

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 0/1 • FEB/MAR 2020

CHOOSING PEACE OUR CARE, OUR CHOICE

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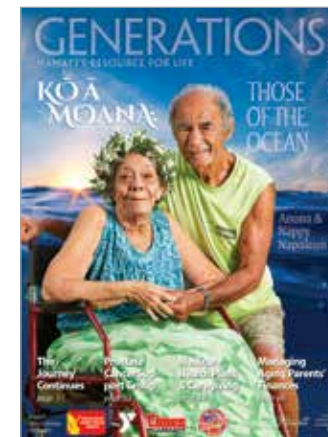
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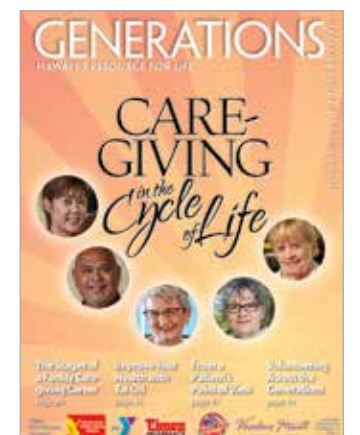
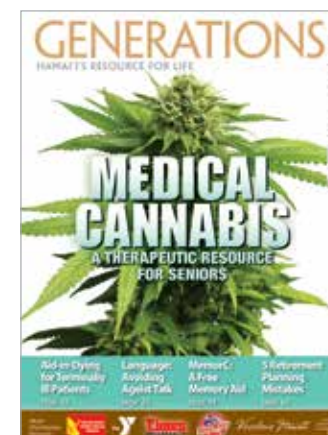
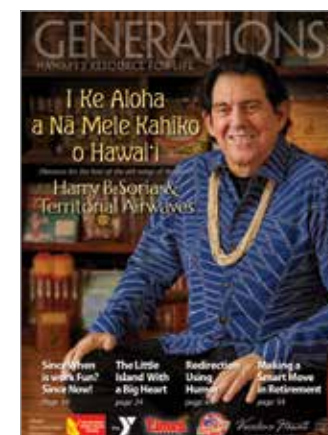
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Just like you, we at *Generations Magazine* avoid thinking about death and dying. The topic was never even on our list of cover story ideas. But we reassessed — if we are truly committed to bringing resources to seniors and their families — then we cannot leave out hard topics like medical aid-in-dying.

We are so grateful to Aubrey Hawk of Aubrey Hawk PR, who works with Compassion & Choices volunteers to increase public awareness and produce educational resources about aid-in-dying. She provided information and introduced us to the experts so we could report accurate, firsthand patient and family member experiences. Perhaps this article will spark a conversation about end-of-life that you’ve been meaning to have with your loved ones. Maybe it will bring you peace of mind. Mahalo to all the medical professionals and families who helped us understand how the Our Care, Our Choice Act works.

Our expert authors offer you great practical messages — how to avoid getting your car stolen; how to delete personal information from that old cell phone; quick exercises to increase strength and mobility; and tips for healthy hearts and smiles. Rotary announces a program to help low-income persons apply for free hearing aids.

Check out *GM* Publisher Percy Ihara’s interview with Financial Planner Michael Yee about his observations on aging and heartfelt advice for seniors and baby boomers. This series of “big picture” stories in every 2020 issue celebrates *Generations Magazine*’s 10th anniversary of bringing you resources for living well.

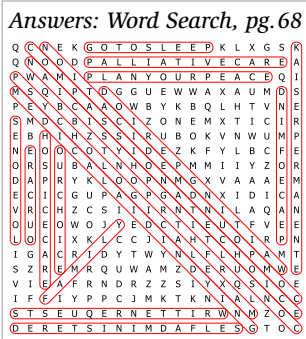
Winners of our *Generations Magazine* Survey drawing were personally contacted at the end of January. Thank you for participating, and giving us feedback and suggestions. With *GM*’s free educational resources, everyone’s a winner.

Mahalo goes out to Windward Mall for hosting, along with KITV-4 and KUMU-FM 94.7 for promoting *Generations Magazine* Senior Fair in January! *GM* partners, visitors and mall tenants were very pleased with the fair and attendance. Save **Saturday, Aug. 22**, for our **2020 Aging in Place Workshop** at the Ala Moana Hotel Conference Center.

O’ahu’s missionary era gathering place, Kawaiaha’o Church, celebrates it’s 200th anniversary in April. So watch for public concerts and parties coming up — we will be featuring this Honolulu icon on our April-May cover! ■



Every Day is Brand New!
Katherine Kama'ema'e Smith, *Content Coordinator*



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Generations Magazine Aging in Place Workshop “The Realities of Aging”

Workshop Topics Include:
Gerontology, Financial, Legal Mistakes, Nonprofit Programs, City/State Support Services, Fall Prevention Tips, Long Term Care Options, Reverse Mortgages, Healthy Living and much more – *including, for all attendees*, the National Council on Aging’s booklet “Use Your Home to Stay at Home”

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Saturday, May 30
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Time: **8 am – 12:30 pm**

Saturday, August 1
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Hale Hau’oli Hawai’i gratefully acknowledges the support for this workshop from a generous grant given by the Hawai’i Community Foundation.



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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:



TORI ABE CARAPELHO is president and CEO of Navian Hawaii, formerly Hospice Hawaii. She oversees operations, planning and development of the nonprofit organization. Before joining Navian Hawaii, she held increasingly responsible positions at Hawaii Pacific Entertainment, KHON-TV and Starr Seigle McCombs. Tori serves as a director on the boards of Kokua Mau, AD UP Hawaii and the American Advertising Federation—District 13. Born and raised in Hawai'i, she earned her BA at UH Mānoa and an MBA from Hawaii Pacific University.



GILDA CAVALLARO, a part-time Maui resident, loved making bread pudding with her grandmother as a young girl. She has carried on the family tradition by teaching others how to bake, including her granddaughters, starting when they were just 3 years old. They are teenagers now and still bake with her. Gilda's first wedding cake was made for her son and his bride's ceremony. Her love of baking the special cakes continues to this day, 25 years later.



RON LOCKWOOD is commander of the Veterans of Foreign Wars Diamond Head Post. Ron raises money for the Student Veterans of America, UH chapter, to develop on-campus space where students who are veterans can access computers and Wi-Fi, and mingle with other vets. Ron is a UH alumni and a Vietnam era United States Marine Corps veteran who counsels young vets on ways to maximize their hard-earned benefits and forge their way back from military to civilian life.



STANLEY MICHAELS started career No. 3 with the state Department of Health in 2004, after 22 years in the entertainment industry, and another 24 in marketing and management in both the corporate and nonprofit worlds. In his words, he has spent "13 wonderful years creating information that can help our deserving populations live better lives." Stan is most thankful for his wife of 27 years and his work partnerships with dedicated colleagues, and corporate/agency friends. To Hawai'i seniors, Stan is the expert on fall prevention.



JIM SHON has been a member of the Kokua Council since 2007. He is a Peace Corps volunteer, a Hawai'i legislator, director of charter schools, a labor arbitrator and a TV political analyst. He holds a BA in music education and a PhD in political science. He's an accomplished author: The Unfinished Health Agenda, Poison in Paradise and Inside The Capitol: Lessons in Legislative Democracy, to name a few (more at www.jimshonhawaiibooks.com). He is also director of the Hawai'i Educational Policy Center at the University of Hawai'i.



RICK TABOR, operations manager of Right at Home caregiving services, is a licensed mental health professional. Rick approaches his 45-year career in elder caregiving and life from an upbeat, solution-oriented perspective. Promoting self-care skills is his passion; thousands have benefitted from his presentations, mentoring, development and management initiatives. Right at Home won the 2019 West Coast Client and Staff Satisfaction Award. Rick serves as director on three kūpuna boards and volunteers with Rotary International and other service-oriented clubs.

