planning for the Last Chapter: Incapacity & Dementia by Rulon and Adamshick Elder Law Attorneys

10:30 – 11:30 am
Healthy Aging & Brain Health by Dr. Aida Wen
How to Decide? Making Choices for Those Who Cannot by Gary Powell

11:30 – 12 pm
Adult Day Care & Legislative News for Caregivers & Kupuna by Kathy Wyatt
Home Care Options by Eileen Phillips

12 – 12:30 pm
Closing Remarks by Kathy Wyatt • Visit with Exhibitors
Who's Behind Generations Magazine?

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

NANCY DOWNES is the director of marketing for Legacy of Life Hawai‘i. She oversees the organization’s marketing and public education programs to encourage organ donation in the community. Nancy has more than 30 years of experience in marketing, public affairs and business development in Hawai‘i’s banking, technology and nonprofit sectors. She holds a Bachelor of Arts degree in journalism from Marquette University.

PETER KAFKA is a longtime resident of Maui. He retired from a 24-year career at Haleakalā National Park. He turned a life-threatening cancer diagnosis into a life-changing opportunity and passion to advocate and support other men dealing with cancer. Utilizing an online platform through the Answer Cancer Foundation (AnCan.org), Peter moderates live, real-time, weekly support calls for men nationally and internationally. “Men need not suffer in silence.”

CAROLINE HAYASHI has been the president of Waikīkī Community Center (WCC) for almost seven years. WCC has provided programs and services for seniors for more than 40 years, addressing both active aging and assisting seniors in critical need so that everyone can thrive. WCC also coordinates community-wide initiatives of interest to both seniors and the general population, such as disaster preparedness and pedestrian safety.

SANDY MA is the executive director of Common Cause Hawai‘i. Common Cause is a nonpartisan, grassroots organization dedicated to protecting and improving Hawai‘i’s political process and holding government accountable to the public interest. Sandy comes to the organization with a broad range of nonprofit, corporate and government experience. Sandy has a Bachelor of Arts degree from Johns Hopkins University, a JD from the University of Maryland School of Law and a LLM in Environmental Law from Vermont Law School.

MAEONA MENDELSON, MSW, PhD, has run an intergenerational study tour company, Travel&Learn LLC, for 10 years (2002–12). She also held board directorships in AARP, AARP Foundation, AARP-Hawaii (2004–12) and PABEA. Her first travel essay can be found in the book titled Sixty-five Things to Do When You Retire/Travel.

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 BURIKOSAY | PAMELA CUNNINGHAM & STACEY PAGUJ | CHRISTOPHER DIOQUE
CARLENE H. ERSATZ | ERIN EMERSON & ANGELICA ROCKQUEMORE | SONIA GUY
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SCOTT SPALLINA | MAFUANA TAAMU | MARGARET WONG | MICHAEL W. K. YEE | STEPHEN B. YIM

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Medicare Annual Election Period is October 15 to December 7, 2019

ATTEND MEDICARE SHOP & COMPARE EXPO FOR KŪPUNA

At this FREE event, you will be able to compare the unique offerings of various health plans, meet health plan representatives and licensed insurance agents and learn more about your Medicare coverage options for 2020.

Tuesday
November 5, 2019
9 am – 12 Noon
Japanese Cultural Center
2454 S. Beretania Street
Honolulu, HI 96826

Thursday
November 7, 2019
9 am – 12 Noon
Hawaii Okinawa Center
94-587 Uke’e Street
Waipahu, HI 96797

RSVP at info@MDXHawaii.com or by calling (808) 426-7600.

Space is limited. Reservation is recommended.
Light refreshments will be served.

This is a great opportunity to learn more about your Medicare coverage options for 2020 and find the right coverage for you.

“The event of the year!”

Leroy and Roberta Chang love their newfound life at 15 Craigside. Through the numerous social activities and healthy programs available, they are learning new hobbies, building meaningful friendships, and living a happier and healthier lifestyle. The caring and attentive staff see to their every need and with the benefit of guaranteed lifetime care, Leroy and Roberta are realizing their dream of living life together – worry free.

―Leroy and Roberta Chang
15 Craigside Residents

“Nothing is perfect but this is close to perfection.”

― Leroy and Roberta Chang
15 Craigside Residents

15 CRAIGSIDE

533-5416
arcadia.org
All Vote-By-Mail Comes to Hawai‘i

by Sandy Ma, Executive Director, Common Cause Hawaii

Starting with the 2020 primaries, all statewide elections in Hawai‘i will be conducted by mail, pursuant to Act 136, Session Laws of Hawai‘i 2019 (HB1248, CD1). This will be a big change for some Hawai‘i voters, especially those who are not accustomed to voting by absentee ballot. For those who vote by absentee ballot, the all vote-by-mail system is nothing new.

However, for Hawai‘i voters who are used to standing in lines at polling places with family, friends and neighbors on Election Day to cast their vote, get ready to fill out your ballots in the comfort and privacy of your own home.

Vote-By-Mail requires that a ballot package be mailed to registered voters approximately three weeks before Election Day — either primary or general. Each ballot package shall include a ballot, a secrecy envelope, a business reply return envelope and voting instructions.

Registered voters will complete the ballots, insert them in the secrecy envelopes so that the completed ballots will be kept private and then place the secrecy envelopes with ballots in the business reply envelopes. Registered voters are required to sign the return the envelopes or the ballots will not be counted.

All ballots must be received by the Clerk’s Office by 7pm on Election Day. Do not mail your completed ballots the day of the election, because they will not be received in time and your ballots will not be counted. Mail your completed ballots to the Clerk’s Office at least three days before Election Day. The voter’s signature on the return envelope will be verified against the signature on file in your voter registration record.

If a mistake is made on the ballot, do not try to correct the ballot, which may result in a spoiled ballot. Instead, contact the County Clerk’s Office for a replacement ballot.

Additionally, once the ballot is received, the County of Honolulu has designated at least two VSCs — Honolulu Hale (530 S. King St.) and Kapolei Hale (1000 Uluohua St. in Kapolei). Note that the VSCs will replace traditional Election Day polling places.

VSCs will be open 10 business days (weekdays only) prior to and through Election Day. At the VSCs, people may register to vote, including same-day voter registration, vote in-person, hand-deliver their ballots in-person or correct their ballots if they are summed to do so.

Other jurisdictions that have implemented Vote-By-Mail (Colorado, Oregon and Washington) have some of the highest voter turnout rates in the nation, a median 15% higher turnout rate during the 2018 primaries than the remaining polling place states. Hawai‘i’s Vote-By-Mail will increase our voter engagement by giving our voters more ways and days to participate in our democratic process and reduce costs of operating traditional polling places. Common Cause Hawai‘i looks forward to more people voting in Hawai‘i!

Dr. Wong with members from Surgical Associates Inc: (L–R, 1st row) Livingston M.F. Wong, MD, FASC; Dr. Alan Cheung, MD, FASC; (2nd row) Lyle Wong, director of administration (Livingston’s son); Linda L. Wong, MD (Livingston’s daughter who performed the first liver transplant in Hawai‘i); and Whitney Linm, MD.

On Aug. 9, 1969, a surgical team headed by Dr. Livingston Wong performed the first kidney transplant at St. Francis Hospital. Since then, more than 2,300 lives in Hawai‘i have been saved and transformed by organ transplants. To celebrate this remarkable milestone and the man whose vision drove it forward, St. Francis Healthcare System hosted a special event on Aug. 7 at its Lili‘ha Campus.

Guests from The Queen’s Medical Center, The Queen’s Transplant Center, Legacy of Life Hawai‘i and the National Kidney Foundation of Hawai‘i honored Dr. Wong for his service and vision. The event was also a homecoming for many who had worked with Dr. Wong and those whose lives he had helped to heal and save.

