

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 9/6 • DEC/JAN 2020

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Standing (left to right): Hayden Teruya, Janel Lam, Barry Magaoay, Lee Ann Matsuda, Terry Lee, Kathy Lum, Sarah Kleinschmidt, Edwin Chau
Sitting (left to right): Amber Suhas, Stephanie Kuwaye, Charlotte Meyer, Charlotte Teruya, Jandi Iha

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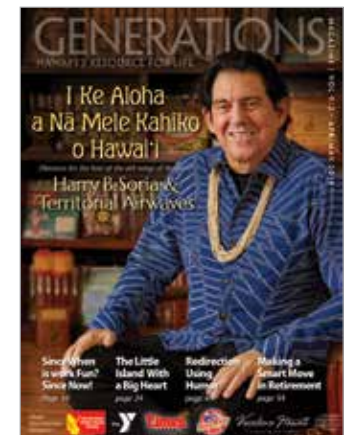
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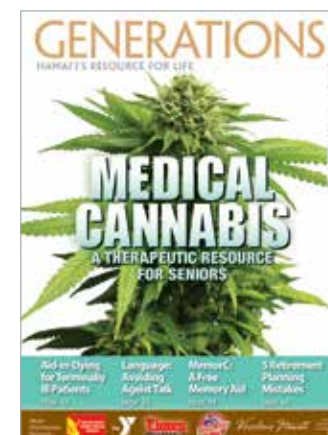
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All peace, happiness and blessings to you and your family during the holidays!

We have many resource gifts for you in this issue. Beat holiday stress with inspiring thoughts from the late Rev. Paul Osumi (pg. 26). His son, Norman F. Osumi, has published all his father’s messages in a book, *Today’s Thought* (available on Amazon). We will include a quoted passage in each upcoming GM issue.

Our feature story (pg. 34) aims to encourage you to help the many charities that are quietly giving the “Gift of Food” to those in need. They are doing a great job now, but they need to expand for the growing number of persons who are food insecure.

Hawai’i seniors are healthier and more active than ever, so we have included articles focused on work and learning new skills (pg. 20), and increasing caregiving efficiency with a great medical organizer book (pg. 31). Check out our health section (pg. 44), and if you never quite understood how the Federal Reserve (the Fed) affects your finances, Michael Yee explains (pg. 58).

Guess what? You’ve been getting resources for living from *Generations Magazine* for 10 years! We’re celebrating this anniversary with new a column — “Thoughts on Aging.” One of your favorite experts, Scott Makuakane, kicks off the first column with his astute observations (pg. 15).

Put Jan. 22 or Feb. 6 on your calendar and attend one of *Generations Magazine’s* Aging in Place Workshops, “The Realities of Aging” when GM experts will share empowering presentations on aging topics — free! (See locations and times on pg. 9.)

And get ready for the *Generations* Senior Fair at Windward Mall Jan.18. We promise fun, prizes, entertainment and lots of exhibits!

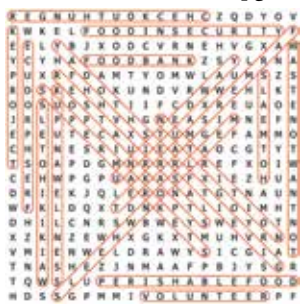
Please join us in welcoming new members of our growing family of *Generations Magazine* partners who help to meet the needs of seniors with reliable products and services: Body & Brain–Hawaii, Connect America, Islands Skilled Nursing & Rehabilitation, Makai Mobile, MDX Physician Network, Mutual of Omaha, Needles of Hope Acupuncture and The Hearing Service Center by Kaiser Permanente. ■



Every Day is Brand New!

Katherine Kama'ema'e Smith, Content Coordinator

Answers: Word Search, pg. 66



Correction–Oct/Nov cover story family photo caption (pg 34) highlighted in bold: (L–R, front row) Chloe Napoleon, Cayla Napoleon, Mom, **Reef Kūpahu**, Kahōkū Napoleon (middle row) **Thandie Lyu-Napoleon**, Titus Fessenden-Napoleon, **Oshen Kūpahu**, Isaiah Teves, Izan Teves (last row) Taaron Napoleon, Sepa Napoleon, Clayton Napoleon, Dad, **Māhealani Falealii**, Haze Napoleon, Nālani Napoleon, Kainani Napoleon.

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“The Realities of Aging”

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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:



ANN ALHBRECHT retired from teaching and splits her time between Bemidji, Minnesota, a small town that is the hub of three Native American reservations, and Lahaina, former seat of the Hawaiian Kingdom. Ann is an avid traveler, and while on Maui each fall and winter, a volunteer for Lahaina Town Action Committee, the Sentry Tournament of Champions at Kapalua in January and the Maui Plein Air Painting Invitational coming up during Presidents Week.



JEN ANGELI is a local author from O'ahu. In 2016, after a lifetime of poor health and pain, she found healing through yoga and tai chi. Determined to help others, Jen trained to be an instructor/healer and in 2018, opened the first Body & Brain Energy Healing Center of Hawai'i in the Mānoa Marketplace. Her journey of self-healing reduced her need for prescription pain medications. Now, in her 50s, she enjoys the best health of her life—a testimony to the power of the mind and energy.



CORTNEY GUSICK is the founder of Pāhiki Eco-Caskets, a 100 percent locally reclaimed wood, eco-conscious casket company in Honolulu. After a deeply moving and intimate experience accompanying her dad as he passed, she has since devoted herself to catalyzing 'āina stewardship in deathcare. Cortney holds a B.A. from American University and a M.A. from Brandeis University in sustainable international development. She is committed to helping solve Hawai'i's critical sustainability issues in the end-of-life space.



NONT PANAYANGGOOL is from Chiang Mai, Thailand. He was a student athlete at Hawaii Pacific, playing golf for Hawaii Pacific and Western Carolina Universities. After earning his bachelor's degree in marketing management, Nont followed his longtime passion for culinary, and opened Me, Myself and Thai restaurant and subscription-based meal plan to give people easier access to healthy and delicious meals at a low cost. Customers can choose from a full menu of 500-calorie meals that delight any palate.



AMY RHINE, MD, serves as a medical director at MDX Hawai'i, a local company serving the Humana and UnitedHealthcare Medicare Advantage patients. Prior to MDX Hawai'i, she worked as a hospitalist in Albuquerque, New Mexico, and in Central Illinois. Dr. Rhine obtained her medical degree at the University of Illinois College of Medicine at Urbana-Champaign and completed her residency at Carle Family Medicine Residency in Urbana.



KATHY K. SATO is an acupuncturist and founder of Needles of Hope. Her clinic specializes in pain and neurological disorders. She incorporates a blend of ancient Chinese practices with state-of-the-art therapies to help improve neurological function. As a brain fanatic, she is a big believer in how music affects the development of the brain, especially in kids, and is actively involved in starting and supporting orchestral programs throughout the state. She does this through an organization called "Strings for Tomorrow."

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 BURIG SAY | JASON DACUMOS | AUDREY SUGA-NAKAGAWA | CHRISTOPHER DUQUE
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Partnering for a Better Senior Community

by Sherry Goya, *Generations Magazine*

To better serve Hawai'i's senior community, *Generations Magazine* held a networking event for its partners on Sept. 17 at 15 Craigside, where a delicious breakfast was provided, thanks to Kind2Kūpuna and Margaret Wong of Copeland Insurance Group. *Generations Magazine* partners met, greeted and learned about each other,



(Top photo) Dawn Calpito of Kalākaua Gardens, Kathy Wyatt of Hale Hau'oli Hawaii, and other organizations and companies attending a Sept. 17 breakfast event (bottom photo) became part of the Kind2Kūpuna business network.

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making contacts with those who support and serve kūpuna and their families. *Generations Magazine* contributors and advertisers are not only experts in and on Hawai'i's senior community, but have become valuable resources for each other through GM.

The goal of the Kind2Kūpuna, an age-friendly business program that is part of the Mayor's Age-Friendly Honolulu initiative and supported by Kaiser Permanente Hawaii, is to raise awareness and provide networking and recognition opportunities for businesses who pledge to be "age-friendly" and support the needs of older employees and customers. The presentation by GM partner Kind2Kūpuna was well received—GM partners who attended signed a pledge and became part of the Kind2Kūpuna business network.

If you are interested in learning more about Kind2Kūpuna, visit www.agefriendlyhonolulu.com or email Christy Nishita at kind2kupuna@gmail.com.

Thoughts on Aging

by *Generations Magazine Staff*



Author Scott Makuakane reflects on *Generations Magazine*, now in its tenth year.