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.

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Aging in Hawai'i—The Wise-Soul Perspective of a Baby Boomer Turning 62

by Generations Magazine Staff



An interview: author Michael W. K. Yee, Financial Advisor and Ameriprise Certified Financial Planner

Are Hawai'i seniors living well and thriving?

Hawai'i is the best place to retire and thrive. The climate and culture of 'ohana is second to none for living a good life with family and friends. Also on the plus side, seniors get to enjoy more quality of life here. It's no surprise Hawai'i has the highest longevity in the country.

That said, in 36 years of financial advising, I have learned not to predict longevity for anyone. Longevity statistics are just average ages. Some people still die before they get old. Instead, I tell my clients, "I have no idea how and when a person is going to die. What I do know is that not many people die quickly; whether life is long or short, we will likely experience long-term care.

So should we still wish for a long life?

I used to say, "I hope you live a good life." I define "good" as living a full life that quickly ends in a painless death. Sadly for many, this scenario is not the case. Advances in medicine and technology that extend quality of life are good, but when they increase what I call the "slow go," (the time of disability and diminished capacity to enjoy life), it may not be so good. Extending slow go with long-term care can become a lengthy "no go" (living in complete dependency on caregivers). Preventing the "let go" (the end of life) may not be the kind of longevity we wished for.

Dementia care is long-term care, too.

Yes; social security states that seven in 10 persons will experience long-term care. The average time they spend in "slow go" through "no go" is three years. Half of Hawai'i seniors over 85 experience some form of dementia. The average length of care for dementia is 10 years. Caregiving is not free. There is always a huge price — physical,

emotional, relational and financial. We have to focus not only on the person receiving care, but also on the caregiver. Some families break apart when caregiving — others come together. If family members cannot be caregivers, they have to pay professional services. That can cost lots of money.

In 2019, a private room in a Hawai'i nursing home cost an average of \$160,418 per year (Genworth study). Few of us have so much money that we can write a check of any size without dipping into savings or our retirement account. It's easy to see why many families facing enormous costs of long-term care feel depressed and hopeless.

What planning options do seniors have?

Many seniors are proactive about improving their health and quality of life. That's the first thing to take care of. Others are planning their dying experience with their doctors. But between living and dying is a guessing game. The good news is that I see many seniors taking a proactive approach to improve their financial readiness for whatever comes. They have an idea what they would like, so they discuss their wishes with their family and heirs. The conversation generates many financial questions for me — legal questions for their attorney. They want to maintain their independence and they see planning ahead as a way to do that. Into the bargain, they can enjoy a better retirement experience and better quality of life later on if they face sickness, decline and dying.

Describe the kind of seniors who take the proactive approach to life?

There are no accidents. I see that people who are proactive and intentional are more successful at living a life of choice rather than one of chance. People who plan look ahead to the future. Seniors come in different sizes and shapes financially, as well as family-wise. The right thing to do for one is different for another, but in general, people who succeed are comfortable with setting goals. They like to focus on the prize — and use it to measure their progress. To succeed, they must have both a good plan and good execution. Their plan must be holistic and comprehensive in that it includes

every aspect of their lives. It must address retirement, long-term care, death and legacy.

Another aspect of successful seniors is that they appreciate teamwork. They realize they aren't going to be good at everything so they pick a dream team of their favorite health, financial and legal professionals to work together for their benefit. They want all their experts on the same page — not working independently. These kind of seniors want to get their big decisions right. Lastly, these people communicate well and share their plan with their families.

Boomers your age are seniors now. What kind of care can they expect in the future?

Experts call baby boomers "the sandwich generation." They experienced their parents facing the benefits and hardships of retirement and long-

term care. Many helped care for grandparents and parents at the same time they were educating their kids. I don't know all things, but I do observe that more boomers — especially women — own long-term care insurance based on their personal experience with caregiving.

I am optimistic; boomers don't see caring for a parent as just hardship or burden. Many view caregiving as lesson and a gift. I believe our world view is the sum of past learning and experiences. This is the essence of Hawaiian ho'oponopono — keeping things righteous. Past knowledge and wisdom descends from our ancestors and parents; from us, it flows forward to coming generations. Our parents brought us into this life with love, so the greatest gift we can give them is to walk them home with love. Yes, I have faith in the boomers and their kids. And faith is not blind; it comes from an abundance of undeniable evidence. ■

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

Mae of Honolulu



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**THE REALITIES
OF AGING**

**DEMENTIA IN THE FAMILY:
CARE OPTIONS & RESOURCES**

(Details
on pg. 9)

Elder Abuse: Senior Advocates & Your Rights

by Jim Shon, President of Kokua Council

Senior advocates understand personal rights, elder abuse, consumer rights, the legislative process and how programs are funded. They also see that agencies correctly implement laws and draw attention to the ones needing changes.

This article focuses on personal rights and elder abuse law. Effective advocates begin by reading the laws and understanding what rights they protect. Hawai'i law defines six kinds of abuse: physical, psychological, sexual, caregiver neglect, financial exploitation and self-neglect.

• **“Capacity”** means the ability to understand and appreciate the nature and consequences of making decisions concerning one's person or to communicate these decisions.

• **“Caregiver”** means any person who has knowingly and willingly assumed the care, supervision or physical control of, or who has a legal or contractual duty to care for the health, safety and welfare of a vulnerable adult.

• **“Caregiver neglect”** means the failure of a caregiver to exercise that degree of care for a vulnerable adult that a reasonable person with the responsibility of a caregiver would exercise within the scope of assumed, legal or contractual duties:

- (1) Assist with personal hygiene
- (2) Protect the vulnerable adult from abandonment
- (3) Provide, in a timely manner, necessary food, shelter or clothing
- (4) Provide, in a timely manner, necessary health-care, access to healthcare, medication, psychological and physical care, or supervision
- (5) Protect the vulnerable adult from dangerous, harmful or detrimental drugs, except those provided to the vulnerable adult pursuant to the direction or prescription of a practitioner
- (6) Protect the vulnerable adult from health and safety hazards
- (7) Protect the vulnerable adult from abuse by third parties

• **“Financial exploitation”** means the wrongful taking, withholding, appropriation or use of a vulnerable adult's money, real property or personal

property, including but not limited to:

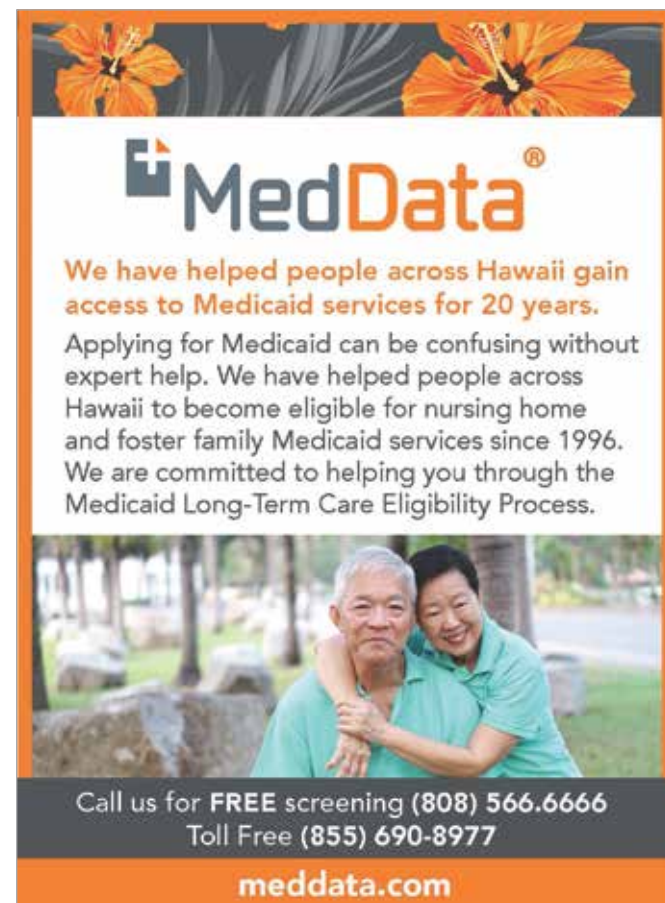
- (1) The breach of a fiduciary duty, such as the misuse of a power of attorney or guardianship privileges, resulting in the unauthorized appropriation, sale, or transfer of property
- (2) The unauthorized taking of personal assets
- (3) The misappropriation or misuse of moneys belonging to the vulnerable adult
- (4) Failure to effectively use a vulnerable adult's income and assets for the necessities required for his or her support and maintenance