Following Dr. Wong’s first transplant surgery, St. Francis Medical Center opened its kidney transplant program, which served as Hawai‘i’s only transplant center for 40 years. Through the years, the transplant program expanded to include kidney, liver, pancreas and heart transplantation. In 1978, Dr. Wong headed a team of physicians and technicians who performed the first bone marrow transplant in Hawai‘i. Dr. Wong later established Hawai‘i’s emergency management system and is credited with raising the level of the statewide system to become one of the best programs in the nation.

LEGACY OF LIFE HAWAI‘I (2013.11.nonprofit)
405 N. Kuakini St., Ste. 810, Honolulu, HI 91867
Nancy Downes: 808-599-7630
808-385-3442 outreach@legacyoflifehawaii.org
www.legacyoflifehawaii.org
Facebook: @hoalahouhawaii

Generations Radio Show

A weekly series on aging and senior issues
with Percy Ihara, Publisher of Generations Magazine
The show is airing at a critical time. In a decade, one-third of Hawai‘i’s population will be 65 or better. The state is urging kupuna and their families to prepare now for home and community-based care. Financial and legal advisors to caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

LISTEN LIVE on KHN Radio
SAT 5–6pm, SUN 3–4pm
AM 690
Visit Generations808.com for complete show archive

Dementia in the Family: Care Options & Resources
SATURDAY, NOVEMBER 16 – KROC CENTER HAWAII
FREE EVENT • For info: 808-798-8706 (See pg. 7 for details)
Tips for Traveling With the Grandkids
by Mae Mendelson

The grandsons, ages 11 and 13, were in agreement: no museum visits on our week-long trip to Toronto and Niagara Falls. Sad words for a grandmother who spends her days as a docent. However, sharing the itinerary with the grandkids before we go is one of the lessons my husband and I learned. After expressing their concerns about being bored, they agreed to visit one natural history museum with us.

We started taking our grandkids on trips without their parents to create shared memories and to get to know each other in a more personal way. It is somewhat of a tradition in our family. My mother took our children to Japan without us. These trips remain cherished memories. In a way, we are continuing her legacy.

For the Toronto trip with our grandsons, we designed a shared agenda that included something for everyone—we saw a baseball game and went to an amusement park.

Traveling also means eating out. Even though I am just as addicted to my devices as my grandsons are, we created one rule for all of us: When we go out for dinner, the electronics stay home.

When traveling with your grandkids, it helps to purchase tickets online for your daily activities. And you always want to be prepared. The benefits can include quick entry, access to special exhibits, and discounts to gift shops and cafes. Bringing their passports, medical cards and written parental permission gives you the right to make decisions on their behalf.

If you are thinking about traveling with your grandchildren, you need to sell and go. We had suddenly crossed a generational divide. It was awesome. Letting them lead the way was an extraordinary experience and taught us so much.

We signed a shared agenda that included something for everyone—the kids and their parents. We saw a baseball game and went to an amusement park. Our itinerary changed abruptly when the girls discovered that an online video scavenger hunt. These trips remain cherished memories. In a way, we are continuing her legacy.

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Taking our grandchildren to London taught us a different lesson: the value of being flexible. As planned, the girls visited the National Gallery, sketched in Trafalgar Square and went on a scavenger hunt. Our itinerary changed abruptly when the girls discovered that an online video festival was in town. So we skipped our planned trip to St. Paul’s Cathedral and joined a YouTube event in which thousands of young people were queuing for a meet-and-greet with their favorite YouTube celebrities.

It is somewhat of a tradition in our family. My mother took our children to Japan without us. These trips remain cherished memories. In a way, we are continuing her legacy.

The Journey Continues
by Steven Kawamura

Yes, the journey of life continues even after we retire!

How long our journey on Earth will be is one of the unknowns we must live with. In my earlier article, entitled, “I’ve Never Been Old Before,” I wrote about how lost I was when I retired from my career in the federal government. It took me quite a while to find purpose and meaning during the empty days that kept coming at me. Thankfully, I realized how rewarding it is to give back in whatever way you can.

For the past 11 years, our church has offered a men’s class called “The Journey Continues.” We have witnessed how helpful it’s been for many working and retired men who attend this class.

While studying the Bible is what brings us all together each Sunday morning, we value building relationships and seek to encourage one another in whatever ways we can. It is not easy in today’s world to find balance in one’s life and sometimes just getting through a week can seem almost impossible. That’s been the value of having a weekly class where you can come and be refreshed and completely renewed.

My life experiences have shown me that many men are living very lonely lives. Unless they are able to address this early, they risk coming to the finish line without anyone cheering for them.

If you see yourself in this article, it’s not too late to bounce back. Just look around you to see if there is anything you can try right away. You’ll be amazed at how many doors will begin to open to you if you do this. That’s been my experience.

Another surprisingly easy thing to do is just ask people you interact with on a regular basis. You’ll be amazed at how helpful their responses will be. Then just go for it.

Some Thoughts to Think On

“If you aim for nothing, you will probably hit it.”

So why not try aiming for something and see what happens.

“My whole life has been preparation for now.”

So make the most of what’s ahead by using what you’ve gained so far.

A final thought: “Not all who wander are lost”

If you feel like you are wandering aimlessly, remember that it is not too late—there is still time to avoid becoming “lost.”
Over 30 percent of the people who work don’t have full-time jobs. In a few years, that will increase to almost 50 percent.

Working even one day a week will provide psychosocial advantages to an engaged senior. There are plenty of options. Here are just a few:

- **Pet sitting.** Learn more at [www.Rover.com](http://www.Rover.com). This is a fast-growing business as residents travel and vacation on the mainland and elsewhere.

- **Caretaking and caregiving** of the old, the young, and the challenged. Learn more at [www.wilsoncare.com](http://www.wilsoncare.com) and by doing further research.

- **Tourism and hospitality.** There are options that do not require standing for eight hours a day. Some of these options may even include working from home; for example, proposal writing to prospective buyers and/or website maintenance.

- **Grant writers.** Grant writing is an in-demand skill and talent and a viable option if you are already a capable writer. Look for free, easy classes at a community college.

- **Board members and paid/unpaid mentors.** Membership and mentoring are sometimes seen as voluntary missions. But often, there are gratuities offered. Go to [www.mentoring.com](http://www.mentoring.com).

- **Health and life coaches.** These skill- and knowledge-based options are in high demand for struggling youth and older populations. The rewards may often be financial, but always meaningful. For ideas, go to [www.flexjobs.com](http://www.flexjobs.com).

- **Adjuncts and subject matter experts.** More than half of U.S. university/college faculty are adjuncts. They are compensated and doing something that matters. Subject matter experts are adjuncts in the private, nonprofit and public sectors who offer unique value.

- **Interim professionals.** Organizations now engage interim professionals as an integral part of their staffing management plans as a key to maintaining a flexible and nimble workforce.

- **Stipend workers** are paid a flat sum for work done on behalf of an organization in any sector. There are strict rules governing stipend pay but they are worth exploring.

Explore your options.

---

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Enjoy Life More With a Furry Best Friend

by Erin Emerson and Angelica Rockquemore

I t’s always comforting to have a best friend to share in the journey of life every step of the way. For seniors, while the idea of caring for a furry friend can seem overwhelming, the benefits are highly rewarding; pets can provide a whole new experience of joy and purpose. Here are just five of the many benefits you can look forward to with a pet in your life:

1. **Companionship**
   - Navigating new adventures in senior life can feel lonely. What better solution than to have the unconditional love from a pet to support you through it? You may even prefer the company of your pet over people!

2. **Routine**
   - Caring for a pet can give new meaning to the same old routine. Caring for a pet requires responsibility that benefits you by creating and maintaining a solid routine. Never fear, Fido won’t let you forget breakfast, lunch or dinner (and a few fun snacks in between). What better way to organize and find purpose in each day than by spending time with your pet?