Q: *Hawai'i has the largest older population in the country. How do you think our seniors are currently living and thriving?*

Hawai'i is generally a retirement-friendly state. Taxation of retirement income is relatively benign. Our warm climate and surrounding ocean allow ample opportunities for year-round outdoor exercise and connecting with nature. Our culture is generally inclusive and promotes venues for social interaction. All of these factors form a foundation for a thriving senior population that can enjoy fulfillment and longevity. The key is recognizing the treasure trove and taking full advantage of it.

We have clients in their 70s who are very active in exercise and social groups. One of them recently told us about her hero—a woman in her 90s who attends her Zumba class. Other clients in their 80s are fulfilling their bucket list travel fantasies. It's encouraging to engage with people like these, who view age as mostly a state of mind and relish each step in their life's journey. They say 60 is the new 40, but there is no reason that we can't extend that to 70 or 80 or 90. Sometimes health does not cooperate, but we can do so much proactively to extend the quality of life we enjoy far longer than past generations have.

Q: *What important information or trends do seniors and their families need right now to enjoy better quality of life?*

Seniors need to take advantage of all that our community offers. Resources are there and it is important to know where to find them. That is part of the beauty of *Generations*. Between the magazine, the radio and TV exposure, and the website, much of what is so good and senior-friendly about Hawai'i is showcased and thereby made available to seniors and their families.

Specifically, a key to quality of life is being connected with other people. Technology can play a huge role here. A voice, a video image or an email can fortify the senior soul. So attaining tech-savviness can be a valuable asset. Seniors who believe "you can teach an old dog new tricks" embrace technology and are more connected than ever before. Of course, technology has a dark side, and people are victimized in Hawai'i every day by internet and telephone scammers. That's where family can intervene and help make sure bad things aren't happening in their 'ohana.

Q: *Active baby boomers are now seniors. How do you think they will change the way we look at a "frail senior?"*

For many of us, seniors are no longer "them." They are "us." One thing I have come to appreciate about the Hawaiian culture is that gray hair is often appreciated, respected and given deference. You see this in informal encounters in public places, as well as in more institutionalized settings, such as the various programs and resources that our state and county governments and nonprofit organizations provide. Most people seem to have an awareness of the fact that we enjoy the quality of life we do in large part because of the contributions of previous generations. And they appreciate how current generations are setting the stage for those yet to come.

Throughout Hawai'i, the word "kūpuna" means ancestor or grandparent. "Frail" is not part of that definition. A kūpuna is an honored elder, a living treasure who has acquired enough life experience to become a leader and teacher. Kūpuna before us have guided us with their wisdom. They are a rich source of experience, knowledge, guidance, strength and inspiration for the next generations.

This is not the case everywhere. On a recent business trip to Boston, I had a brief conversation with a 20-something-year-old. We told him about the word "kūpuna" and asked him what the local term was. Without missing a beat, he said, "I don't know. F---ing old people, I guess."

Lucky we live Hawai'i. ■



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FirstLight Home Care	Home care services	www.firstlighthomecare.com	808-600-3733
Hawaii Memory Friends LLC	Caregiver education & consultation	mfriends808@gmail.com	808-469-5330
Home Care by ALTRES Medical	Home care services	www.altresmedical.com	808-591-4930
Islands Skilled Nursing & Rehabilitation	Care community	www.islandsnr.com	808-284-0003
Navian Hospice Hawaii	Hospice & integrated care	www.NavianHawaii.org	808-924-9255
Malama Nui Home Care LLC	Home care services	www.malamanui.com	808-381-8757
Right at Home	Home care services	www.eldercareoahu.com	808-797-2111
The Caregiver Foundation	Caregiving management	www.thecaregiverfoundation.org	808-625-3782

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OTHER

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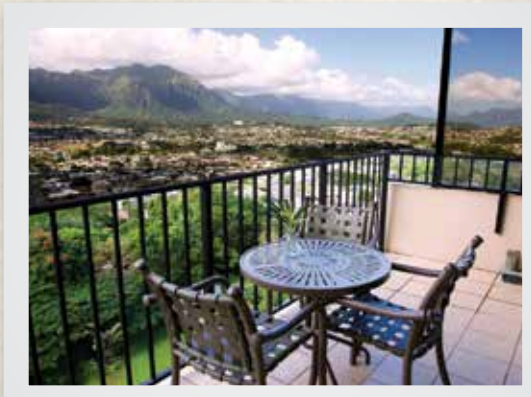


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The First Step for a Working Future

by Carleen MacKay, Emerging Workforce Expert

In my 2005 book *Boom or Bust*, I made the case that if you are prepared, it is never too late to do the work you are meant to do throughout the bonus years of your lengthening life. But if you're not prepared, watch out for the storm clouds ahead.



step — into the next phase that will include future work.

On a daily basis for the next several weeks, jot down a few notes related to ideas for your working future. Include inspirations, dreams and ideas that may surface around you every day. Use

your imagination and remember that work can be done for the good of community, for free, for income, part-time, full-time or some of the time. Ideally, find a regular time to add daily notes to your personal journal. Don't worry about grammar and spelling — you are the only one who will read what you write. Step No. 1 is up to you and for you only. It is your internal journey.

Notice that I used the word “work”— not the word “job.”

Even so, you may be thinking...

- I am retired.
- Employers think I am too old to hire.
- I can't do the physical work I once did.
- I don't have a high school diploma or college degree.
- I don't know where to start looking for an opportunity.

These are some of the fear words and phrases I hear every day.

Swallow this. Fear will not lead you into a more financially secure, societally connected, healthy world. But I recognize how fear stops action for many people, educated or not; physically challenged or not; old or not. Should you think that I have not walked in your shoes, I will share that I am 80 years old and in some ways wearing down, while in other ways revving up for new adventures. You can, too, because the need to remain engaged is a lifetime truth for one and all.

Rather than offer you a lengthy strategy, I suggest you take your first step — and only your first

We will cover more steps next issue. Remember, please, without a first step, you will only be hoping — not planning — for a working future.

In the meantime, allow me to offer a gift for the holidays. If you take the time to capture your ideas in a daily journal and know how to use email, please reach out to me. I'd be happy to give you feedback. ■

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Enrich Retirement With Passion, Exploration

by Ann Ahlbrecht, Volunteer, Maui Plein Air Painting Invitational

I am a retired preschool teacher from Bemidji, Minnesota, and I live in Kā'anapali, Maui, all winter. I am an active volunteer in both communities and my huge appetite for travel has taken me to many of the world's countries. My method of solo travel affords me opportunities to explore each destination and its culture at my leisure. Often that means viewing and appreciating its art. Exposure to unique and diverse art forms has developed my love of art in all its various forms.

When my husband was alive, we traveled all over the world. I would have to think of the few countries that we have not visited. Lee was a college professor with a passion for new places and a wonderful sense of humor. After a health problem robbed his ability to walk and talk, we figured out how to keep seeing the world. My daughter, Leeann, was able to share those adventures with us.

For most of his life, Lee was a cross-trained athlete and served on the Olympic committee. Before the Beijing Olympics, we spent six fabulous weeks exploring China.

Transitioning to solo travel was not as hard as I thought, because Lee and I were so good at planning itineraries and being flexible on the road.



I share a passion for seeing the world. If you do too, I recommend travel as a rewarding pastime. I have found that people are much friendlier in real life than they are in the news, books or the movies.

Every February, I stay home on Maui to assist with the Maui Plein Air Painting Invitational event. This unique event is a tremendous asset to our community by bringing world-class artists here. Our local residents and seasonal guests get a front row seat to watch them paint the beauty of Maui. I live to watch the artists select a subject, set up the easel, create the painting, and frame and hang the finished product. At the art shows I get to greet all the families, visitors and collectors. It's such a joy to do.

There is also a free art lecture one evening by a famous art museum curator about "famous art fakes" and a full day of outdoor painting for Maui school children. For all of us who love art and enjoy watching the creative process, being a volunteer is big fun. Feb. 16 through 24, you can find me watching plein air artists on West Maui — and greeting visitors. Here or abroad, art and culture enriches my life. ■

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Mom's Date Cake—A 1945 Holiday Treat

From the recipe box of Katherine Kama'ema'e Smith

This satisfyingly sweet and moist cake makes up in 10 minutes and a small piece turns morning coffee or afternoon tea into a special occasion. At my home, the women sat down for tea before starting to cook the evening meal or when “the people” came to visit. Funny how a sweet treat triggers fond memories.