It's the government's job to ensure that these kinds of abuse do not happen. ■

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2020 Census Forms Will Be Available Online

Sandy Ma, Executive Director, Common Cause Hawaii

Every 10 years, the U.S. government embarks on the herculean task of counting every person in the country. An accurate decennial census count is important in order to allocate more than \$675 billion in federal funds annually for community programs and services, such as healthcare services for the elderly, education programs, housing and community development, and job training. For example, in federal Fiscal Year 2016, Hawai'i received over \$3.6 billion from 55 different federal programs, including nearly \$1.5 billion in Medicaid funding.

Starting in March 2020, people will receive postcards alerting them that the census will begin on April 1, Census Day. Unlike past census events, the 2020 census may be completed online. Between March 12 and 20, the majority of people will receive a letter advising them that they may complete the census survey online. However, about 20 to 25 percent of the population will still receive a paper survey due to demographic characteristics and internet connectivity in their area.

The 2020 census general questions will be:

How many people were living or staying in this house, apartment or mobile home on April 1, 2020?

Were there any additional people staying here on April 1, 2020 that you did not include in Question 1?

Is this house, apartment or mobile home?

What is your telephone number?

Please provide information for each person living here. If there is someone living here who pays the rent or owns this residence, start by listing him or her as Person 1. If the owner or the person who pays the rent does not live here, start by listing any adult living here as Person 1.

- Name, Sex, Age
- Is Person 1 of Hispanic, Latino, or Spanish origin?
- What is Person 1's race?

It will not contain a citizenship question.

If you are not able to complete the census



by April 1, you will get several reminder mailings through April. Thereafter, through August, census enumerators will conduct door-to-door interviews to collect information from those who have not completed the questionnaire. ■

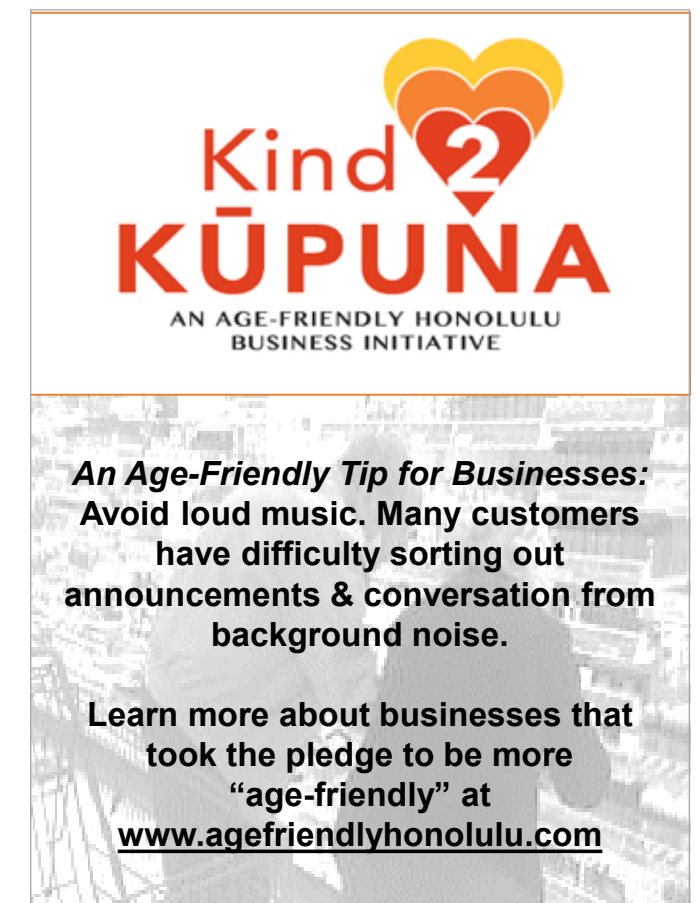
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The decennial census is a huge endeavor to ensure a fair, accurate and complete count. The U.S. Census Bureau is looking to hire enumerators and other positions throughout Hawai'i. Consider being a census worker.

Applicants must: 1) have a valid email address; 2) be a U.S. citizen; 3) be 18 years of age or older. Apply now at www.2020census.gov/jobs.



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An Age-Friendly Tip for Businesses:
Avoid loud music. Many customers have difficulty sorting out announcements & conversation from background noise.

Learn more about businesses that took the pledge to be more "age-friendly" at
www.agefriendlyhonolulu.com

Honorees Take a Stand Against Falls

by Stanley Michaels, Emergency Medical Services & Injury Prevention Program at DOH

More than 9,950 injuries from falls occur annually among seniors statewide. Each year, the Hawai'i Fall Prevention Consortium (HFPC) identifies individuals with passionate dedication to reducing the number and severity of injuries from falls among seniors, and honors their efforts to promote fall prevention initiatives in the state.

The HFPC presented its Annual Fall Prevention Awards for Outstanding Community Service at the end of 2019 to: Chris Pa, activities director at Leeward YMCA; Peter Reyes, program director at Catholic Charities Hawai'i (CCH); Percy Ihara, owner/publisher of *Generations Magazine* (GM); and Tito Villanueva, Kauai Operations Manager for American Medical Response (AMR).

Chris Pa's leadership has enabled many kūpuna to actively attend tai chi classes and events at Leeward YMCA. "Chris is truly a community treasure," said Ileina Ferrier, master trainer for the Tai Chi for Health Institute.

Peter Reyes became a master trainer for Matter of Balance at CCH. "Peter is a great trainer who truly believes in the importance of reducing the fear of falling and of preventing falls," said Diane Terada, division administrator at CHC Community



(L-R, standing) Stan Michaels, Chris Pa, Percy Ihara, Michael Dowell, Peter Reyes, (seated) Tito Villanueva and Phoebe Hwang (DrPH, owner-operator, Omniworks).

& Senior Services.

Percy Ihara is one of the great forces in senior well-being and understanding through GM, said Michael Dowell, chair of the HFPC and owner of Ohana Stairlifts. "Percy is amazing in his continual energy and drive to improve the lives of all of Hawai'i's kūpuna."

Tito Villanueva is the inspiration and driving force behind the growth

and success of Kaua'i's Home Safety Program for Seniors and has also provided mentoring and support for other programs as the AMR operations manager. "His dedication is astounding," said Stanley Michaels, senior fall prevention coordinator at the DOH.

In addition, Phoebe Hwang, DrPH, was honored for her outstanding contract work for the HFPC. "Phoebe is truly amazing," said Michaels. ■

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www.health.hawaii.gov/injuryprevention

A complete summary of the fall prevention campaign, special videos for seniors and/or their care-givers, and a recap of accomplishments is online at www.nogethurt.hawaii.gov.