3. **Exercise**
   - Just like humans, all pets need exercise to stay healthy and happy. Caring for a pet can provide great motivation to get up and move around, whether taking your pet for a stroll or simply walking around your house with them. The more active time you can spend with your pet, the better you will both feel.

4. **Socialization**
   - Just like humans, pets need pet friends, too. Spending time with your pet, whether going for a walk around your neighborhood or even shopping for groceries, will give you both the chance to meet others and strike up fun interactions. You can even find local opportunities to go on group walks with your pets, giving you and your pal the chance to make more friends and enjoy all of life’s precious moments.

5. **Stress, Worry and Pain Reliever**
   - When the stresses of everyday life reach an overwhelming level, having a pet you love can make all the difference. Scientific studies have shown that caring for a pet can lower one’s blood pressure, reduce stress and tension, and even help to alleviate chronic pain.

   As seniors navigate new changes in their lives, deciding to bring a pet companion along for the journey can bring many benefits and happiness. Not ready to commit to a pet, but want to try it out? Think about foster parenting.

   The Hawaiian Humane Society’s Foster Care program is always looking for good foster parents to temporarily shelter animals in need. Go to www.hawaiianhumane.org fostercare to find out more about the program.

“I love spending time with Max when he visits Kalākaua Gardens. He is well-behaved and quiet.”

– Ellen Yasuda with Max

Friendship Through Flowers

by Generations Magazine Staff

I kebana, the Japanese art of flower arranging, is also known as kado—the way of the flowers. Based on an ancient Buddhist ritual of using flowers to honor the spirits of the dead, kado is one of the three Japanese arts of refinement.

More than 600 years later, this ancient art form is celebrated by more than 8,500 people in more than 60 countries through Ikebana International. Started in 1956 by Ellen Gordon Allen, a U.S. general’s wife who was stationed in Japan, this international organization was founded to unite people and create a worldwide “Friendship of Flowers.”

Hawai’i’s chapter began in 1961, when a friend of Ellen’s, Pearl Jensen, met local arrangers from Enshu, Ikenobo, Koryu, Ohara and Sogetsu schools while attending an exhibit at the Shirokiya Department Store. Since then, the Honolulu Chapter, known as Hawai’i’s Ikebana International Honolulu Chapter 56, has been promoting cultural understanding and appreciation of this craft through exhibitions, demonstrations, workshops and community service projects.

The biggest exhibit is the Splendors of Ikebana held every summer in Honolulu. This year’s event brought thousands of people to the Hawai’i State Library, with some even trying their hand at Ikebana in the make-and-take workshop. While the elegant and restrained creations may seem simple, they are anything but. This delicate art form can take decades to master.

Look for other Ikebana workshops and classes throughout the year at the Mo’ili’ili Community Center, the University of Hawai’i at Mānoa, Honolulu Museum of Art, Honolulu Hale, and various other schools and nonprofits.
Retirement communities are a lot like cruise ships. There’s a lot of excitement and options to choose from, including delicious cuisine, opportunities to relax, read and watch movies. There’s also time to talk story with neighbors and participate in activities such as hula and art classes, tai chi, water aerobics and more.

You’ve worked hard all your life. Now it’s your time to be pampered and not worry about cooking, cleaning, yard and house work, grocery shopping or finding parking at the doctor’s office. Don’t let life pass you by. Don’t wait until you can’t enjoy the fun and excitement that retirement living can offer. At a retirement community, you will never even have to worry about what you’re going to do on any given day!

Aging is a natural process that no one wants to face alone. Many seniors battle silent depression, a lack of healthy meals and rapid decline of health. Start your search now for a retirement community that will support your needs. Don’t wait too long and end up saying “I should of but I didn’t!”

Many retirement communities have a full continuum of care options that allow residents to stay within one campus as they age. And as a resident in a retirement community, you become part of the ‘ohana. Explore your options now and see how your quality of life can be enhanced by living in a retirement community.

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Choosing end-of-life arrangements can be one of those tough decisions as a senior. However, these are very important decisions to make. With so many options available—how can anyone decide what the most cost-effective and responsible way to proceed would be? According to the National Funeral Directors Association, the trend of having an expensive burial is on the decline (down 16 percent since 2005). Cremation rates, however, are on the rise nationally (35 percent) and locally (75 percent). In recent years, a new option has become available — whole-body donation in which you donate your body to science.

You may have heard someone say they want to donate their body to science after they pass. Many people are interested in a variety of reasons, including philanthropic, wanting to give back, covering the cost of cremation or aiding in education, research and the development of new medical interventions.

According to Associated Press reports, whole-body donation is becoming a more popular option. However, in Hawai‘i, information about the process and its benefits are not well understood. For example, did you know that the decision to donate your body to science can be made in advance or can be made by a family member after one’s passing? And, you can pledge to be both an organ donor and a whole-body donor.

The decision to donate your body to science is an extremely important one and it is an opportunity to make a difference in your community.

One benefit of whole-body donation is that the cost of cremation is covered, but the benefits go far beyond just cost savings. Whole-body donor tissues are used by universities, orthopedic device developers, researchers and hospitals all over the world in the advancement of medicine and treatment. Surgeons use donated tissue in order to learn new surgical techniques, for example. A single donor has the potential to help thousands of people all over the world.

Whole-body donation organizations are a fairly new development. Until recently, there were no alternative options in Hawai‘i until now, through Ke Ola ‘Uhana (pledges can be made on its website).

This is an important and needed service for residents of Hawai‘i, since it will directly benefit research and medical education in the state.

What is the impact of my donation?

Beyond education and research, there are also significant benefits for medical innovation. For example, Zion Harvey is the first child in the world to receive a double hand transplant. (CNN coverage: https://www.cnn.com/2017/07/19/health/hand-transplant-zion-harvey-study/index.html). At age 2, Zion’s hands and feet were surgically amputated due to infection. Due in part to whole-body donor organizations, Zion was able to undergo a life-changing 10-hour surgery at just 8 years old. One year later, he is able to write his name and grip a baseball bat.

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Laura Olegario, RN, BSN
Assistant Director of Nursing & MDS

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

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Anona and Joseph “Nappy” Napoleon love the sea. Their kuleana is to respect and care for the sea by practicing and perpetuating cultural traditions of their ancestors who lived on and near the ocean. We call them “watermen.” Kō ā moana may be men or women, surfers, fishermen, paddlers, sailors or divers. They know the power and majesty of the sea in every season and type of weather. They trust their ancestral skills and honed talents, and mentor the next generation to carry them on. It’s clear that they are more comfortable and happier on the water than on land. With kō ā moana at the helm, dark swells become waterslides, rough seas promise exciting adventures and being alone on the open ocean brings calm and freedom.

“The ocean brought us together,” says Anona as she smiles at Nappy. “And it keeps us together, too.” For the last 55 years, the Napoleons raised five sons by the sea and taught many mo’opuna the ways of the sea. Their love affair with each other and the ocean honors the family traditions of the Nāone ‘ohana of O’ahu, and the Napoleon ‘ohana of Kaua‘i, Hawai‘i Island and O‘ahu. Their steadfastness ushers in new generations of kō ā moana, people of the ocean.
“I met Mau Pialug when he came here from Micronesia, but I decided not to go to Tahiti with Hōkūle’a anyway because Herb Kane wanted full-blooded Hawaiian crew members. I stuck to paddling and racing.”

Two years ago was the first time Nappy Napoleon was racing Moloka‘i Hoe without his wife at his side. Team Napoleon’s channel beacon and anchor was at home, recovering from a stroke. Now Nappy’s life is much more than racing or coaching at Anuenue Canoe Club. He is part of a family caregiving team supporting the love of his life.