Ingredients:

Cake:

- | | |
|----------------|--------------------------------|
| 1 cup (packed) | pitted dates (cut in quarters) |
| 1 tsp. | baking soda |
| 2 Tbsp. | cubed butter |
| 1 cup | boiling water |
| 1 | egg |
| 2/3 cup | sugar |
| 1-1/2 cup | flour |
| 1/2 tsp. | vanilla |
| 1/2 tsp. | salt |

Icing:

- | | |
|-----------|----------------------|
| 1 cup | confectioner's sugar |
| 2 Tbsp | milk or cream |
| Dash | vanilla |
| Pinch | salt |
| 1/2 cup + | walnuts (chopped) |

Directions:

Preheat the oven to 350 degrees. Prepare a square 9-by-9 baking pan. Spray cooking oil on the inside.

Cake: In a medium bowl, beat all the cake ingredients into a smooth, thin batter, either using an electric beater or by hand.

Then pour into the prepared pan, place it on the middle rack of your oven and bake for 25 minutes, until brown. Remove and let it sit to cool.

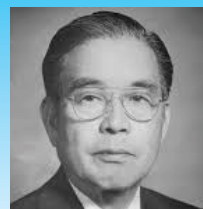
Icing: In a small bowl, beat the ingredients to a smooth consistency. Then spread evenly on top of the cooled cake. Evenly sprinkle chopped walnuts over the icing—add more walnuts if desired.

Serves: 9–16 | **Total time:** 35 minutes ■



If you'd like to share, *Generations Magazine* would love to list your favorite recipe and story behind it. For review, please send your story and recipe to:

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Remembering the life inspirations of Reverend Paul S. Osumi

Republishing courtesy of Roy Osumi

Today's Thought

By Rev. Paul S. Osumi

Life is a day — this day. All past days are gone beyond reviving. All days that still may come for you or me are veiled in the great mystery and there may not be another for either of us. Therefore this day is Life, and life begins anew with it. However discouraging your days may have been thus far, keep this thought in your mind — Life begins each morning. *

Dine Out or Order In Tasty, Healthy Meals

by Nont Panayanggool, Owner, Me Myself 'n Thai Restaurant and Meal Plan

Today, innovation is changing our way of life for the better. Technology evolves to eliminate painstaking tasks and make our lives easier. Improving methods also applies to the food business, where the combination of technology and innovation enables hungry islanders to obtain their favorite meals from local restaurants with delivery to their doorsteps within minutes of ordering. We can choose snacks, meal plates or fine dining from the comfort of our home using our smartphone or laptop.



Companies involved in meal plans and food preparation services are personalizing menu items according to customers' needs. New and improved cooking methods and recipes help chefs to retain great flavor while they provide the customers the healthiest possible meals. Freshly prepared foods do not require preservatives or MSG to boost flavor. Most restaurants have abandoned their use.

Some clients may want to consume less carbohydrates, so the meal company cuts out carbs from the meal item, and adds more proteins and vegetables instead. Seniors controlling their cholesterol need low-fat meals, which restaurants and food services are able to offer.

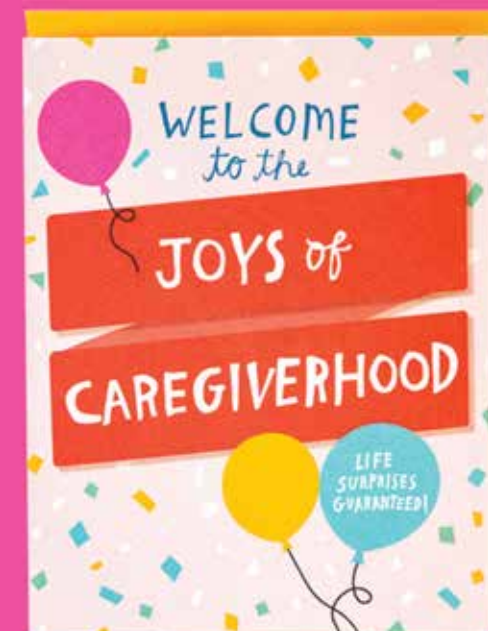
Cuisines from across the world have their own unique flavor profiles. One that rises to the top of the “big flavor” category is Thai food. Chefs incorporate robust herbs and spices, citrus, and “salt and sweet” Thai flavors with the best fresh ingredients so seniors and their families can enjoy healthy, delicious food without consuming excessive calories.

There is a lot more to be gained by eating 500-calorie, taste bud-satisfying veggie and protein dishes, than meals loaded with fat and bland starches. So for a better life, make healthy choices, whether you step out or order in. ■



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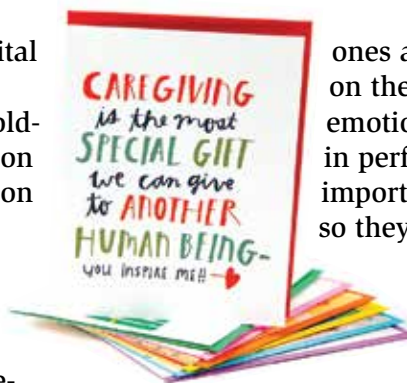
Send Love to Caregivers Who Give Love

by Jenn Chan, Certified Senior Advisor (CSA)® and Caregiving Consultant

Looking for a simple, non-digital way to connect with family caregivers who take care of older adults? Send them an appreciation card to acknowledge their dedication and compassionate work.

Family caregivers devote their time and energy to provide care and to ensure quality of life for their aging loved ones. Family caregivers play a vital role in healthy aging.

With all the duties involved, family caregiving can be socially isolating, emotionally stressful, physically exhausting, mentally frustrating and financially challenging. Over time, the strain and stress of caregiving can negatively impact a caregiver's health, according to the National Alliance for Caregiving and AARP. To ensure our loved



ones age successfully, we should also focus on the well-being of their caregivers. Their emotional and mental health are critical in performing caregiving tasks. It's also important to reach out to family caregivers so they do not feel alone.

Family caregivers give love and should receive love, too. A greeting card that acknowledges family caregivers for their important role, recognizes their devotion, honors their work, expresses gratitude and celebrates caregiving can go a long way to shine a bright light on a deserving longtime or new caregiver. ■

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Create a Legacy With Your Real Estate

by Dan & Julie Ihara, (RA), The Ihara Team – The Complete Solution™ of Keller Williams Honolulu

One of the biggest decisions we face as we age is what to do with our most valuable asset — our real estate. Our home is a precious place of comfort... well, most of the time. But perhaps a flight of stairs is becoming a struggle to climb. Maybe the house is now just too big to maintain. Where to go when it's time to downsize is a question select real estate professionals can answer. These specialists can help you navigate your living options and help with the transition.

Another big challenge is what to do with your investment property — such as a rental that has become a burden. Experienced realtors can conduct an Asset Performance Test to see how valuable your property is performing. Is your rental generating the most Net Operating Income? If you



don't need extra income but you want to keep the real estate in the family, there are ways to transfer property to your heirs while you are still living. Building wealth through real estate is the way most "akamai" families create generational wealth. If you want a better life for you and your family, now is the time to create a legacy. ■

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Dust to Dust: Leaving a Clean Legacy

by Cortney Gusick, Founder of Pāhiki Eco-Caskets




This casket was made from 100 percent locally reclaimed monkeypod wood.

We live in a society where conversations about mortality are largely uncomfortable, disintegrated and oftentimes taboo. The unintended consequence is that the eco-implications of our very impactful choices in this space are also not discussed. When we don't engage, we're not able to make fully informed decisions and instead, fall back on what is traditionally offered. Funeral homes typically provide a standard catalog with dozens of casket options—very few of which are biodegradable. Given these items are intended to be buried in our beloved land, they should, at a minimum, be able to return to the earth.

The wonderful news is the Federal Trade Commission has established the Funeral Rule, a comprehensive set of rights and protections we all enjoy as consumers in the death space. It includes, among many other privileges, the ability to purchase a casket from any source, regardless of where you're buried or cremated. This allows families time for an unmediated, online search from the comfort of home. It also affords them the opportunity to procure an environmentally conscious option in the event the funeral home does not offer one. The Funeral Rule is an empowering protection that allows us to leave a clean eco-legacy for future generations. ■

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Everyone Needs a Medical Organizer

by Generations Magazine Staff

The year 2006 was a difficult time for Sandi Yorong and her family. Her father started the year undergoing treatment for low-grade prostate cancer. The mild radiation treatment made him tired, but there were no other complications. By mid-year, however, he began experiencing upper back pain. In November, he was diagnosed with terminal lung cancer. Sandi's father passed away in January 2007.