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Caregivers' Heart Hawaii

US Commissaries Open to 3M More Vets

by Ron Lockwood, Jr. Vice Commander, VFW Post 8616



On Jan. 1, 2020, 15,000-plus veterans in Hawai'i—a "high cost area"—became eligible to shop in military stores. Commissaries have low prices and no state tax. Commissaries are like big box stores—some brands may be missing, but they carry almost everything you need. (Note that you will pay an additional fee if you use a credit card, so use cash if you can.)

How do I receive this benefit?

- Disabled and other eligible veterans can just use their veteran health card to get in.

The commissaries scan your card and they are gearing up inventory for the influx of new customers.

- Caregivers who are primary caregivers for a wounded/injured veteran and are registered with the Department of Veterans Affairs caregiver program.

You will see a memo posted to VA.gov for use to access front gates. You will also have to show your driver's license. In the near future, the VA will transition all to a caregivers ID card for base access.

How do I receive a veteran health card?

Call 1-877-222-8387 before 4pm Hawai'i

time. They can access your DD 214 (discharge papers). You will then be asked numerous questions, but because you called them, the information is secure.

If your records were destroyed in the 1973 fire in St. Louis, it will take longer. A form will be sent to you to have Archives assist.

In person, you can visit either of two locations:

- 459 Patterson Road, Spark Matsunaga VA Medical Center at Tripler. Call 800-214-1306 for information/directions/room number.
- 91-2135 Ft. Weaver Road, Leeward Community Based Outpatient Clinic in room 501. 808-312-6800

Enjoy all the commissary has to offer; shopping with Veteran Health Card is just one more opportunity your VA card gives you. ■



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How to Join the Flexible Workforce

by Carleen MacKay, Emerging Workforce Expert

I have often written to you about imagining your future—daring to dream and following your own internal journey as you think about the many opportunities for work in the year ahead.

FIRST THINGS FIRST—YOU! Your first step in exploring your future is to take an internal journey in order to make a decision to work for pay, for fun or for the good of others. Part-time and other ways of working flexibly are bountiful. Many offer unique advantages to mature workers over that old classic—the 9-to-5 job.

Think of this new time, with its many new ways to work, as the time that change and innovation are opening financial and social opportunities for those of us who need or wish to continue working over our much longer lifetimes. Think you're alone in this new quest? Think again, as older workers form more than 30 percent of the flexible workforce; the number is growing daily.

Where do you find flexible work in Hawai'i?

- Google “temporary staffing agencies in Hawai'i.”
- Or, search for opportunities my way and Google product or service areas that interest you. I am a writer and find many options by Googling “opportunities for writers and editors in Hawai'i and beyond.”
- Join LinkedIn. For example, through my 1,100 people connections on LinkedIn, I have been able to link with people who are working remotely—here, there and everywhere. For me, the most appealing way to work is remotely from my lānai in Hawaii Kai.

Of course, you need to have relevant market skills in order to secure new opportunities of interest to you, as well as to clients and customers.

Adding basic skills to your experience is the easiest way to prepare. How easy is it? Well, I learned many necessary technical user skills from my 16-year-old granddaughter! In exchange, I helped her to develop the confidence and skills to drive a car!



Unfortunately, unrealistic fears block many mature workers from new learning experiences. Here are two sources that have helped me overcome the reluctance to reinvent myself. AARP and OSHER (<http://www.osher-socialsciences.hawaii.edu/>) offer ideas, connections and referrals to suitable skill-building programs throughout Hawai'i.

Step up. Find renewed purpose through some form of work. You'll be glad you did! ■

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Contact Carleen via her website and receive New Ways to Work, a free PDF book co-written with Phyllis Horner.

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- ✓ How do I avoid a late enrollment penalty?
- ✓ Am I eligible for a low-income subsidy program that can help with my premiums, copayments, & deductibles?
- ✓ How can I learn more about volunteering with Hawaii SHIP?



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This project was supported, in part by grant number 90SAPG0005-02, from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

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March, April, May, Aug.

THE REALITIES
OF AGING

DEMENTIA IN THE FAMILY:
CARE OPTIONS & RESOURCES

(Details
on pg. 9)

Maui Sunset Lilikoi Bars

by Gilda Cavallaro, Baking Enthusiast



Ingredients:

Crust

- 1 cup butter (softened)
- 1/2 cup powdered sugar
- 2 cups all-purpose flour

Filling

- 1-1/4 cup white sugar
- 1 tsp. baking powder
- 1/4 cup all-purpose flour (to help set)
- 4 eggs (slightly beaten)
- 1/3 cup fresh lilikoi juice without seeds (use a citrus juicer) or packaged lilikoi juice purchased online from Amazon.com or at an island grocer in Hawai'i

There's nothing better than sharing a perfect, tropical sunset with friends and family. The only thing that can enhance the experience further is sharing a favorite dessert. Here's mine!

Instructions:

Crust

Preheat the oven to 350°F/175°C. Prepare the crust using a medium bowl. Blend together all of the crust ingredients. Mix with a wooden spoon or a mixer on low until it has a crumbly texture.

Using your hands, press the uncooked crust evenly throughout an ungreased 9-by-13-inch pan.

Bake 20 minutes until firm and golden. Timing should be just about right for the lilikoi filling after the crust is baked.

Filling

In another bowl, whisk together the white sugar and all-purpose flour. Add the four slightly beaten eggs and whisk until smooth. Add in the lilikoi juice, then whisk again together.


Once the crust is baked, pour the filling over the crust and return it to the oven for an additional 20 minutes. Then remove and let it sit to cool.

The bars will firm up as they cool completely, then you may cut the bars. (Optional: sprinkle 1-1/2 tablespoons of powdered sugar on top before cutting.)

Serve loosely on a platter and enjoy.

Serves: 30 2-by-2-inch bars

Total time: approximately 55 minutes ■



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Mellow Friends

by Sherry Goya, Generations Staff

Mellow Friends, a group of karaoke enthusiasts, visited 11 senior centers and assisted living facilities starting in 2011. Melvin Watarai, the founder of this volunteer ensemble, had the karaoke equipment and a format for the singers to perform solo songs, duets and group sing-alongs with the seniors. Three years ago, Gary Shimabukuro took the helm, adding more equipment and four more locations, increasing their total number of monthly visits to 15.

One of the locations that Mellow Friends visits is Manoa Cottage Kaimuki. Executive Director and Administrator Calvin Hara says, "The music of Mellow Friends provides comfort and local style to our residents. The songs of yesteryear reach into the residents' memories as they reminisce and enjoy social stimulation with others."



(L–R, sitting) Simon Sanidad, Mel Watarai, Gary Shimabukuro, Al Sakihara, (standing) Roy Hamasaki, Woody Batula, Mae Fujimoto, Clarence Kane, Jean Yamanaka, Jennie Wolfe, Yvonne Watarai and Florence Matsukado.

Mellow Friends volunteers are multitalented seniors who dance hula and sing a variety of songs in different languages. Seniors look forward to their monthly visits to sing along loud and proud.

For the last four years at the annual Generations Senior Karaoke Contest at the Mayor's Craft & Country Fair, Simon Sanidad and Al Sakihara have provided Gary valuable assistance. ■

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Shopping for the Best Online Shipping

by Katherine Kama'ema'e Smith, Senior Consumer

Seniors with family and friends on the mainland know what high shipping costs can do to a budget. Hawai'i small business owners hurt even more. They pay to ship in supplies and inventory, and high shipping costs prevent them from competing with big box stores and online retailers.

Supporting our local economy keeps our neighborhood stores open. But families and seniors on fixed incomes are forced to look for the lowest prices, so here are some tips when looking for the best shipping costs.