The Woman Behind the Man
Anona Napoleon, PhD, Mākaha Surf Queen, Champion Paddler, Surfing Coach, Hawaiian Waterman Hall of Fame Inductee, 2014

Anona came from a Kaimuki surfing and kayaking family and was one of the only girls surfing big waves at Waimea Bay in the late ’50s. She taught surfing and was sponsored to try out for the 1960 and 1964 Olympic kayaking teams. Tragedy struck in 1960, when she suffered a severe diving accident that left her temporarily paralyzed for nearly a year. Nevertheless, she recovered fully to compete in and win the 1961 International Mākaha Surfing Contest, claiming the coveted Mākaha Surf Queen title.

The Man Behind the Woman

On Sunday, Oct. 13, Uncle “Nappy” Napoleon, Hawai‘i’s revered champion paddler, will don a green shirt to compete in his 62nd world paddling championship—the Moloka‘i Hoe. This race across the Ka‘iwi Channel starts at Hale o Lono Harbor on Moloka‘i’s west shore. After some five hours and 41 miles of paddling across the shallow Penguin Banks and then braving the “washing machine” of the deep churning Ka‘iwi Channel, paddlers make land at Duke Kahanamoku Beach in Waikīkī. Of the seven most dangerous channels in the world, Ka‘iwi outranks the English Channel for rough seas.

Nappy first paddled across this channel in 1957, and in 1958, he won the inaugural Moloka‘i Hoe official competition. Among his five additional wins was the 1966 event, when 40-knot winds and 20-foot swells in the channel savaged the race. Only six of 12 canoes finished. One crew lost their canoe. Nappy’s team prevailed, despite capsizing three times and losing the outrigger. Beating out all the international competition for wins in ’61, ’69, ’72 and ’73 was much easier than in ’66.

Although Nappy is a renowned expert steersman, he is a competitive paddler first—often helping his team paddle hard to make landfall.

“In the early days, I used to steer the canoe on a high line and surf down to Waikīkī. But nowadays, I pick lines depending on conditions,” says Nappy.

In 2001 and again in 2003, his “60s” team won their division. In the sixth seat, he is moving all the time—adjusting the trajectory of his canoe with every push of the currents, helping paddle up a bump or cutting a diagonal to the next swell. He is the king of riding swells—what the Napoleon ‘ohana calls “connecting the bumps.” This skill builds on a deep knowledge of the sea under all conditions and a “feel” for how the canoe responds to the most delicate tension on the steering paddle. Sometimes Nappy zigzags between swells coming from two directions. Other times, he’s surfing downwind. If you watch Nappy’s canoe turn around a regatta pylon, don’t blink—or you’ll miss it. If turning on a dime were easy, all the canoes would do it that way.

“Way back, Ben Finney came to me and asked me to help him figure out a paddling strategy for pulling Hōkūle’a through the doldrums,” says Nappy. (The doldrums is a band of flat ocean near the equator where winds cease. Sailboats can get becalmed for days and weeks.)

Nappy was not convinced that paddling a huge sailboat would work. Eventually, Hōkūle’a carried a portable outboard motor with a long shaft to drive through the calms.

Photo by Michael A. Tongg
to complete in paddle races across Ka’iwi. But in 1975, the men of Waikīkī Surf Club agreed to coach a team of seasoned female athletes from Outrigger, Lanikai and Kailua canoe clubs for their first open ocean voyage. The Healan Canoe Club put up a second canoe and both teams completed the crossing.

When the first women’s world championship of paddling, Nā Wahine o Ke Kai, was first held in 1979, Anona’s canoe crossed the Ka’iwi with the best time. Her crews also won in ’87, ’88 and ’89. In 1998, Anona Napoleon came in first at the International Hawaiian Canoe World Sprint Championships in Fiji. Anona's canoe crossed the Ka'iwi with the best time. Her crews also won in ’87, ’88 and ’89. In 1998, Anona Napoleon came in first at the International Hawaiian Canoe World Sprint Championships in Fiji.

Part of being a woman of the ocean is perpetuating the Hawaiian nohona — the Hawaiian ways of doing things. In 2003, Anona took on a new challenge to apply Hawaiian values and methods to her teaching profession.

Anona went back to college and earned her doctorate in education. Her thesis focused on developing culturally responsive primary education curricula based on the Hawaiian method of conflict resolution — ho’oponopono. Like the successful culturally focused social and healthcare services explored by Mary Kawena Pūkú‘i in the book Nānā i Ke Kamu, Anona’s work created objectives and lesson plans that would engage students using traditional Hawaiian learning styles and mentoring methods.

**Waikīkī Beach Boy and the Makaha Queen**

Nappy was born in Kealakekua on Hawai‘i Island, where, as a small boy, he remembers paddling everywhere and racing canoe with his cousin. The family moved to Kapahulu, O‘ahu, and he remembers Waikīkī Beach when he was 10 years old. Nobody under 16 could race, but the boys were short a man, Nappy would be allowed to jump in on a training run. He was a natural who pulled hard and never got tired.

“I was lolo, you know. Not so good at schoolwork and only made it through the seventh grade,” Nappy says. “I was a hard worker, though, and a strong paddler — racing canoes with my cousin when I was little. I went to Ala Wai Trade School, paddled with Outrigger Canoe Club and worked at Waikīkī Beach giving canoe rides to tourists for 75 cents, and surf lessons for four dollars an hour. Now, the lessons are expensive! I knew all the guys at Beach Boys concession: Sam ‘Steamboat’ Mokuahi, ‘Rabbit’ Kekai, ‘Chick’ Daniels, the Kahnamokus — I carried Duke’s board. After he retired, he came to the beach to talk story and I listened. I remember how much fun it was to cut the waves in ‘Ka Moi’, his big koa canoe. It weighed more than 600 pounds.

“I had a lot of friends, but I didn’t like parties — didn’t go out much. I was friends with Anona’s brothers, who worked for Aloha Airlines, and went with them to dive Pāpi‘i, Kaunakakai, Moloka‘i. They all looked after Anona and I did, too. I was another big brother to her. One day in 1959, I got up the courage to tell her that I didn’t want to be her big brother anymore.”

It worked. Nappy and Anona dated for six years, during which time she trained for the Olympics. Being a Beach Boy didn’t lend itself to raising a family, so Nappy landed a job making cement tiles. “I told ‘em I can work hard. Just show me what to do.” Eventually, that job led to a career in construction.

The Sea Brings Us Together

Anona and Nappy wed in 1965. They were a handsome couple, brought together by their love of the sea. “Ko A Moana,” those of the ocean, raise their kids by the sea, showing them how to respect the power and beauty of the sea in every kind of weather. A year later, Joseph (Joey) was born; two years later, twins Aaron and Darryn. Later on, David and Jonah. The Napoleon family spent every weekend and summer at the beach, morning ‘til night. The kamali‘i came to trust their ability to ride the waves, currents and winds.

They also learned to malama the treasures of beach and reef.

Getting to know their island was part of the mentoring. Sometimes Nappy and Anona took the boys out of school so the family could surf a famous spot together. That is how seriously Anona and Nappy felt about passing on the knowledge of their kūpuna — water sports, surfing, paddling, swimming and always having fun as a family.

Today, Napoleon mo‘opuna number 15 and great-grandchildren, 24. Grandson Riggs is a 20-year-old stand-up paddler who remembers being out in Grandpa’s canoe when he was 8 years old, with Nappy behind him, telling what to do. Nappy calls Riggs and his dad, Aaron, “naturals” because they instinctively knew how to do well in races. In 2012, when Riggs was 12, he rode his stand-up paddleboard across the Ka’iwi solo in seven hours — the record for the youngest person to make that crossing.

“My boys and mo‘opuna are ocean people,” says Nappy. “One time, Anona and I took the boys by Publics reef break near the zoo and waves were pretty good. I went out with them, and when I looked back, those kids were doing 360s and surfing right into the wall! When I came out, Anona said, ‘I thought you were watching the boys?’ I told her, ‘Hey — no need. They know what they’re doing.’”