Sandi spent many days going back and forth to the hospital with her mother while her father received care. She juggled work demands, and coordinated information between doctors and nurses, while updating her siblings and relatives.

After customizing her own medical organizer to manage doctor updates, prescriptions, health changes, legal documents and other health-related information for her father, Sandi realized she had developed a very useful tool to communicate and coordinate with family, friends and health professionals—even when she was unavailable.

Several months later, a friend encouraged Sandi to write a book to share her experiences and her process of creating a medical organizer. She soon published *Lifetime Medical Organizer: A Matter of Life and Health*. Although Sandi already knew how effective it was for her family, she had an opportunity to test her concept. Her friend created an organizer following the process in Sandi's book when her own mother needed full-time caregiving. Her friend found that the organizer served as a bridge of communication for her 10 siblings living in various parts of the country who wanted updates about their mom's health.

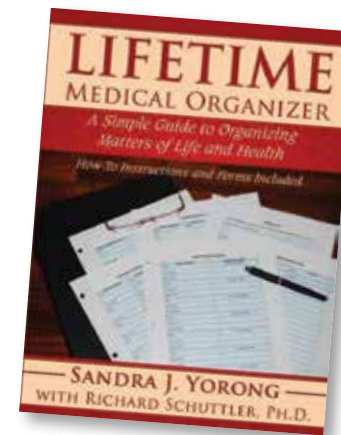
After reading the book, Sandi's doctor said he wished more families would apply the concept of a medical organizer.

"My doctor thought it was a great idea for patients, especially when they occasionally bring different family members to accompany them," Sandi explained. "He said it would create more consistent conversations when loved ones are up to date before the appointment."

Always the problem solver, Sandi still enjoys finding practical solutions. It doesn't hurt that Sandi is a financial advisor with more than 24 years of experience. Helping clients find answers has become part of her DNA.

Although health information is now available electronically, Sandi believes that creating a customized medical organizer is still valuable for caregivers and loved ones in order to combine online records with other essential documents.

Yorong's book is available at www.Amazon.com or email her at sandiyorong@gmail.com to order a personalized copy. Receive a discount when you mention *Generations Magazine*. ■



SANDI YORONG is a financial advisor at Pacific Wealth Planning Group with more than 24 years of experience helping people with retirement planning. Find her on LinkedIn or Facebook, or call 808-792-5935.



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Food, the source of life, is central to our Hawai'i mixed plate of cultures. The fine-dining spots of Waikiki and golf and spa resort eateries throughout the islands accommodate the most discerning palates. In plantation days, Western and Eastern cuisines met at potluck tables. "M-m-m! That's good! How you make that?" Those words began a century of what foodies now call "Fusion Cuisine," combinations of exotic ingredients and earthy basics, mixed cooking styles that create an endless variety of tastes and textures. This is what we love. Destinations throughout the world have food traditions—but none have as many as Hawai'i.

Naturally, the gift of food starts with fishers, farmers and ranchers, whose wisdom and toil produce an abundant harvest from the 'āina.

We know how food gets distributed at the market to people who can afford to buy it. For those who can't, every day, a network of Hawai'i nonprofits work together to collect food donations and deliver them to the hungry. They serve seniors on a fixed income, low-income families, disabled persons and homeless persons who may not be getting enough food to sustain health or the energy to work. They help children who may not be getting the nutrition they need to thrive and do well in school. This story explores some benevolent organizations in Hawai'i that are working hard to distribute food to persons in need. We encourage our readers to celebrate all the volunteers, food producers, wholesale and retail outlets, food service professionals and administrators fighting food insecurity and hunger in Hawai'i.

The Gift of Food

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

HUNGER IN HAWAII IS AN ECONOMIC ISSUE

The United States produces more food crops and livestock than any other nation, yet one in six persons goes without sustenance at least one day a week. Food insecurity affects American families with low income, fixed-income seniors over 65, disabled persons and the homeless population. In Hawai'i, the poverty rate dropped from 12.5 percent of the population in 2014 to 9.5 percent in 2017 (the latest published statistics). Poverty and anticipation of falling into it are at the heart of food insecurity.

Food insecurity is a lack of certainty that you can afford enough food to keep you and your family from going without meals. It can be caused by anything that competes for dollars needed for food. It can happen in households where all individuals are employed. In deprived neighborhoods without local food stores, food insecurity is always present. For seniors and disabled persons, mobility problems, cost of medication and avail-

ability of assistive care can lead to food insecurity. Resorting to eating less nutritious and smaller portions of food is a common method of making ends meet when bills for housing and prescriptions are due. Add to that the high cost of living in Hawai'i—the highest in the nation by a good margin—and economic pressures are intense. Experts estimate that 35 percent of all persons over the age of 65 have protein deficiencies and worry about their ability to live independently. It's easy to see that identifying reliable, free food resources can relieve insecurity, improve health and promote well-being.

AN INCREASING NUMBER OF SENIORS WILL EXPERIENCE FOOD INSECURITY

MealsonWheelsAmerica.org reported that 10 percent of seniors live in poverty and face increasing levels of food insecurity. Baby boomers are retiring at a rapid rate, so our fixed-income population is growing. The fastest-growing age



Photo courtesy of Hawaii Meals on Wheels



Aloha Harvest picking up donations.

group in Hawai'i is seniors over 80 years old. Seniors in Hawai'i have the most extended longevity in the U.S., so the number of homebound seniors and disabled persons will also continue to rise. Hawai'i Meals on Wheels (HMoW) reports that the median age of their clients in 2018 was 86 years for females and 83 years for males. The organization served 99,531 meals to 800 homebound clients. HMoW clients, mostly Asian and female, are unable to shop or prepare meals, and receive limited social contact and caregiving services. Overall food assistance to seniors in Hawai'i amounted to over 700,000 meals for 6,300 persons. Fortunately, Hawai'i food assistance charities and agencies that were developed decades ago have the systems, reputation and capacity to expand their services. But expanding requires more money and volunteers. These charities can only continue to grow with help from federal, state and local funding, private donations and people with a heart to donate their time.

WHERE DOES HAWAII FOOD COME FROM?

Food production in our state is not sufficient to meet all our consumption. In 2012, The Office of Business Economic Development and Tourism (OBEDT) and Hawai'i Department of Agriculture (HDOA) reported that we import 85 percent of our food from outside the state. Our food supply would only last 10 days if a disaster shut down shipping. Therefore, OBEDT and HDOA recommended a plan to increase food security by increasing local production. It may be surprising to find out that we don't import only frozen foods and spam. Bananas, mangoes, lemons, every kind of vegetable you



Hawaii Foodbank preparing donated food to distribute.

can name and even taro come from other places. Hawai'i also relies on "the barge" to bring ingredients for bakeries and restaurants, packaged goods for convenience stores, food for school cafeterias, hotel kitchens, foodservice companies and food processing plants.

A good example of our food supply is Love's Bakery, which siloes enough flour for two week's production so that it will be able to make baked goods—even if a disaster delays ships. The Hawai'i Farm Bureau Federation and Farmers Union United, and the University of Hawai'i Department of Agriculture extension service encourage farmers in rural areas to increase edible crops. On Maui, Mahi Pono LLC plans to grow food crops on 41,000 acres of former Pu'unēnē Mill sugar lands. Supermarkets offer Moloka'i sweet potatoes and locally grown tomatoes and fruits that were once only available at neighborhood farmers' markets. A new generation of poi eaters demands taro products in local groceries. Now that revised sugar mill water diversions allow more normal streamflow, Maui taro farms that were nearly extinct a generation ago, are revitalizing old patches. A growing source of fresh produce is rural homeowners who have orchards and grow small plots of vegetables. In times of high yield, these "gentleman farmers" donate produce to local charities.

Another positive trend is increasing consumer demand for fresh and organically grown fruits and vegetables. Hawai'i Farm Bureau Federation and Farmers Union United are helping local farmers develop small and boutique farms. Locally



Photo courtesy of Hawaii Meals on Wheels

Hawaii Meals on Wheels preparing individual meals.

grown produce tends to be harvested when ripe, yielding the highest concentration of beneficial nutrients, robust texture and flavor. Hawai'i farmers can deliver local ingredients that tell a story, showcase the chef's creativity and add nutrition into their menus.