If you can't find what you need locally, visit web-stores that will ship via the United States Postal Service. USPS is our fair-est, lowest cost shipper. Retailers who really want our Hawai'i business may also offer UPS standard air, which runs a bit higher and takes at least as long to get here. However, UPS also offers retailers an economy service that only ships to "48 contiguous states." So, search for shipping options before you browse a site to avoid disappointment at checkout.

SHIPPING TIPS

■ **Rule No.1: "Free shipping" never applies to Hawai'i.** Even Amazon.com Prime charges a membership fee and then still adds a shipping

premium to many "free shipping" items.

■ **Avoid "UPS Ground" shipping to Hawai'i.** This means your goods will come via an expediter on a container ship that may take six weeks to arrive!

■ **Don't buy from online sites that require "special quotes for International shipping"** after you have input your payment information. If you got there from an ad, send feedback to Google.

■ **Don't waste your time trying to buy pieces of furniture** or other heavy items from mainland outlets. Shipping costs may run more than the item you want! By the way, most online furniture stores are owned by Wayfair, whose shipping policies are unfavorable for Hawai'i. Buy new or used furniture locally.

Buy locally when you can, be smart when buying online and when you get the chance, ask our state legislators and members of Congress to support the Post Office and prevent us from getting cut off from family, friends and business on the mainland. ■

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Jocelyn Ribao
Admissions Coordinator

Helpful Hints for Organizing Your Space

by Nancy Nino, Professional Organizer of Aloha Organizers

Organizing and decluttering your home can be daunting. Conflicting emotions are sure to arise, so first, prepare yourself mentally. When you sense these feelings bubbling up, remind yourself that this is normal. Start thinking about enlisting a support team: a trusted family member, friend or professional to help you step by step through the process. Here are some initial helpful hints:

◆ **Clear Pathways.** Cluttered or disorganized floor spaces or stairs are major safety concerns. Declutter walkways first so you can ensure ease of movement throughout your home.

◆ **Use Clear Containers.** Clear containers allow you to easily see what's stored where. In the kitchen, OXO Pop containers designed for people with arthritis open easily and seal in freshness.



◆ **Maximize Vertical Space.** Over-the-door storage racks and wall hooks help turn an ordinary wall or door into efficient storage space. These items are particularly useful if you've already downsized to a smaller space and are still needing homes for some of your belongings.

◆ **Optimize Closet Organization.** An organized closet makes getting dressed much easier. Organize your pantry for more effective meal preparation. The

freedomRail® closet system provides a sturdy, flexible and economical solution to pantry, closet and storage area organization. ■

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Unused line of credit grows each month, regardless of home's value		✓
Allows homeowner to access the equity in their home for funds they can use for any purpose while owning their home	✓	✓
No monthly mortgage payments required		✓
Minimal credit requirements		✓
Minimal income requirements		✓
Age-based loan: Homeowners 62 and older		✓
Government-insured loan		✓
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“I had no idea what dying was like—I’m not a nurse. Caring for my mom was difficult and joyful, but she wanted to die at home. Everyone said hospice is wonderful—and they were, but I was not prepared to see my mother suffer and beg me to help her die. That helpless feeling will forever haunt me—not being able to help my mom when she cried out.” ~ Mele D.

CHOOSING PEACE OUR CARE, OUR CHOICE

By Katherine Kama‘ema‘e Smith
Photography by Brian Suda

Dying at home can be traumatic for loved ones. We long for a peaceful walk into a beautiful sunset. But most have never seen anyone die and that first indelible experience will stick with us. We may wish to die in our sleep, suffer an accident where we “never knew what happened” or drop dead while enjoying a favorite activity. But the odds are even—just as many people suffer and fight death to the last breath. Loved ones who witness such death throes simply don’t talk about it.

We are compassionate people who avoid pain and go to great lengths to protect our loved ones from suffering. So why is there controversy about Hawai‘i’s Our Care, Our Choice Act, the aid-in-dying law that allows terminal patients to have medications that will ensure a peaceful passing?

One night sticks in my memory. Mild-mannered Pete had an aggressive brain tumor that slowly paralyzed him; no therapy would cure it. His wife, Carole, was a genius at finding ways to overcome his growing disabilities—taking him out for lunch, to concerts or playing with the grandkids. Pete never experienced the crushing pain I saw with patients on chemotherapy.

One evening, Carole called and told me Pete’s breathing sounded like gurgling. I rushed to the house to help; I knew the end was near.

It’s impossible to know what to do or say, but being with loved ones seems to help.

Hospice was at the house to ensure Pete was not experiencing pain. His frail chest rose and fell at a rapid pace as he struggled for air for over an hour. Our priest came in and performed the last rites. Pete kept hanging on.

The family could do nothing but watch him struggle. Even in his delirium, Pete was fighting death to the end. Hospice gave him more morphine and finally the death throes stopped—the first silence in many hours. Tears gave way to funeral preparations and paperwork. Eventually, Carole and the kids’ memories healed; consolation came.

I don’t have children and won’t be able to afford skilled nursing, so I plan to die at home. Last year, arguments for “dignity in dying” and others against “assisted suicide” honestly confused me.

Quality of life is my focus. I am in my 70s, and over the summer, I injured my back and couldn’t walk. Physical therapy cured my back, but being disabled for a while made me seriously consider how I would handle being dependent on others for daily care. Will I choose to fight a terminal disease to the last breath like Pete? Not a chance; I am a lover, not a fighter. I’d really like to die in my sleep, peacefully, like my mom did. Can I do that?

What “Choice” Are We Talking About?

Getting at the facts about our Hawai‘i law...

“Compassionate Choice,” “Medical Assisted Death,” “Assisted Suicide” and “Dignity in Dying” are ways people refer to aid-in-dying laws in many states that allow terminal patients to avoid suffering when they die. The various names reflect deeply held feelings people may have about death, dying or end-of-life. Even between friends, the taboo topic is often avoided, because bringing it up unleashes our worst fears and saddest memories.

Generations Magazine believes that our readers can only plan for the future and live well if they have all the facts. Smart seniors manage to live independently, enjoy life and prepare themselves for the future, whatever it brings. Akamai seniors also need to consider their options based on Hawai‘i’s recently enacted aid-in-dying law.

So we found people with the most information about Hawai‘i’s Our Care, Our Choice Act (OCOCA), which has been in effect since Jan. 1, 2019. You can decide the pluses and minuses, understand the knowns and unknowns, and read the facts about how the law is working after its first year in practice.

Let’s start with an interview with the daughter of a terminally ill woman who used medical aid-in-dying via the OCOCA last year. Kim McAden was very sad to lose her mom, but was glad to be able to honor her mother’s decision to stop prolonging her suffering once there were no more options for a cure.

The Passing of Jeanne Elder, Easter Sunday, 2019

An interview with her daughter, Kim McAden...

"My mother, Jeanne Elder, always had this in her mind since the 1970s. She did not want to be disabled by a terminal disease. I think she didn't want to be trapped and unable to make her own decisions—particularly if there was no hope for recovery.

"When my mom was diagnosed with melanoma three years ago, the disease had already escaped the lymph nodes. She went through immunotherapy on O'ahu and in San Diego. The side effects she suffered were very troubling for her and for us.

"In January 2019, she had pain in one arm and found the disease had metastasized to her spinal cord. By the end of February, the cancer progressed and she could walk no longer, but she was not ready to quit. 'I will still fight,'" she said.

"By April, Mom felt she had lost her battle with cancer. She didn't want to leave us, but with melanoma winning, she decided to participate in the Our Care, Our Choice law enacted January 2019. I remember what she said: 'This needs to happen. I am a resident of Hawai'i and this is my decision. It's the law; they have to let me do this. It is my decision.'