Preservation is not “knowing about” traditions but practicing them. Nappy and Anona also modeled their devotion to each other, deep respect for one another’s talents and the happiness that comes when a family sticks together. These were lessons well-learned; the boys are raising their own families, and 39 Napoleon mo‘opuna will carry on the legacy to be humble, share aloha and go after your passion.

“You know, our boys helped build this house. Nappy taught them construction skills, too, and they could figure out the plan — even when the installers were stumped,” says Anona.
In one of life’s huli, Anona is the center of attention again. Her accomplishments raised the bar for women in water sports, while she was preparing thousands of Star of the Sea students for high schools and college, and bringing up five sons.

At her induction into the Hawaiian Waterman Hall of Fame, Anona said, “The reason I stand before you tonight is because of the men in my life, including my husband, Nappy... Thank you for 50 wonderful years.”

From the nurturing of her family to the protection of her brothers and the unconditional support of her husband, the men in her life recognized her talents. With the encouragement of her academic peers and the love, respect and trust of her sons and their families, Anona is still the graceful, humble and smiling beacon. Her family takes this opportunity to fuss over her, paying back and forward the blessing of her deep and unfailing aloha.

The man behind the woman, who has for years said, “All I am comes through my wife,” applies his tireless energy to caring for her now. “It’s not a big deal,” says Nappy. “I love to do it and I have lots of help. We still love being together; we still happy.”

A Lesson from Paddling

Remarkably, aging in place requires some of the same skills as paddling. Caregiver training is minimal, and you just have to jump in and do it. Every day brings new swells, winds and weather. But you must be very good at keeping a steady pace to make headway. As a caregiver, you must follow the pattern of the swells to your advantage, staying just in front of the wave as long as you can. You learn to use its natural energy and less of yours.

At the end of a good ride down a wave comes a lull, where steady paddling is required to move forward to the next crest. Paddling up takes a bit more energy, but by keeping steady and on course, you will soon be off and gliding easily again.

An important Hawaiian point of view that Anona teaches her mo’opuna and her students helps us in caregiving, too. It’s this: The ocean between us does not separate us, it connects us to each other. In aging, the time between today and our elder years connects all of us. We are all on the same voyage. The line we follow, the path we choose, may alter how long it takes to get there, or how difficult the going may be. Our skills to navigate rough seas and ride the waves can make the journey easier. As we fly our colors in the regatta of our elder years, it’s not about racing to the finish line—it’s about getting there and enjoying the ride with our family and friends.

As Anona Napoleon says, “It’s about aloha. Be humble, show your aloha freely to everyone, and above all, have fun.”

We Love Being Together

Since her stroke in 2018, Anona has been rehabbing at home in Pālolo Valley. Some days are easier than others, but the Napoleon family is also paddling this canoe with her. For 55 years, Nappy has said that he is “a lucky guy” and that he owes all his success to his wife. They love being together, and with Nappy at her side, Anona is safe and confident, surrounded by the love of her family.

Anona requires care every day, so Christie (son Aaron’s wife’s friend’s sister) provides home care and grandmother. With the grace and dignity of her ancestors, Anona shares aloha, smiles and lets the love of her life do the talking.

“I hope I did not talk too much about paddling,” says Nappy. “You know I love to paddle, but my life is really about my wife.”

Nappy and Anona founded the Anuenue Canoe Club in 1983 at the Hilton Hawaiian Village lagoon. For 36 years, Anona, Nappy and son Aaron, also an accomplished waterman, have taught thousands of Honolulu and visitor children to paddle, including kids from Anuenue Hawaiian Immersion School. Club members trained for races and regattas year round. Nappy is the head coach, and at 78, he competes with a “70s” Anuenue crew. Join the healthy fun of paddling, visit www.AnuenueCanoeClub.org.

(L–R, front row) Chloe Napoleon, Cayla Napoleon, Mom, Reef Napoleon, Kahokū Napoleon, (middle row) Thandy Napoleon, Titus Fessenden-Napoleon, Oshen Kūpau, Isaiah Teves, Izan Teves, (last row) Taaron Napoleon, Sepa Napoleon, Clayton Napoleon, Dad, Mīhealani Napoleon, Haze Napoleon, Nālani Napoleon, Kainani Napoleon

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The Art of Falling
by Generations Magazine Staff

Falling can become a major threat to our quality of life. According to Hawai‘i’s Department of Health, it is the No. 1 cause of fatal injuries in seniors. The DOH reports that one in three people over 65 will fall this year. While there are a number of precautions you can take, you can also protect yourself by learning how to fall safely.

What does falling safely mean? It means falling in a way that helps to protect your head and body from injury. Learning how to fall is one of the skills being taught at the nonprofit Kupuna Aikido Hawai‘i. Its mission is “to empower Hawai‘i’s kupuna with aikido-based philosophies to preserve and protect their mobile independence.” The techniques are based on the Japanese martial art aikido, which often translates to “the way of the harmonious spirit.” This martial art is a method of defending yourself while displacing the energy of your attacker so no one gets injured.

The Safe Falling classes consist of two eight-week sessions—the Foundation Course and the Continuation Course.

- **The Foundation Course** teaches safe falling techniques and an introduction to low-impact aikido. Attendees will also learn about the importance of stretching, different breathing techniques and understanding balance.

- **The Continuation Course** is more advanced and includes an introduction to defense techniques, such as escaping the grasp of an attacker.

Each course is $25 for those 65 years and older. The courses are held a few times a year at the Higashi Hongwanji Mission in the Lil’aloha neighborhood of Honolulu and at Mililani District Park.

Kupuna Aikido Hawai‘i recommends using the ABC prevention method:

- **A for awareness.** Look where you are going, walk heel to toe, and lift your feet and legs as you walk. Always pay attention and do not be distracted by smartphones or conversation as you are walking.

- **B for balance.** Exercise regularly to develop strength and flexibility. Tai chi and yoga are other good activities that can help build muscle and brain connection.

- **C for control.** Take the safest path—even if it’s longer. Use handrails. Install handrails and add grab bars in your bathroom.

Contact Kupuna Aikido Hawaii for class registration information and schedules.

KUPUNA AIKIDO (501(c) 3 nonprofit)
Two locations:
- Higashi Hongwanji
  1685 Alaneo St., Honolulu, HI 96817
- Mililani District Park
  94-1150 Lilikihana Ave., Mililani, HI 96789
www.kupunaaikido.org/contact
**Healthy Aging & Hearing Loss**

_by Kona Smith, Owner, Ohana Hearing Care_

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

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

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

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

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Kuakini Physicians Tower, Suite 1009
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Honolulu, HI 96817

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**Protect Yourself With A Flu Vaccination**

_by Amy Rhine, MD, Medical Director, MDX Hawai‘i_

Due to the weakening of the immune system, people 65 years and older are at high risk of getting seriously ill from the flu.

During most flu seasons, adults 65 years and older experience the greatest burden of severe flu and complications. Between about 70 and 85 percent of flu-related deaths in the United States occur among people 65 years and older. And people 65 and older account for between about 50 and 70 percent of the flu-related hospitalizations.

**Vaccination is highly effective in preventing flu and its potential complications.**

Flu vaccination has been shown to reduce flu illness and serious complications that can result in hospitalizations or even death in older people. A 2017 study showed that flu vaccination reduced deaths, intensive care unit admissions and overall duration of hospitalization for patients 65 years and older.

_**Take control of your health.** Get a flu shot this winter. For more information about the flu or the vaccine, contact your primary care physician._

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Headquartered in Honolulu, MDX Hawai‘i has over 14 years of experience serving the people of Hawai‘i. Our physician network represents over 340 primary care physicians, and more than 2,200 specialists, hospitals, and ancillary providers statewide. MDX Hawai‘i contracts with Humana HMO, Humana PPO, and AARP/UnitedHealthcare PPO Medicare Advantage Plans on O‘ahu, Maui, and Kauai.