DISTRIBUTION OF FOOD TO THOSE IN NEED

Throughout our state, many charities receive and deliver donated food to persons who need it—food pantries, soup kitchens, foodbanks of staples and nonperishable food, meal plan cafeterias, delivered hot meals programs and farmer markets. Support comes from public funds and private donations. Thousands of happy volunteers with good hearts collect, sort, package, redistribute, or serve the food to tens of thousands of clients. These agencies and charities manage the logistics of regular food distribution with a remarkably small but highly skilled and dedicated staff. It would be impossible to name every group, but taking a look at the four largest on O'ahu reveals how food redistribution and food recovery operations work. In addition to HMoW, Lanakila Meals on Wheels, Hawaii Foodbank and Aloha Harvest are meeting much of the need on O'ahu.

HOW DOES MEALS ON WHEELS WORK?

■ Hawaii Meals on Wheels

The simple image of an elderly lady accepting a tray containing a hot meal from a Hawaii Meals on Wheels' (HMoW) volunteer is accurate but far from the big picture of all this agency accomplishes. HMoW partners with 10 kitchens in hospitals



Photo courtesy of Hawaii Meals on Wheels

Hawaii Meals on Wheels delivering to recipients.

and nursing homes on O'ahu to distribute hot meals once a day to 800 homebound clients. Over 400 HMoW volunteers deliver about 100,000 hot meals each year on 53 routes. The areas are close to the commercial kitchen partners so that hot foods arrive hot and cold foods, cold. Poor nutrition and isolation are two of the biggest problems facing the homebound. These stressors can lead to heart disease and cognitive decline—even shorten life as much as a smoking habit or alcoholism.

HMoW meals must be customized to the client's medical needs and dietary restrictions by certified dietitians, and designed for taste by professional chefs. Some examples are low-salt, high-fat or low-cholesterol meals. Patients with diabetes or kidney disease need special meals. Others need pureed foods or thickened liquids.

HMoW volunteers take to the road every day, delivering the gift of food between 9am and noon. Over time, they develop relationships with their clients and become an extra pair of eyes to observe how clients are doing. Volunteers may be the first people to report a client's illness, change in behavior or serious injury. Any senior who needs a hot meal each day and is unable to warm a meal on their own may apply to the Hawai'i Aging and Disability Resource Center (ADRC) for food assistance by calling its statewide intake number: **808-768-7700**. Food-insecure clients qualify if they are homebound and unable to shop and cook their own meals. Because the number of requests continues to rise, HMoW needs cash donations and volunteers to sustain and grow this valuable program.



Lanakila Meals on Wheels kitchen crew.

If you wish to volunteer at Hawai'i Meals on Wheels, call its main number: **808-988-6747**. You may make donations by mail (P.O. Box 61194, Honolulu, HI 96839) or online at www.hmow.org.

■ Lanakila Meals on Wheels

Lanakila Pacific has provided meals to homebound seniors and individuals with disabilities through its Lanakila Meals on Wheels program for over 48 years. As the largest and only islandwide provider of home delivered meals, Lanakila Meals on Wheels delivers both hot and frozen meals to individuals, six days a week, Monday through Saturday. Most individuals' meals are paid for through state and federal funds, or as part of their Medicaid benefits. If able, families can also self-pay for their meals or possibly use Supplemental Nutrition Assistance Program (SNAP) benefits to pay for their home-delivered meals (Lanakila Meals on Wheels is an approved SNAP vendor).

In Lanakila Pacific's Kupuna Wellness Centers, seniors gather Monday to Friday for wellness activities and lunch, focusing on healthy living and enjoying older adulthood. Activities include exercise programs, outings, guest speakers and games. Seniors enjoy visiting with friends, learning new things and having fun. Lanakila Kupuna Wellness Center locations on O'ahu include Pohulani Elderly Apartments on Coral Street, Wahiawā District Park on Kilani Street, Waianae District Park on Farrington Highway and West Loch Elderly Village on Renton Road. It also partners with four other senior centers to provide meals to all seniors 60 years and older, though each location may have some additional requirements. Partner



Lanakila Meals on Wheels packing individual meals.

centers include Mō'ili'ili Community Center on South King Street, Lanakila Multipurpose Senior Center on Lanakila Avenue, Unity House on Pauahi Street and Kokua Kalihi Valley on Lina-puni Street.

Lanakila Pacific runs two commercial kitchens that prepare the meals. Each meal contains one-third of the recommended daily allowances and consists of an entree, starch, vegetable, fruit, margarine and bread, and low-fat milk. Lanakila Meals on Wheels menu items are developed by dietitians and local chefs to ensure that they meet or exceed USDA nutritional guidelines while incorporating the flavors we all love.

Members within a short drive of the kitchen may receive hot meals. Those who are able to warm their meals can opt for frozen meals.

The Lanakila Meals on Wheels program relies on a dedicated team of volunteers to help with packing and delivering meals and supporting the seniors in the Kupuna Wellness Centers. Relationships the volunteers build with the program participants can feel as close as family — and like family, the Lanakila Kupuna Wellness Centers throw holiday parties to celebrate. For many years, Coldwell Banker has supported the Thanksgiving party with volunteers, entertainment, gifts for attendees and a monetary donation. Lanakila Meals on Wheels delivers a traditional Thanksgiving meal and an emergency food care package to participants on Thanksgiving Day; a Hawaiian meal and a Christmas gift on Christmas Day.

"We know that many people on O'ahu are relying on us for their only or primary source of



Hawaii Foodbank: Church of the Crossroads Donor Tour.

nutrition. Having reliable access to healthy food doesn't just fill the tummy and reduce hunger, but it helps improve many chronic illnesses, such as high blood pressure, diabetes, high cholesterol and other diet-related illnesses. "We want people to have access to nutritious food to help keep them healthy, as well as provide friendly visits and wellness checks to support their ability to live independently with dignity," says Lori Lau, director of Lanakila Meals on Wheels.

To become a Lanakila Pacific volunteer or make a donation, call **808-356-8519** or email mow@lanakilapacific.org. To find the location for Kupuna Wellness Centers nearest to you, visit www.lanakilapacific.org or send an email to kupunawellness@lanakilapacific.org.

■ Hawaii Foodbank

The largest foodbank in the state is Hawaii Foodbank, a certified member of Feeding America that screens and stores perishable and nonperishable food, and then distributes through approximately 200 charitable agencies on O'ahu and Kaua'i. The amount of food donated and distributed trends with the economy. Currently, Hawai'i Foodbank serves one in eight people, including kūpuna, keiki and families struggling to make ends meet.

Hawaii Foodbank also partners with The Food Basket to serve Hawai'i County and Maui Food Bank to serve Maui County. It is a partner agency of Aloha United Way and Kaua'i United Way.

Ron Mizutani, who directs Hawaii Foodbank, says, "We have many senior clients and senior



Hawaii Foodbank: Dynamic Compassion in Action.

volunteers. Currently, about 1,900 seniors over 60 on O'ahu qualify for the Senior Food Box Program. Kūpuna who meet income guidelines can be certified to receive one box of dry milk, cheese, cereal, peanut butter, rice, canned meat, fruits and vegetables per month. We also offer kūpuna fresh produce through the senior farmers market nutrition program. Each qualified senior receives \$50 worth of vouchers to use in exchange for fruits and vegetables. Six thousand seniors participated last year."

Shoppers can help people in need of food during the holidays by taking part in the annual Check-Out Hunger program in supermarkets on O'ahu, Maui and Kaua'i from now through Jan. 15, 2020, and on Hawai'i Island from Dec. 1 through Jan. 31, 2020. Participating stores have displays with green tear pads. You may choose to buy breakfast for a child for a week, a month of lunches for a senior or a month of family dinners. Tear off the coupon and give it to the checker to scan with your groceries.

"Our motto is 'Hawaii Foodbank provides food so that no one in our family goes hungry,'" says Ron. "The easiest way for people to find available services on O'ahu is to dial 2-1-1, Aloha United Way's social service hotline."

Ron says they always need more volunteers; many of their 6,000 volunteers are seniors. To sign up, call **808-954-7866** or email volunteer@hawaiiifoodbank.org. To make a cash donation, visit www.hawaiiifoodbank.org/donate or mail a check to Hawaii'i Foodbank, 2611 Kilihaui St., Honolulu, HI 96819-2021.



Aloha Harvest receiving donations from various vendors.

■ Aloha Harvest Food Rescue Program

You may not be as familiar with Aloha Harvest because they rescue and redistribute food products before they outdate or become waste. They pick up excess prepared and perishable food from restaurants and retail stores and deliver them the same day to charities who feed the hungry. For 20 years, Aloha Harvest has been soliciting donations of prepared, perishable and hot foods, and trucking them to soup kitchens, local food pantries and other outlets that distribute them to the hungry.