"As her caregiver, I encountered many problems carrying out her wishes under the new law. I was her advocate and my experience as a purchasing manager for biotech companies gave me the sourcing skills I needed to help her, but everyone in this situation may not have these skills.

"The Social Worker Association of Hawai'i was outstanding—they admitted that my mom was their first patient seeking a psychological evaluation for an OCOCA prescription. They offered to put out feelers to their members on Facebook and by email. The in-home psychological evaluation they lined up helped qualify Mom for OCOCA and I cannot emphasize enough what a kindness this assistance was to our family.

"Mom's attending oncologist also faced uncharted territory with my mother's case. After much soul searching, he worked with his staff to create new policies and protocols concerning medical aid-in-dying. When they were in place,

he visited my mother at Hospice Hawaii for a final evaluation. It was comforting to know we had his support. We will be eternally grateful for his love and care.

"Jeanne Elder was a charming, adventurous, passionate, beautiful, independent woman. She fought against the stereotypes beautiful woman face and enjoyed great respect. She owned a successful business and a beautiful home; she took great joy in traveling the world.

"I wish everyone could understand how peaceful my mom's passing was. She never lost her dignity. In her bedroom were family, friends, flowers and music. She passed in 30 to 45 minutes. She fell asleep in about 10 minutes and had just a little labored breathing, but her death was very peaceful and beautiful. I feel like she's a part of all of us now.

"For readers who are family caregivers and advocates, I encourage them to honor and respect their loved one's wishes. Be strong, take one step at a time and don't get overwhelmed. Download all the information you can, ask questions and expect things to change every day. If the pressure gets too great, it's okay to back out or take a rest—but do try to find someone to take your place. I think this goes for all family members and attending medical staff. There are lots of support resources for you—you are not alone. May your path forward be filled with peace and love, knowing your loved one's wishes were honored."

The amazing Jeanne Elder (below), age 80, plant designer and owner of Exclusively Bromeliads, sits in her favorite chair in her home in Kane'ohe, posing for a photo for her daughter. Born on a farm in North Carolina, Jeanne raised her family as a Navy wife, while forging a design career in Miami. Divorce, intelligence and passion led her to new horizons in Hawai'i—beloved mother, successful businesswoman and world traveler.

Kim (right) recalls her mother's zest for life as she sits in her mother's chair.



Is Our Care, Our Choice About Avoiding Pain?

Pain is not what I am worried about...

Our first inclination is to think of medically assisted death as a way to avoid pain. But in fact, doctors today have many medications to treat pain. The main service hospice provides is "palliative care," which does not necessarily treat the condition, but keeps the patient comfortable and controls pain.

Nevertheless, hospice professionals point out that terminal patients suffer two more things—the debilitating outcomes of their disease and the effects of the curative therapies they undergo, such as surgery, chemotherapy or radiation. Convulsions, incontinence, tremors, hallucinations, disabilities and increasing dependency can rob patients' dignity. Doctors and hospice nurses will try to modify these problems, but what the patient might consider good quality of life may not return.

Some patients will resign themselves to decline and embrace death. Others deny the inevitable and fight for every last breath. Until last year, a terminal patient's only options were to discontinue medications and efforts to keep them alive on machines. And the only way they could hasten their death was to refuse water and food.



OCOCA Patient Zero Advises, “Plan Your Peace”

An interview with John Radcliffe, former lobbyist and business owner...

The first terminal patient in Hawai‘i to request a prescription for OCOCA medications to induce sleep and death is still living and able to give us guidance! I call him “Patient Zero.” John Radcliffe was diagnosed with terminal stage 4 cancer in June 2014. When he heard that an aid-in-dying bill was proposed at the Hawai‘i Legislature, he stepped out of retirement to exercise one of his talents—lobbying. John’s passion for the right to legally choose how and when he would die ran deep. He wanted to help extend that choice to everyone while fighting his own terminal cancer. His advice to patients facing death is to take action and plan your end-of-life while you can.

“I had ‘inoperable cancer’ and they gave me six months to live,” says John. “No law would allow me to choose a peaceful death if my suffering got to be too intense. If I wanted to die at home, there was no way to protect my loved ones from watching me struggle and suffer at the end.

“Chemotherapy was rough, but when I felt good enough, I helped push the various aid-in-dying bills in the Hawai‘i’s House of Representatives and Senate. And what do you know? When the law passed, I was still alive—after over 80 rounds of chemo! So I was the first terminal patient in the state to begin the process of getting a prescription for the peaceful death cocktail of medications.”

John is very clear in his advice to newly diagnosed terminal patients with six months or less left to live.

“Don’t delay! If you believe your diagnosis,

Advocacy for OCOCA crested when hematologist-oncologist and palliative care expert Charles Miller, MD, (right) became the attending physician for a terminally ill patient, professional lobbyist John Radcliffe (left). Two old family friends joined the fight to give everyone in Hawai‘i the legal option of medical aid-in-dying. The legislative act became law a year ago.



get your affairs in order and plan how you want to spend your last days—how, where and with whom you want to die,” he says. “Cancer is unique for every patient—it goes wherever it wants in your body. It’s going to destroy you and nobody can give you advice (but they will try!). Friends insisted I take every herb, root, berry and leaf. But we have excellent healthcare in Hawai‘i, so if you trust your doctors, do what they tell you.

“It is most important to free yourself of stress and pressure. You don’t know how much time you really have to find a little peace and happiness for your end-of-life. People don’t think about what really counts and how they will die until it’s upon them. I was fortunate to outlive my first prognosis, but I am pretty content now. If things get rough, I have the confidence of knowing that a peaceful death is within my control. I’m not ready today, but I will know the time,” he says.

John was a teacher in Chicago before he moved to O‘ahu in 1980. A lobbyist and small business owner, he was the perfect terminal patient to “test the waters” and determine if the law would work for the first patient. He already knew Dr. Chuck Miller, former head of hematology and oncology at Kaiser Permanente, and now working part-time in his retirement as an aid-in-dying specialist for Kaiser. Dr. Miller helped advocate for OCOCA by providing our legislature medical data and testimony based on his decades of clinical experience with thousands of terminal cancer patients.

But after John qualified for OCOCA and Dr. Miller prescribed the approved medications, it took John 60 days to get his prescription filled! By law, the drugs must be formulated by a phar-

macist licensed by the State of Hawai‘i to “compound” or mix up the specific combination of medications. Fortunately, ElixrRx in Kailua meets all the state standards.

When John eventually does choose to use his medications, he will have to take an anti-nausea pill 45 minutes before he drinks the drugs. The powders come in separate vials, so he, a nurse or family member will mix them together and add water. Then, John must drink the medication cocktail himself. A nurse or loved one may help him hold the cup or put a straw in the cup, but he will “administer” the drugs to himself. That’s how the law works.

In the last four, going on five “bonus” years of John Radcliffe’s life, he has connected with family and enjoyed some of the retirement for which he worked so hard.

“A son I never knew I had searched me out. He brought my grandchildren and great grandbabies to visit me! They are a wonderful family, and getting to know them (they all look like me) has brought unspeakable joy,” says John. He says substituting stress with joy has helped him develop a profound sense of gratitude for every day.

“And in a way, my life is really better than it has ever been,” he says.

John expresses the contentment medical aid-in-dying can bring to terminally ill patients while they are still living. In Oregon and Washington, a quarter of the patients who receive prescriptions for the medications don’t take them. Just knowing that they have options is enough. So, John Radcliffe’s advice to “plan your peace” is solid.

Medical Aid-in-Dying is Old News

Where can I find the official facts for Hawai‘i residents?