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1296 S Beretania St., #102
Honolulu, HI 96814
808-593-2137  |  www.ohanahearingcare.com

by Amy Rhine, MD, Medical Director, MDX Hawai‘i

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**Kona Smith, Owner, Ohana Hearing Care**

Healthy Aging & Hearing Loss

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**Christina Marzo, M.D., M.P.H.**

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“35% of Hawaii’s seniors who go to
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FIT & ABLE
Repetitive Questioning in Alzheimer’s
by Eileen Phillips, RN, Attention Plus Care

In home care, a question often get asked is how to care for someone with Alzheimer’s who asks the same questions over and over again. To better understand and manage what’s going on, it helps to first know a bit about Alzheimer’s disease and dementia.

Alzheimer’s is a type of dementia that affects memory, thinking and behavior. It’s a progressive disease, where brain cells deteriorate and eventually a person can’t make sense of the world. When short-term memory is affected, it can lead to repetitive behaviors, like talking or asking about the same things over and over. In essence, your loved one can’t recall having already asked a question because of their memory loss. People with Alzheimer’s may be unsure of what’s around them, where they are or the passage of time, and may not recognize anyone. Altogether, it’s very unsettling and a source of discomfort for them. Understanding how they feel, or describing their own feelings and needs, can also be lost in a person with Alzheimer’s disease.

Affected by these conditions, your loved one isn’t trying to be annoying or repeating questions because they need information. They’re really asking questions because they feel lost, stressed and anxious, and need reassurance. As a caregiver, answering these questions can be difficult and wear out your ability to care for a loved one. To help, caregivers should be prepared with some basic knowledge and awareness of how to respond:

- **Keep it simple.** Use short and simple responses. Reassure with a calm voice and gentle touch. Avoid complex explanations with multiple ideas when asked a question.
- **Physical.** See if there is discomfort, pain or something physical at the root of the cause. For example, infections or side effects from medicines can also cause changes in behavior and awareness in older adults.
- **Be aware of feelings.** Know what triggers unpleasant feelings. For example, a lost sense of time can bring on anxious feelings. Try safe, repetitive and soothing activities like sorting or folding familiar items, or dusting and wiping to keep hands and minds calmly occupied. Walks, listening to music and looking at familiar photos or books can be pleasant diversions.
- **Change the subject.** Sometimes changing the subject can shift one’s attention enough to have a calming effect. Asking a simple question can also shift a person’s focus in the same way.
- **Abilities.** Check if you’re asking your loved one more than they’re able to. Accept your loved one as they are in the moment and that they are doing the best they can.

Above all, take a deep breath, give your loved one a reassuring hug, and try to see behind the behavior and words repeated. It’s also vital to keep up your own health, and have a support system, including the local Alzheimer’s Association chapter, family, friends and faith groups. Addressing repetitive questioning in Alzheimer’s and dementia can be a trying experience. But with knowledge and awareness, these moments shared with your loved one can be the most precious of gifts.

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Senior Exercises for the Mind & Body
by Carlene H. Ebisutani, RN & Administrator for Aiea Heights & Waialae Senior Living 1 & 2

Through daily exercise, seniors can combat illnesses such as arthritis and osteoporosis, which can afflict them in their golden years. And as physical health declines, untreated depression can decrease the quality of life.

So seniors must remain, mentally and physically active for optimum health. For example, strength training is useful to combat the loss of muscle mass associated with aging, and helps to maintain flexibility and range of motion.

- **Walking** has been proven to have extraordinary benefits for memory and the prevention of dementia, for blood circulation and for mood. For physical and mental benefits, walk in a group as a social event. Take a nature hike or plan a trip to a local park, beach, zoo, aquarium, Foster Garden or Bishop Museum.

- **Mental Exercises** keep your brain active and alert while engaged in life’s pleasures. Play games such as cards, trivia or bingo, or do crossword puzzles or word searches. Read aloud or look through old photo albums. Exercising both the brain and body helps seniors live longer, stronger, healthier lives.

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Dementia Activity Ideas
by Mapuana Taamu, Certified Positive Approach to Care® Trainer

Planning activities for a Person Living With Dementia (PLWD) isn’t easy. I’ve found it challenging to identify activities that peak and maintain the interest of a PLWD. The Positive Approach to Care philosophy states that PLWD need a balance of activities that include leisure, productivity, restoration and self-care. There are variations of engagement for everyone in any GEMS® state of dementia. GEMS® is a dementia characteristic and ability model. Providing activities that the person is able to do mentally and physically is the key. Personal interests, abilities, opportunities and where they are in the progression of the disease must be considered. Care partners must remember that engagement and interest in an activity is our purpose, not an end product. Here are some examples.

DIAMOND — reluctant to change
Diamonds stick to routines and are inflexible. You may need to give more verbal reminders leading up to an activity or event. Activities may include word or jigsaw puzzles; crafting, such as crocheting; sorting items by quantity or function; and household chores, such as washing dishes.

EMERALD — needs to know what’s next
Emeralds could benefit greatly from walking. They may also be skillful with household chores, such as folding clothes; sorting items with visible differences, such as color; simplified word puzzles; or other enjoyable crafts. Allow mistakes; your PLWD may not always respond. They may enjoy listening to music, hearing about your day or family, or a favorite story or poem, and having the grandkids play near them, allowing them to hear the laughter and receive kisses and hugs. For a more intimate experience (with proper training), you might choose to assist with feeding, grooming or incontinence care.

AMBER — stuck in a moment
Ambers are all about sensations and touch. Ambers and Emeralds are wanderers. Ambers are very curious and possess little safety awareness. Consider setting up a few safe places around the house where these wanderers can touch items. A lap mat, activity boards with latches and switches, and other sensory items can be found online.

RUBY — fine motor is slowing down, gross motor strength
Rubies are great with gross motor skills that can be best utilized with games such as batting a balloon back and forth, playing catch with a foam ball or cradling a doll. Rubies also enjoy old familiar tunes and may even like to sing along. Sensory items mentioned in the Amber state would also work well.

PEARL — end-stage, difficult to reach but still there
A person in the Pearl state is not always easy to be around. At this stage, they are typically bedbound and non-verbal. However, they are still human beings and take pleasure in being treated as such. Pearls are great listeners, although they may not always respond. They may enjoy listening to music, hearing about your day or family, or a favorite story or poem, and having the grandkids play near them, allowing them to hear the laughter and receive kisses and hugs. For a more intimate experience (with proper training), you might choose to assist with feeding, grooming or incontinence care.

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Contact Hawaii Memory Friends to learn about GEMS® character models through the caregiver’s workshops: IT’S ALL IN YOUR APPROACH, scheduled at Pohai Nani (October), Kapiolani CC (September, October, November).

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• 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 (indeed), 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 grumpy?
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808-291-7366 (TTY 711)
mykpagent.org/brandyc

If on Maui or the Big Island please call:

Dayna Inokuma
Kaiser Permanente Medicare specialist
808-633-1319 (TTY 711)
mykpagent.org/daynai

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. For accommodation of persons with special needs at sales meetings, call 808-291-7366 or TTY 711, Monday to Friday, 8 a.m. to 4 p.m.

¹Every year, Medicare evaluates plans based on a 5-star rating system.

Kaiser Foundation Health Plan, Inc., 711 Kapiolani Blvd., Tower Suite 400, Honolulu, HI 96813.

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Understand Your Medicare Options
by Eduard Motsoue, Co-Principal and Vice President of Financial Benefits Insurance Inc.

Medicare serves more than 60 million people nationwide. Hawai‘i has 268,000 Medicare beneficiaries in 2019—nearly 19 percent of the state’s total population. About 45 percent of Hawai‘i’s beneficiaries select Medicare Advantage plans. The remaining 55 percent are covered under Original Medicare.