Phil Acosta, executive director of Aloha Harvest, says, "There is an unhealthy interdependence among basic needs for housing, healthcare and food. All are necessary, but big-ticket needs get more attention; when money is scarce, food is the easiest thing to cut back. Unfortunately, without food, we can't stay healthy enough to work and pay the rent. The way we look at it is—feeding the hungry helps all three needs."

Phil, the operations manager of Mele Pepa Latu, and community resource coordinator Leslie Pyo conduct logistics and dispatch for six trucks that last year redistributed over 1.7 million pounds of rescued food on O'ahu. They warehouse none. Every day starts and ends with empty trucks! Their food donations come from hotels, restaurants, supermarkets, convenience stores and a few farmers. They deliver packaged sandwiches, baked goods, pans of prepared foods from Waikīkī hotel kitchens and O'ahu restaurants to 170 outlets—shelters, soup kitchens with protection from liability under the Bill Emerson Good Samaritan Food Donation Act.



Photo courtesy of Aloha Harvest

Aloha Harvest receives surplus foods from restaurants.

Before starting Aloha Harvest, Phil ran a family nonprofit for homeless persons. He estimates that 475 million pounds of excess perishable and prepared food go to waste every year on O'ahu. Therefore, Aloha Harvest is just scratching the surface of food rescue in Hawai'i. Not all the foods they distribute are destined to become waste. Some are very desirable excess products donated to help food-insecure people. But Phil estimates that up to 40 percent of excess perishable food in Hawai'i can be rescued and distributed.

"Hawai'i has plenty of food to go around if we just redistribute the excess food that we don't consume," he says. His distribution model is efficient and low-cost. His goal in 2020 is to bring on more drivers, trucks and volunteers to expand their impact. Donations from farms, food service professionals, retailers and manufacturers are welcome every day. Charitable cash donations that pay salaries or insure and maintain delivery trucks may be made online at www.alohaharvest.org or by mail to Aloha Harvest, 3599 Wai'alaie Ave., Unit 23, Honolulu, HI 968816. Food professionals who wish to donate food may call Mele or Leslie at 808-537-6945.

SMALL CHARITIES FEEDING THE HUNGRY DESERVE OUR ATTENTION, TOO

■ Waste Not Want Not—Maui

Food distribution and food rescue strategies move abundance to people in need in small communities too. Melanie Kehaunani King runs a nonprofit on Maui called "Waste Not Want Not." Small farmers and people who grow fruits and



Photo courtesy of Aloha Harvest

Give it Fresh Today together with Aloha Harvest.

vegetables on their properties call Mel when they have excess yield or if fruits are the wrong size for the market. She harvests and hauls the produce to Hale Makua, a rehabilitation and long-term care facility, where they incorporate fresh produce into their foodservice menu. "We need volunteers and donations of fresh produce," she says. "Folks on Maui with excess crops can just give me a call at 808-359-9103 to schedule a pickup."

■ Key Project—Kahalu'u

Key Project is a cultural community organization in Kahalu'u that is an outlet for both Hawai'i Foodbank and Aloha Harvest. Key Project distributes bags of food twice a month and farms wetland taro that teen volunteers may harvest and take home for their families. For more information about community activities at Key Project, or to donate or volunteer, visit www.projectkey.org, email info@projectkey.org or call Kalai Kukahiko at 808-239-5777. Mail donations to Key Project, 47-200 Waihe'e Road, Kaneohe, HI 96744.

■ Give it Fresh Today

Produce Donation Project—Kaimuki

The Hawai'i Farm Bureau Federation sponsors a farmers market at Kapiolani Community College, 4303 Diamond Head Road in Honolulu, every Tuesday afternoon from 4 to 7pm and Saturday morning from 7:30 to 11am. At the market, Give it Fresh Today solicits donations of vegetables and fruit for charities that feed the hungry. Stop by their booth to donate produce. For further information, email giveitfreshtoday@gmail.com.



Small, private and backyard farm donations.

The gift of food is a traditional value in Hawai'i, and community organizations that collect and give out food reduce food insecurity and help feed those in need earn our admiration and respect every day. The ones highlighted here are joined by many small volunteer and nonprofit food distribution efforts in your local community. Celebrate them.

This year, look for ways you can help them deliver the gift of food. Share this article with your family; if you suspect a neighbor or friend is food-insecure but too shy to ask for help, give them a copy. Put a food charity on your list of organizations to consider for donations of food, volunteer time or a cash donation. Together, we can make sure that nobody goes hungry. ■



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How Smart Families Do The Happy Dance!



Annette Pang, Life Coach,
Owner of Caring Manoa and
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Todd Pang, President



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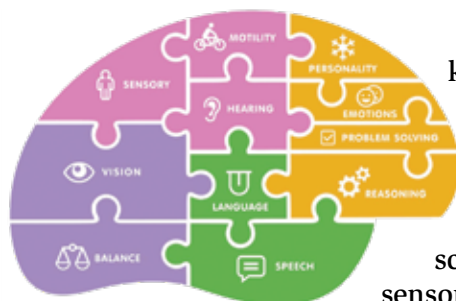
The Benefits of Neuro-Acupuncture

by Kathy K. Sato, Licensed Acupuncturist

Ancients 3,000 years ago implicitly understood how stimulating acupuncture points with very thin needles could affect both our central and peripheral nervous systems. The central nervous system is made up of our brain and spinal cord, while the peripheral nervous system is the system of nerves outside the brain and spinal cord.

For low back pain, for example, a needle is inserted into the area and a signal is sent through the nervous system to the brain, where natural painkillers are released. Some of these are 10 to 200 times stronger than morphine!

Chinese needling has now joined forces with neuroscience, creating neuro-acupuncture, also



known as scalp acupuncture, because specific areas of the scalp are needled to stimulate the underlying brain cells.

By stimulating areas on the scalp that are associated with motor, sensory or other functional impairment, brain cells are induced to make new connections. Surrounding neurons are also recruited to rewire circuitry and restore lost abilities. Making new connections is important for persons recovering from a stroke or who suffer from tremors or neuropathy. ■

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Tips for Healthy Knees

by Julie Moon, Physical Therapist

The majority of patients who come into my office do not realize they lock or hyper-extend their knees while standing or walking. They often do this out of habit or because of weakness. Generally, locking your knees transfers stress from supporting muscles to the knee joint, compressing it. The result is decreased mobility and blood flow and increased friction that can lead to pain or wearing away of the joint. While standing, you should be able to contract your quads so that your kneecaps lift. If you can't see your kneecaps lifting, you are probably locking.

Proper strengthening is essential. Strengthening of the quads and hamstrings used to be recommended. We now know that strengthening the muscles surrounding the hip and correcting foot alignment will reduce stress on the knee joint. The following exercise will target the entire leg to maximize knee function:

◆ Wrap a resistance band around your thighs and align your feet under your hips. Push your toes down like you're gripping the floor to create an arch under your foot. Bend your knees slightly and push them out against the band, hold up to 30 seconds and relax. Repeat 10 times. ■



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Alternative Strategies for Sleep Apnea

by Lance Teramoto, DDS

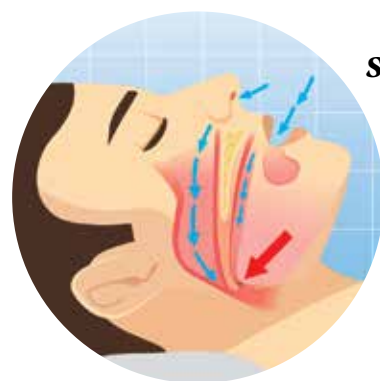
About 50 to 70 million people in the U.S. are chronic sleep apnea sufferers; more than 85 percent of them are undiagnosed.

The Mayo Clinic defines sleep apnea as a potentially serious sleep disorder in which breathing repeatedly stops and starts. Sleep apnea sufferers may snore loudly and feel tired, even after a full night's sleep.

There are two main types of sleep apnea: Obstructive Sleep Apnea (OSA) commonly occurs when an airway collapses when you sleep; Central Sleep Apnea (CSA) occurs when your brain doesn't send the proper signals to the muscles that control breathing. A person with OSA may experience shallow breathing and possible pauses in breath. Breathing interruptions can last anywhere from a few seconds to over a minute and occur up to 30 times an hour. These disturbances can cause extreme fatigue the following day.

Signs of Sleep Apnea

- Has anyone noticed that you gasp for air or even stop breathing while you are sleeping?
- Do you often wake up "unrefreshed?"
- Are you excessively sleepy during the day?
- Has your energy and motivation decreased?
- Do you find it difficult to concentrate?
- Do you have high blood pressure?
- Have you suffered a stroke or heart attack?
- Do you have type 2 diabetes?