Medical aid-in-dying is now legal in nine states. For 25 years, Oregon citizens have been able to self-administer medications to hasten death. In 1992, Gov. Ben Cayetano’s Blue Ribbon Committee proposed a Hawai‘i Death with Dignity law, but it was defeated by the slimmest of margins. By 2017, support among Hawai‘i registered voters for Our Care, Our Choice was close to 80 percent. Still, the bill was tabled until the 2018 legislative session, when it passed by a wide margin.

In April 2018, Gov. David Ige signed the Our Care, Our Choice Act. As previously mentioned, the law went into effect just over a year ago. National nonprofit Compassion & Choices, with decades of experience in Oregon and many other states, provided essential data and patient experiences for Hawai‘i legislators to consider. Our law resembles Oregon’s but has added patient safety provisions that reflect our more conservative culture. (See pg. 37 for online resources.)

Dr. Charles Miller, MD, Director of the Aid-in-Dying Program, Kaiser Permanente

Dignity, autonomy, control over my options at my end-of-life—now that interests me...



Chuck Miller, MD, began volunteering with Compassion & Choices in 2002. He came to Honolulu in 1999, was head of hematology and oncology at Tripler Army Medical Center, and chief of hematology-oncology at Kaiser Permanente. After retiring, he supported Hawai'i's OCOCA legislation and now

practices part-time at Kaiser Permanente to help administer the aid-in-dying program for terminally ill patients. He explains that his medical opinions are not necessarily the policies of Kaiser, because he is still researching ways to improve OCOCA procedures.

"I am very impressed with Kaiser and its integrated healthcare system that delivers good palliative care to terminal patients. Every patient is unique, and Kaiser brings together all the medical, social and coordinated hospice support needed for each patient's individualized journey.

"People always ask me why people would choose medical aid-in-dying if they're going to die anyway. Intuitively, we guess it is a move to avoid pain, but doctors have great options for managing pain. Hospice is all about managing pain for terminal patients.

"What I observe is that medical aid in dying gives people back the control that they lose to their disease. Overwhelming disease and complicated treatments rob their identity, self-worth and autonomy. Terminal disease is the tail wagging the dog, which is the patient family and care team. So, planning out how, when, where and with whom you will die has the effect of restoring autonomy and a sense of control and self-esteem.

"Experience from 22 years of legal medical aid in dying in Oregon shows us that some patients who ask for the medication don't take it. We see the same thing in Hawai'i. This year, a total of 44 Kaiser patients made requests for medical aid in dying; 42 were deemed eligible by the state DOH. Of those, 21 patients received prescriptions and

10 self administered the medications. Another 15 died of their diseases without taking the medication. Still, all had options and felt in control.

"The patients I feel bad about are the ones who want the OCOCA option but don't survive the 20-day waiting period. I can tell at that first evaluation meeting whether the patient is going to live for three weeks. This year, six of my terminal patients died too soon to meet state requirements. I encourage terminally ill patients to plan end of life options as soon as they know they have six months or less to live. Don't wait. See if your family doctor will support you through end-of-life.

"The good news is that the Hawai'i law is working as intended. OCOCA patients experienced peaceful deaths, and there were no incidents of coercion, abuse or medications falling into the wrong hands. Kaiser follows up with OCOCA families and all expressed satisfaction that the patient received the treatment they wanted.

"It's so important that family caregivers seek hospice care as loved ones near end-of-life. Hospice services help both patient and family before, and immediately following death. Besides admin-

Filling OCOCA prescriptions is a specialty service of pharmacists like Jake Blechta, who is licensed by the State of Hawai'i for compounding medications.



istering pain medications, they interact with the doctor who pronounces time of death, help fill out records and call the mortuary to collect the body. For the sake of your family, engage hospice for terminal patients.

"If we all tell a friend about what we learned about OCOCA this year, we can offer many more terminal patients this important option."

Aid-in-Dying Prescriptions: Pharm D Jake Blechta ElixRx Pharmacy, Kailua

So, what will self-administering the aid-in-dying medication really be like?

After a patient's request to qualify for medical aid in dying is approved by DOH, his or her doctor prescribes medications that induce sleep and a peaceful death.

Jake Blechta, Pharm D, owns ElixRx, an independent specialty pharmacy on O'ahu. In 2019, Blechta filled the most aid-in-dying prescriptions in the state. He is specially licensed to "compound" the prescription for each individual patient, according to legal guidelines.

"I counsel all my patients how to take their prescriptions, but Kaiser treatment teams have already reviewed drug affects and how to self-administer, so families do not have many questions.

"OCOCA-qualified patients receive two different anti-nausea pills to take one hour before they plan to drink the main drug. After an hour, they or their caregiver mix the powdered drug compound into six ounces of liquid. They may use any non-dairy beverage the patient is used to drinking—water, juice or even a cocktail—and mix it very well. The resulting liquid is pretty thick and the patient must drink it right down, because I don't think it tastes very good.

"Patients can expect to fall asleep quickly, within the first hour, and then pass peacefully in their sleep within four hours. It appears that some patients get the drugs for reassurance and end up not needing to take them," says Blechta.

So there we have it. Death and dying will always challenge us. For some, it is a matter of faith; others want to make sense out of our lives, say goodbyes or make amends. Getting our

affairs in order takes many forms.

Plantation values teach us to prepare for the worst; hope for the best. The days usually roll out somewhere in the middle of what we can handle.

If you have loved ones who are terminally ill, support their choices with joy. If you are nearing the end of your life and need help to get your ducks in a row, be sure to share your plans with your loved ones, family and medical team. You may need some assistance choosing your peace. ■

Terminal Patients Must Meet the Following DOH Requirements:

- Hawai'i state resident 18 years of age or older
- Diagnosed terminal illness with six months or less to live
- Able to self-administer the aid-in-dying medication
- Make two oral requests not less than 20 days apart to your Hawai'i-licensed attending physician
- Mentally capable of making a voluntary, informed decision (without coercion)
- Able to complete one written request and declaration signed by two independent witnesses and written in a specific format
- Meet the OCOCA criteria with a consulting attending physician and a mental health counselor

Online Resources

- DOH: The Our Care, Our Choice Act www.tinyurl.com/DOH-OCOCAInfo
- DOH Written Request Form www.tinyurl.com/DOHWrittenReqForm
- DOH Attestation Form www.tinyurl.com/DOHAttestationForm
(Medicare can pay for the medication but only from Hawai'i state funding.)
- SHIP Hawaii: **808-586-7299** on O'ahu, **1-888-875-9229** on neighbor islands
- Compassion & Choices Hawaii Resources www.compassionandchoices.org
- Kōkua Mau Resources www.kokuamau.org

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THE REALITIES OF AGING

DEMENTIA IN THE FAMILY: CARE OPTIONS & RESOURCES

(Details on pg. 9)



Are You Golf-Ready?

by Julie Moon, Physical Therapist

Golf is a popular sports activity. Unlike most sports, it can be played throughout the golden years, if you can stay in shape and avoid injury. The American Physical Therapy Association says that older golfers often forget that while their passion for the game remains high, their bodies have aged. As we age, we lose flexibility, muscle mass and strength. Because the golf swing's extreme bending and twisting movements are not natural for the body, senior golfers are at

a greater risk of injury. Correct body mechanics on or off the course (lifting golf bags, etc.) play a larger role in preventing injuries. Warm-up exercises before starting a game are essential to prevent injury and continuing with these exercises during the game will help muscles recover faster and maintain muscular balance. Keeping yourself in shape with year-round conditioning, balance, strength, endurance and flexibility training ensures an injury-free game. Try these stretches:



Anterior Shoulder Stretch: Increases range of motion (ROM). Standing, hold your golf club behind your back with palms outward. Raise the club upwards until a stretch is felt in the front of your shoulders and chest. Hold 20 to 30 seconds. Do 2 to 3 sets.