Every year during Medicare’s Annual Election Period (AEP)—Oct. 15 to Dec. 7—Medicare beneficiaries can add, drop or switch plans. Medicare health plans and prescription drug plans can change in cost, coverage and services every year, so look at your plan’s coverage for 2020 and compare it with other plans.

Hawai‘i residents can choose from between six and 19 Medicare Advantage plans in 2019, depending on their county. Fourteen insurers offer Medigap plans in Hawai‘i.

When looking at other plans, check the provider’s network and formulary. Unless you are willing to find a new doctor, make sure your doctor is in that network. Every plan has a different formulary—a list of prescription drugs covered by a prescription drug plan. Make sure the drugs you are taking are in that plan’s formulary or else you will need an exception or another drug. Check the cost; prices vary between plans.

Other Medicare options are Medicare Supplement Insurance policies, also known as Medigap policies. Original Medicare pays for much, but not all of the cost of covered healthcare services and supplies. Medicare Supplement Insurance policies sold by private companies can help pay some of the remaining costs.

The 2020 “Medicare & You” book that comes in the mail in early October lists all the Medicare health plans and their costs. It also compares service areas, monthly premiums, out-of-pocket limits, primary care visits, specialist visits and so forth.

Medicare beneficiaries can also compare plans using the Medicare plan finder at www.medicare.gov. Compare up to three plans at a time by sorting by lowest estimated annual costs.

Medicare rates all health and prescription drug plans each year based on quality and performance. Use these ratings to compare plans.

If you have limited income and resources, you may qualify for help to pay for some healthcare and Medicare prescription drug costs. If you qualify for Extra Help and join a Medicare drug plan, you will get help paying your Medicare drug plan’s costs, have no coverage gap and have no late enrollment penalty.

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Prostate Cancer Support Group
by Peter Kafka, AnCan Support Group Moderator & Prostate Cancer Advocate

Most men seem to have little knowledge about prostate cancer, even though it is one of the most common cancers found in men in the U.S. Until diagnosed, most of us tend to ignore the issue entirely. I was no different some six years ago—before I was diagnosed with aggressive prostate cancer. I was in denial, even though I was symptomatic. I convinced myself that I knew better and self-diagnosed what I thought was simply an enlarged prostate. Little did I know I was about to embark upon an adventure and steepen my learning curve on the topic.

For the past five years or so, I have been engaged as an advocate, working with men across the nation—particularly in Maui County—helping them navigate through the ever-changing complexities of treatment modality, imaging options and interventions available in the world of prostate cancer. Fortunately, most men will be diagnosed with fairly low-grade disease that in many cases needs only active surveillance. But a significant number of men will fall into the category of those needing treatment for their disease.

The Support Group
I work through the peer-driven Answer Cancer Foundation (AnCan.org) as well as the Pacific Cancer Foundation on Maui to provide support, navigation and advocacy for men who are dealing with any cancer diagnosis, not just prostate cancer. I moderate free, live online/telephone, bimonthly support groups for men. I have men calling in from O‘ahu and Neighbor Islands. We put our hands and hearts together to provide support and information for each other.

When I was first diagnosed, I was desperate for answers. I found my way to a support group predominantly comprised of women breast cancer survivors. I was the token male and welcomed, but I got no answers. I quickly realized that as men, we are not looking for emotional support and tissues as much as reliable information from peers who are going through a similar experience.

The world of cancer diagnostics and treatment is a rapidly developing dynamic. I have had scans, genetic tests and treatments that were not yet FDA-approved or even conceived of when I was first diagnosed. Staying up to date with the latest technology is imperative. Awareness of treatment options can be life-changing.

I urge all men to connect with a support network. Remember, I am here to help you, too—including helping women who are trying to support their man through a tough time in this life.
If a plan receives one or two stars, it means, on average, the plan’s scores stayed about the same.

If a plan receives four or five stars, it means, on average, the plan’s scores improved.

These are just some of the questions to consider asking your current health plan provider or if you are researching other options in preparation for the Medicare Advantage Annual Enrollment Period this fall, which spans Oct. 15 to Dec. 7 in 2019.

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2nd Saturday each month 10am – noon
*Parking is available

For caregivers who are looking for additional assistance, one-on-one counseling may be arranged to provide a sympathetic ear and guidance, and to also address individual stresses and special needs.

Contact Project Dana to learn more or to support its caregiver programs.

PROJECT DANA (501(c)3 nonprofit)
2720 Naoko‘okoa St., Honolulu, HI 96826
Maria Morales, Project Dana’s CGSG Coordinator
808-945-3736 | cgsg@projectdana.org
www.projectdana.org
Service Employment Program in Action

by Generations Magazine Staff

Many seniors approaching retirement age have not built up adequate savings in their Social Security accounts. By finding employment before taking SS withdrawals, seniors can build up accounts and ensure a healthier retirement payment when the time comes.

The Honolulu Community Action Program (HCAP) administers the Senior Community Service Employment Program (SCSEP) for low-income seniors who meet the program’s eligibility requirements: 55 or older, unemployed, resident of O‘ahu, with an income at 125% of the federal poverty guideline. It’s a federally-funded program under Title V of the Older Americans Act.

The primary focus and goal of SCSEP is to provide the participant the opportunity to gain employment skills through part-time, subsidized, hands-on training and transition them into regular unsubsidized, full-time employment.

Program participants are also eligible for a subsidized medical examination (up to $50 per year) and can earn Social Security credits during their placement in a job in their community.

Contact HCAP for more details.

HONOLULU COMMUNITY ACTION PROGRAM (501(c)3 nonprofit)
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Get ‘Extra Help’ With Medicare Drug Costs

by Margaret Wong, Sales & Marketing Director Copeland Insurance

Assistance is available for some people with limited income and assets who may be eligible for a program called “Extra Help.” It’s a Medicare health plan that assists in paying costs related to a Medicare prescription drug plan. This can include monthly premiums, annual deductibles and prescription co-payments. Extra Help is estimated to be worth about $4,900 per year. Many people qualify and don’t even know it.

You may qualify for this Low-Income Subsidy program available under Medicare Part D if:
- Your annual income and assets are below the eligibility thresholds, which may fluctuate from year to year. For the most up-to-date levels, visit www.Medicare.gov.
- Your annual income is higher than the limit, but you support family members who live in your home, or, if you live in Hawai‘i or Alaska.

Applying is easy:
- Call Social Security at 1-800-771-1213 (TTY 1-800-325-0778) and request an application via mail or apply over the phone. Or apply online at www.socialsecurity.gov/extrag help.
- Social Security will mail you a notification if you are eligible. If you qualify for Extra Help but are not yet enrolled in Medicare Part D, you can enroll in a plan at that time.

Call your licensed insurance agent to select the plan that best suits your needs.

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Center Helps Seniors Get Back to Work
by Caroline Hayashi, President, Waikīkī Community Center

Meaningful employment is one of the best ways to keep fit in every way as we age — socially, mentally and even physically. But some of Waikīkī Community Center’s clients had difficulty finding employment. Retirees also found that the way people look for work has changed significantly. Others felt employers didn’t want to hire them due to their age. Many wanted to change career paths entirely. Therefore, WCC started Back-to-Work Force, a free service employment program focused on adults 50 and over.

The program helps match older workers with employment by updating their skills and by working with employers. The program provides a range of services for older workers — creating and updating resumes, online job search and application assistance, interview preparation and training referral. The program then matches clients with one or more of its 25-plus employer partners.

From being a home caretaker, Nene went back to work for extra income. Her job as an Aloha Ambassador enabled her to spread aloha, meet people and make new friends.

After retiring, John decided to take on a job—in addition to his honey-do list at home. He is now an Elite parking host and loving it.