Serious Risks to Your Health

- High blood pressure, heart disease, stroke, depression and greater risk of dying from cancer.
- 60 to 65 percent of diabetic patients have OSA.
- 83 percent of those on blood pressure meds have sleep apnea.
- A person with untreated sleep apnea is seven times more likely to be involved in a vehicle accident.

What Are the Treatment Options?

- CPAP machine is the No. 1 treatment choice.
- Oral appliance made by a dentist.
- Various types of surgery.

How Does an Oral Appliance Work?

An oral appliance keeps the lower jaw in a forward position, bringing the back of the tongue forward and opening up the airway. It is recommended for patients with mild or moderate sleep apnea and those who cannot tolerate a CPAP (Continuous Positive Airway Pressure) machine. Severe sleep apnea is usually treated with a CPAP or surgery.

For more information on CPAP alternatives, see your dentist or primary care physician ■

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Wellness Means Training Your Body & Brain

by Jen Angeli, Energy Healing Center Director

Tai chi is a great way to incorporate strength, movement and breathing, aligning your mind, body and spirit while helping the body heal itself. Through a balanced mix of exercise and ancient Eastern medicinal philosophy, tai chi and qigong training can help seniors improve fitness and gain deeper insight to mastering the mind and emotions, which can help lower blood pressure and create meaningful longevity.

Most pain is caused when energy gets blocked, creating inflammation. When energy flows again, pain decreases. Tai chi offers natural stretching and controlled slow movement to open meridian channels throughout the body, allowing energy to flow and improving blood circulation to the heart and brain.



Qigong is another gentle healing practice very similar to tai chi that emphasizes meditation and energy accumulation for self-healing. It helps to move energy to the chakras (energy centers in the body) that release energy for the brain and organs. Both practices can improve mental and physical health.

Check out group classes to enjoy the company of other health-conscious seniors. ■

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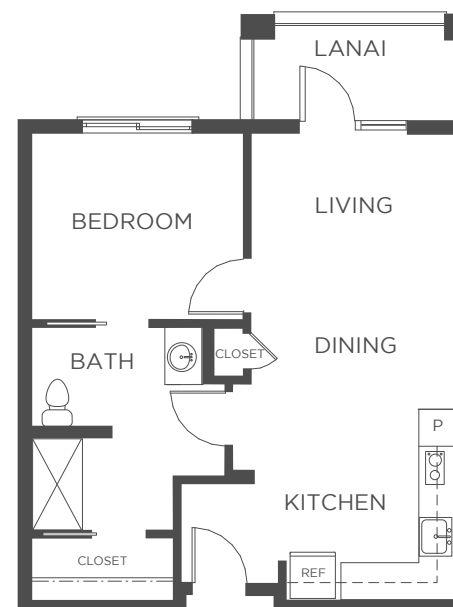


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How to Choose the Right Assistive Device

by Jason Dacumos, Owner, Physical Therapist, Makai Mobile Rehab

If you have developed a fear of falling as you have aged, you may want to consider using an assistive device. A physical therapist can test and fit you with the proper type—or you may be able to decide what is best for you by reading these tips and recognizing signs:

You may need a **cane** if you grab walls, furniture and counters looking for more support as you walk. If you already use a cane and still reach for support, it may be time for a four-wheel walker.

Four-wheel walkers provide more support and mobility. The seat allows for breaks from longer tasks, such as marketing. However, those who use increased arm pressure on the walker for support



will experience difficulty controlling it.

If you are still feeling unstable and have a fear of falling, a **front-wheel walker** may be what you need. These walkers are lighter and have only two wheels, providing more control. Adding tennis

balls, skis or sliders to the walker's back legs can alter the speed and smoothness of the walker to accommodate various surfaces. ■

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Vaping: The New Lung Killer

by Kelika Ishol, Director of Community Relations, ISNR

Everyone knows that secondhand cigarette smoke is a lung irritant. When the vaping craze started in 2015, I watched family members switch from tobacco cigarettes to a fancy little device called a MOD. It was thought then that vaping wouldn't affect other people.

But working in healthcare for over 20 years and having a grandmother who passed away from pneumonia, I thought about the patients in an ICU suffering from serious cases of pneumonia due to water in their lungs. It occurred to me that if vaping is a water-based vapor and is inhaled directly into your lungs, how could it be safer?

We now know that vaping kills. And it can kill faster than tobacco. These battery-powered MODs can also malfunction. To date, there have been about 316 MOD explosions, 219 of them resulting in death or personal injury. Exploding MODs are known to knock out teeth—in some cases, the

entire jaw. Vaping has also caused serious lung problems. Teens have been reported as needing ventilators to help them breathe. According to the CDC, at least 1,479 lung injury cases and 33 deaths have been attributed to vaping as of Oct. 15, 2019.

The problem is serious. If you or someone you know vapes or smokes, share these statistics with them and help save a life. ■



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Make the Most of Your Doctor Visit

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

Most people only visit the doctor a few times a year, so it's important to make the most of your appointment. The more information you share with your physician, the better he or she can take care of you.

1. Bring a list to your appointment

Before you go to the doctor, make a list of questions and complaints. Put the important questions and complaints at the top of the list. Talking with your doctor can help identify and address any potential issues, allowing you to get better quickly.

2. Write down the answers

During the visit, take notes. Your doctor is experienced in discussing complex medical topics and explaining them to make them easy to understand. So, do not be shy! Be sure to ask questions if you do not understand something.

3. Follow through

Keep your notes from the doctor's visit and follow through. Write down any changes you see. Bring your updates to your next appointment. This can help your doctor determine what is working the next time you talk.

Your doctor's goal is to provide you with the care you deserve at every visit. You are a key part of your health and wellness. It is important to work as a team to achieve your optimal health. ■



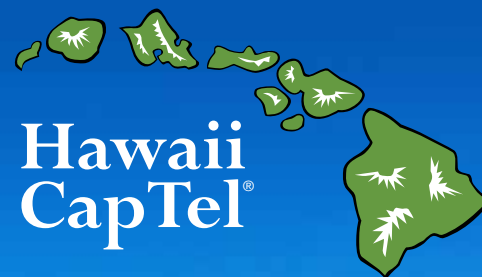
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Dementia: Making Mealtime Easier

by Mapuana Taamu, Certified Positive Approach to Care® Trainer



Do you have trouble with your person living with dementia (PLWD) during mealtime?

There are many types of dementia; Alzheimer's disease is the most prevalent. Dementia is ultimately brain failure. As the brain changes, a person's skills and abilities regress.

The following are four changes you can expect as dementia progresses.

■ **Peripheral vision narrows with age.** If you use your hands like a pair of binoculars, you can simulate the field of vision that a PLWD in the early stages may experience. PLWDs may not even be able to see the food on their plate due to this narrowed field of vision.

■ **Fine motor skills diminish over time.** This is most prevalent in the middle stages of dementia. Fine motor skills in the hands, feet and mouth are gradually affected by this disease. That is why you may see PLWDs pick up food with their fingers

instead of using a utensil. They may also have increased difficulty swallowing food or liquids. If your PLWD is coughing while eating or drinking, consider modifying the consistency of their food and beverages.

■ **Recognition of object linked to purpose diminishes.** The PLWD may experience increased confusion and misuse common objects. For example, a PLWD might use a hairbrush to brush his or her teeth rather than their hair. As care partners, we can help our PLWD by using the hand-under-hand technique to get them started on a task. Often, the PLWD is able to continue an action after having help starting it.

■ **Challenging behaviors will escalate.** As a person goes through the various stages of dementia, he or she may become hypersensitive to touch. It is important to remember that with every interaction, the PLWD is reacting to the way that we approach them. Therefore, care partners need to always approach from the front and use more visual gestures to communicate. If PLWDs feel like you are threatening them, they may react with a fight, flight or fright reaction. If you notice one of these three behaviors, it will be beneficial to back off and rethink your approach. ■

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Calvin Hara
Executive Director and Administrator

Affordable Adult Day Care

by Audrey Suga-Nakagawa, MPH, Asst. Executive Director, Kāhala Nui

Often, families don't know where to turn when a loved one suddenly needs constant care. Insurance and Medicare plans may cover very few long-term care expenses—or none at all. In the past, nursing homes were the only option for care outside of the family home. However, now there are many home- and community-based services that help support aging in place.