WAIKIKI COMMUNITY CENTER (501(c)3 nonprofit)
310 Pasakalani Ave., Honolulu, HI 96815
Jill Okimura, Projects Manager: 808-923-1802
jokimura@waikikicommunitycenter.org
www.waikikicommunitycenter.org
Facebook & Instagram: @waikikicommunitycenter

Q
I’m trying to figure out how much to save for my retirement. Does the government offer any help with financial education?
Yes. For starters, you may want to find out what you can expect from Social Security with a visit to Social Security’s Retirement Estimator at www.socialsecurity.gov/estimator.

The Financial Literacy and Education Commission has a website that can help you with the basics of financial education: www.myMoney.gov.

Finally, you’ll want to check out the Consumer Financial Protection Bureau, which offers educational information on a number of financial matters, including mortgages, credit cards, retirement and other big decisions. Visit the Consumer Financial Protection Bureau at www.consumerfinance.gov.

Q
Will my son be eligible to receive benefits on his retired father’s record while going to college?
No. At one time, Social Security did pay benefits to eligible college students. But the way the law changed in 1981. We now pay benefits only to students taking courses in grade 12 or below. Normally, benefits stop when children reach age 18, unless they are disabled. However, if children are still full-time students at a secondary (or elementary) school at age 18, benefits generally can continue until they graduate or until two months after they reach age 19, whichever comes first.

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
Making financial decisions takes time, attention and energy at any age. In the case of elderly adults, it can become increasingly difficult to manage daily finances, particularly if their health is declining or they are experiencing cognitive issues. If you’re providing support to aging parents—or plan to in the future—here is some advice on how to handle the situation and prepare for what’s to come.

Don’t wait to start talking about finances. While it may be uncomfortable to ask your parents about their finances, it’s essential you are familiar with their plans for care. Initially, emphasize that you are only looking for an overview. This first conversation can help set the groundwork for future discussions.

Create a contact list. If your parents have a sudden change in health that affects their ability to manage their own affairs, it’s important to have a plan. If you anticipate stepping in to handle bills, insurance claims or other financial tasks, start by asking your parents for a list of the professionals they work with and where their accounts are held. You may need to be an authorized user or power of attorney to be allowed access to certain accounts. Consult a lawyer to discuss what permissions may be necessary to enable you step in if the need arises.

Build a support network. Talk with siblings or other trusted family members about what a care plan could look like. While this conversation can be tough to initiate, it’s often easier to bring everyone together while your parents are still healthy and mentally competent. Discuss who can realistically provide support—in what way and at what cost. Proactively deciding who can drive your parents to doctor appointments, manage financial affairs, care for their home and handle other tasks can help reduce or avoid a strain on your time and energy down the road.

Know what choices exist. Even if they aren’t yet needed, explore the options and costs of various assisted living and memory care services. Check insurance policies to see if and how services might be covered. Determine whether their home or yours could be modified to provide amenities such as wheelchair access.

Know your rights at work. The Federal Family and Medical Leave Act of 1993 (FMLA) allows covered employees up to 12 weeks of unpaid leave to provide care for a family member with a serious health condition. Consult your human resources department to learn about policies for employees who are caring for a parent and how to initiate a claim. Many employers have access to resources and support groups to help you manage your responsibilities at home and at work.

Maintain momentum on your own financial goals. It’s prudent to look at your finances to see how much support you could provide (if it’s needed) without jeopardizing your own retirement and future healthcare needs.

For additional support, contact your financial advisor and lawyer.

Michael W. K. Yee, CFP
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Making sure you manage your parent’s financial care can be tough. This is an important step to help ensure the future of your loved ones.

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The people of Hawai’i are generous with public charities. On the other hand, most of us do not have money to burn. The following are some good ideas about giving where and how to give.

DO YOUR HOMEWORK The good works that charities do often overlap, and some charities are more effective than others. Websites like charitynavigator.org and charitywatch.org can help you compare established charities to find out, for example, how much of your gift will go to charitable work versus administrative and fundraising overhead. While it costs money to run a charity and it also costs money to raise money, if expenses exceed 25 percent of a charity’s revenue, ask why. If the charity cannot give you a good answer, you should consider giving elsewhere.

DON’T SELL AN APPRECIATED ASSET TO MAKE A CASH GIFT If you own Apple stock that you bought in 2000 for $2 per share, don’t sell it now at $200 sale price to raise the cash to give to a charitable gift. Although you will get a deduction for the full fair market value of your gift. Instead, make a bigger gift to the charity and your deduction will be limited to the cost basis. For example, how much of your gift will go to the charity and your deduction will be limited to the amount of your gift. Instead, make a bigger gift and get a bigger deduction by giving the stock to the charity. You can then sell the stock without having to pay capital gains tax and you will get a deduction for the full fair market value of the stock at the time of the gift.

MAKE GIFTS FROM YOUR IRA If you own a charitable gift, you will also be liable for capital gains tax on the difference between the $200 sale price of the stock and the $2 purchase price. You will have less after-tax cash to give the charity and your deduction will be limited to the amount of your gift. Instead, make a bigger gift and get a bigger deduction by giving the stock to the charity. You can then sell the stock without having to pay capital gains tax and you will get a deduction for the full fair market value of the stock at the time of the gift.

If you have begun taking required minimum distributions (RMDs) from your traditional IRA, you can give up to $100,000 of your annual RMD to charity. Although these gifts are not deductible, you will end up paying less tax because the gifted portion of your RMD is not taxable.

As always, talk with your trusted advisors to find out how to make charitable giving a win-win for you and the charities you support.

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Once a Child Becomes an Adult...
by Stephen B. Yim, Attorney at Law

A frantic mother once called me after her daughter was injured in a ski accident. When she called the hospital to find out the status of her daughter, hospital personnel wouldn’t release any information and didn’t allow her make decisions on her child’s behalf. Just imagine the stress this caused!

This situation is all too common. When a child leave for college, for example, in the eyes of the law, he or she is now an adult and parental rights cease. This fact is often overlooked.

Once individuals reach the age of majority—18 in most states—parents are no longer entitled to see their child's medical and financial records, or make decisions on their behalf. The law classifies them as adults with a legal right to privacy and to govern their own lives. As a result, it is important to help your children or grandchildren set up an estate plan. Few 18-year-olds consider the need for an estate plan because most have little in the way of property.

But if a child were to lose the ability to make or communicate decisions, medical professionals and financial institutions may refuse to consult with or release information to the parents. An estate plan appoints trusted individuals to make decisions in the event the child becomes unable to do so.

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LICENSED BY THE STATE OF HAWAI’I AS AN ADULT DAY CARE CENTER.
Robocalls: An Overview
by Scott Spallina, Senior Deputy Prosecuting Attorney

In the last year, Americans received about 5 billion robocalls per month, up from the 2 billion a month just two years ago. Robocalls are automated calls made by a computer program, enabling the telemarketer or scammer on the other end to call multitudes of phone numbers in a short span of time.

It took me under five minutes of “Googling” to find a website and fill out a form to order robocalling software that I could use to dial hundreds of telephone numbers an hour. These calls are often from unfamiliar phone numbers. Answering the phone will let robocallers know that there is a person associated with this number as opposed to an automated system.

Ignoring unfamiliar phone numbers, however, might not be enough to counter this problem, as robocallers have begun using technology that enables them to “spoof” or fake an incoming phone number that may appear to be more familiar. In other words, your caller ID device will indicate that the call is coming from an 808 area code when in actuality it could be from anywhere.

Robocalls are very prevalent today. Nearly 50% of all mobile phone calls are spam. Many of these calls are telemarketers hoping to sell a product, but some of these calls intend to scam money or calls are telemarketers hoping to sell a product, when in actuality it could be from anywhere. Robocalls have begun using technology that enables them to “spoof” or fake an incoming phone number that may appear to be more familiar. In other words, your caller ID device will indicate that the call is coming from an 808 area code when in actuality it could be from anywhere.

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- Lillian Takeuchi

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