In Hawai'i, adult day care services, home care and respite services are available. One of the most cost-effective options is adult day care. Programs provide eight to 10 hours of supervised care in a group setting facility licensed by the Hawai'i Department of Health. Participants are engaged in exercises, music, arts and crafts, enabling them to socialize with their peers. This interaction reduces the clients' loneliness and isolation, and also provides peace of mind and respite for families. Day

care fees range from \$65 to \$100 per day and include snacks and a meal. Some centers accept long-term care insurance, Medicaid and/or may be contracted with the state Kūpuna Caregiver Assistance Program. To find an adult day care center near your home or work place, contact the Aging and Disability Resource Center (ADRC) at www.hawaiiadrc.org or 808-643-2372 toll-free. ■



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Track Social Security Earnings Online

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

Social Security is an earned benefit. SS keeps track of your earnings so you can be paid the benefits you've earned over your lifetime. This is why reviewing your SS earnings record is so important. You can do much of your business with SS online.

If an employer didn't properly report just one year of your work earnings to SS, your future benefit payments could be less than they should be. Over the course of your lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. It is important to report problems with your earnings record right away, because as time passes, you may not have access to old tax documents.

While it's the responsibility of your employers, both past and present, to provide accurate earn-

ings information to SS, you are the only person who can look at your lifetime earnings record and verify that it's complete and correct. The easiest way to validate your earnings record is to visit www.socialsecurity.gov/myaccount and set up or sign in to your My Social Security account. Carefully review each year of listed earnings and use your own W-2s and tax returns to confirm them. (Earnings from this year and last year may not be listed yet.) If you spot errors, call SS.

Find more detailed instructions on how to correct your SS earnings record at www.socialsecurity.gov/pubs/EN-05-10081.pdf. ■

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Better Pay Attention to 'the Fed'

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



#3 – The employment environment

Another of the Fed's mandates is to maintain what is referred to as "full employment," an environment where most who are seeking work can find it. The Fed tries to accom-

plish this by managing monetary policy to create favorable conditions so employers can hire more workers. This mandate has to be balanced with the desire to maintain a modest rate of inflation.

#4 – Short-term investment performance

Again, the Fed does not have any direct impact on investment markets, but its monetary policy stances, including interest rate policies, are closely watched, particularly by investment professionals. Stock and bond markets can fluctuate depending on expectations of Fed actions or specific policies it implements.

#5 – Earnings on bank savings

Banks will often adjust the rates they pay for Certificates of Deposit (CDs) or interest-bearing accounts based on the Fed's interest rate policy. Yields will improve when the Fed is raising short-term interest rates, but decline if the Fed decides to cut rates.

To determine your financial position in light of the current state of the Fed's policies, it may make sense to sit down with a financial advisor and review your portfolio. ■

MICHAEL W. K. YEE, CFP

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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 management strategies and has been in practice for 32 years.

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We hear frequent references to the Federal Reserve ("the Fed") in the news, but the way it affects our lives seems a bit cloudy. So, let's clear the air.

The Federal Reserve, our nation's central bank, has a fair degree of independence, but it is directly accountable to Congress. Among its primary duties, is to oversee U.S. banking and financial services industries and establish U.S. monetary policy. Here are five ways the Fed impacts us.

#1 – Sets interest rates for mortgages & loans

One of the key monetary policy functions of the Federal Reserve's Open Market Committee is to set the Federal Funds interest rate. This is a rate charged when banks borrow and lend funds from one another. That does not directly determine what banks and other institutions will charge for consumer loans like mortgages or auto financing, but it does have an indirect impact. If the Fed is lowering or raising interest rates, a similar trend is likely to follow for other types of borrowing.

#2 – Changes in your cost of living

One of the mandates of the Federal Reserve is to try to manage the inflation rate. The level of change in the cost of living from year to year can have a major impact on your bottom line. The Fed seeks to keep the annual inflation rate at 2 percent or less. It has generally succeeded in maintaining that level in recent years. But it structures monetary policy to respond to current economic conditions in order to keep the inflation rate in check.



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Smart Charitable Giving

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

The people of Hawai'i are generous with public charities. On the other hand, most of us do not have money to burn. Here are some good ideas about choosing 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, you should 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 per share to raise the cash to make a charitable gift. Although you will get a deduction for your cash 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. The charity 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 IRAS.** If you make your loved ones the beneficiaries of your traditional IRAs after you die, they may have to pay income tax on most of what they receive. However, if you make charities your beneficiaries, there will be no income tax. So to the extent you can, name charities as beneficiaries of your retirement plans and use your non-taxable assets for making gifts to loved ones.



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. These gifts are not deductible, but 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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What to Do Before a Loved One Passes

by Stephen B. Yim, Attorney at Law

We have been receiving an increased number of phone calls from our clients' children, notifying us about the imminent death of one of their parents. The children usually call in a panic, asking if anything needs to be done before their parent passes. We do our best to assist them; however, sometimes it is just too late.

When a client's child, who is usually the trustee, contacts the estate planner right after their parent passes, the trustee is usually advised to call back sometime after the funeral.

When the trustee is ready to proceed, he or she is asked to identify and collect financial information and important documents (i.e. wills, trusts, partnership documents, etc.), and bring several cer-



tified copies of the death certificate and an inventory of the assets. How the decedent's assets are to be distributed and handled is determined in the initial estate administration meeting.

If no issues or problems arise, the entire estate administration process generally takes about six to eight months — up to several years.

Estate planners strongly suggest conducting an estate plan review at least every three to five years so that important decisions don't have to be made during the very stressful time of a loved one's waning days. ■

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Recognizing Warning Signs of Abuse

by Scott Spallina, Senior Deputy Prosecuting Attorney

I was a guest on "Generations Radio," AM 690, on Nov. 22 with Lt. John McCarthy of the Financial Crimes Unit of the Honolulu Police Department. The 39-year department veteran is nationally recognized as an expert in financial crimes and elder abuse.

On the show, we discussed how scams go undetected because victims don't recognize the warning signs of abuse. What follows are danger signals that should prompt further investigation.

ISOLATING THE VICTIM: Abusers don't want the victim to have a support system and will either try and physically remove the person from a loved one (like a caregiver not letting family members visit the elder) or deceive the victim into thinking that a concerned person is really trying to harm them (like one sibling telling the parent that another sibling wants everything).

SECRECACY: A lot of scams involve instructing the victim not to reveal that the transaction/event is occurring. For example, a letter indicating that a senior has won the lottery will instruct the "winner" not to tell anyone about the prize because "there are a lot of scams going on right now."

URGENCY: Scammers will try to rush victims into making poor decisions. Often, they be make tempting offers, such as, "I have extra building materials and can do some repairs really cheap if you hire me right now."



EMERGENCY/TRAGEDY: Scammers will also try to take advantage by forcing victims into making emotional decisions. A good example of this technique is the Grandparent Scam, in which victims receive a frantic call saying a loved one is in dire straits and needs money immediately.

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CARDS: Asking victims to purchase a Green Dot/MoneyPak card is a common way criminals transfer money from accounts around the world. Any transaction where money is to be paid using one of these cards should be suspect, including the IRS calling and demanding payment for delinquent taxes.

LONELINESS: The promise of companionship in exchange for money is another form of abuse. Online dating site users asking for a loan or a caregiver accepting generous gifts to stay longer attempt to take advantage of an elder's loneliness.

TOO GOOD TO BE TRUE: Remember, offers, promises, business deals and investments that sound too good to be true are just that. ■

If you suspect elder abuse, call these numbers:

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Where's That Donation Going?

by Christopher Duque, Cybercrime Investigator, DPA

If you want to make a donation, first go online and research the charity. Check the Better Business Bureau or the Federal Trade Commission for any scams or complaints connected to the organization. Scammers attempt to fool you into thinking they are a legitimate, so before donating, verify that the URL and email address are correct.

Be very cautious if making donations via social media, even if a "friend" contacted you. Scammers often impersonate individuals and organizations, so contact your friend by phone or email, *not* by responding via the social media post, to verify that they contacted you about the charity.

If you receive a solicitation via telephone, don't let the caller pressure you into donating. Ask for the charity's exact name, web address, email address and mailing address so you can confirm it later. Do not volunteer any personal information nor confirm any when the caller asks you to identify yourself.

Do *not* trust Caller ID. Scammers can spoof the Caller ID to make it appear the call is from a legitimate organization or person.

Donating using a credit card with a low line of credit or with a cashier's check are the safest forms of payment. Do not pay with gift cards, wire transfers or Western Union.

Always do your research *before* donating! If you feel that you've been scammed, report it immediately to law enforcement. ■



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