Trunk Extension: Increases trunk ROM and prepares muscles for your golf swing (reduces back injury.) Stand holding your golf club with both hands (palms outward), resting the club on the small of your back. Bend backwards slowly. Hold for 2 seconds and return. Repeat 5 to 10 times.



Trunk Rotation: Stand in the golf posture with your club behind your neck on your shoulders and grasp each end. Slowly and with control, rotate your upper body back, simulating a golf swing. Stretch the trunk region. Repeat 10 times.



Wrist Stretches: Increase flexibility. Start with one arm held outward horizontally, elbows straight, palm down. Use your other hand to bend your wrist downward. Hold it for 20 to 30 seconds. Then turn your palm upward and repeat. Do 2 to 3 sets per wrist. ■

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Smooth Out Those Hard Knots!

by Fran Patoskie, Certified Personal Trainer and Certified Fasciation Method Practitioner

Chronological age does not always reflect the biological age of a person. One way to look and feel much younger than your driver's license reveals is to stay mentally, socially and physically active.



Functional mobility keeps seniors strong, active and independent for as long as possible. Functional fitness is the physical capacity to perform normal everyday activities safely and independently without undue fatigue. But 43 percent of people over 65 have functional limitations due to inactivity.



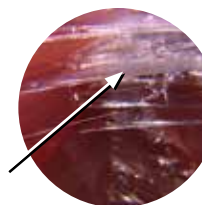
The good news is that early detection of physical weakness and appropriate changes in physical activity habits can reverse the path toward disability. Immobility is preventable and reversible through proper physical activity and exercise levels.



Lack of physical activity can lead to dry, tight, hard fascia, which can cause chronic pain. Fascia is the connective tissue in our bodies. Keeping fascia in good condition requires consistent movement, which can help facilitate the healthy flow of lymphatic fluids throughout the body, keeping the body free of inflammation and pain by providing hydration of the tissues.

Self-myofascial release (MFR) using a hard cylindrical roller is one method of training the fascia. When we put pressure on our tissues, old inflammatory wastes are purged and fresh, new fluid flows in when the pressure is

Fascia tissue surrounding the muscle.



released. This hydrates the fascia, making it more pliable and resilient to injury.

Smooth out those hard knots, returning the fascia to its normal fluid and adaptable self with myofascial release. ■

FRAN PATOSKIE
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Mondays at 1:30pm

Honolulu Christian Church (faith-based class)
2207 Oahu Ave., Honolulu, HI 96822
Mondays and Thursdays at 5:15pm

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THE REALITIES OF AGING

DEMENTIA IN THE FAMILY: CARE OPTIONS & RESOURCES (Details on pg. 9)

Pneumonia: No. 1 Cause of Death

by Steven Ito, FNP-C, House Call Medical Practice LLC



Community-acquired pneumonia (CAP) is one of the most common types of conditions primary care providers encounter in the United States. It is also the most common infectious cause of death. CAP accounts for nearly 4.5 million doctor visits annually and is the second most common cause of hospitalizations.

Risk factors for contracting CAP include:

- Older age: risk increases as you grow older, especially for those 65 years and older
- Chronic respiratory disease: higher risk patients include those who smoke or have smoked, have COPD, bronchiectasis, asthma or other illnesses
- Chronic diseases such as diabetes, congestive heart failure or stroke
- Other immunocompromising conditions, such as asplenia and HIV

How can you protect yourself from community-acquired pneumonia?

Get vaccinated! The pneumococcal vaccination can help prevent this illness. The vaccine should be routine for those 65 and older. Generally, the vaccine is not recommended for healthy adults younger than 65—unless they are immunocompromised. Check with your primary care provider to ensure your vaccination is up to date.

What types of vaccine do you need?

The following information will help you prepare to speak with your doctor. Pneumovax PPSV23 vaccine is recommended for adults 65 and older. It is typically administered every 10 years for patients who do not have any significant immunocompromising conditions. The Pneumovax vac-

cine generally protects you against more than 50 percent of the causes of pneumococcal disease. Streptococcus pneumoniae, the leading bacterial cause of pneumonia worldwide, is part of Pneumovax PPSV23's immunity.

The Prevnar PCV13 vaccine contains protection from 13 other types of pneumonia-causing bacteria. Currently, medical guidelines have been updated to include this additional vaccine for those 65 and over on a case-by-case basis only, because the incidence of pneumonia caused by these bacteria is actually very low.

Consult your doctor about these vaccines. ■

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The medical information in this article does not replace advice from your doctor or other professional healthcare provider.



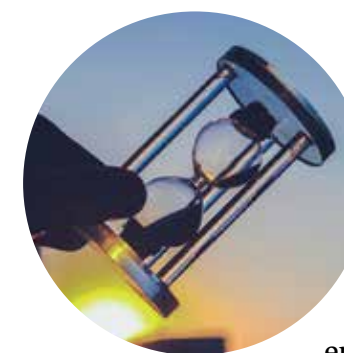
The Power of One-Minute Exercises

by Jen Angeli, Energy Healing Center Director

Is more exercise on your list this year? Was it on last year and the previous years' as well? Don't feel bad—exercise holds the No. 1 spot in U.S. surveys as a resolution to be made and broken.

So how can you make this year's intention a success? All you need is one minute each hour to move your body or practice deep breathing. Studies have shown that by being mindful of your movement and breathing for one minute every hour, your focus and concentration will also improve. Smiling helps, too.

Set your alarm on your phone to ring throughout the day, and when it does, set a timer and then move. You don't need special equipment. Just spend that time observing your body. You



can do slow neck rolls or shake your hands, or march. It doesn't have to be difficult exercise—any movement, when done mindfully and with intention can be very beneficial to your body and your brain. Even tapping your body all over for one minute can get the blood flowing and boost your endorphins to make you feel good. Ten “1-minutes” a day is recommended to improve circulation and help you sleep better. ■

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Neuroplasticity: Key to Stroke Recovery

by Kathy K. Sato, Licensed Acupuncturist

Many people who suffer from a stroke lose hope and resign themselves to their “new normal.” But it doesn’t have to be this way. Here are some important recovery ideas:

◆ **Heal the brain, heal the body.** When the brain is deprived of oxygen-rich blood during a stroke, it leads to brain damage. Although this damage cannot be reversed, it is possible to train other parts of the brain to take over specific tasks.

This process is called neuroplasticity. Neuroplasticity allows healthy parts of the brain to pick up the slack, thus helping to regain lost functions, such as movement and speech.

◆ **Repetition helps activate neuroplasticity.** In order to recover from a stroke, your brain needs a lot of repetition of exercises to successfully rewire itself and heal. The more repetitions performed, the more functions, such as your mobility, will

improve. But this doesn’t just apply to exercise. You can also regain most abilities (language and memory) by practicing these skills.

◆ **Stimulate key areas of the brain.** Alternative therapies such as acupuncture can stimulate key areas of the brain, helping to improve mobility and sensory issues. It can also help with fine motor skills, swallowing, balance, speech and vision.

◆ **Believe in recovery.** Our biggest obstacle is ourselves. Remember that recovery only stops when we stop believing in recovery! ■



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Prevent Yourself From Falling Backward

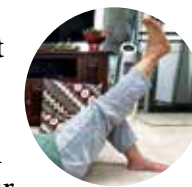
by Jason Dacumos, Owner, Physical Therapist, Makai Mobile Rehab

One of the most common causes of injuries in the elderly is due to falling backward. This type of fall can lead to serious injuries to the hips, spine, head, arm and/or wrists, depending on how someone lands. Ultimately, the best way to avoid serious injury is to prevent the fall from ever happening. One method of prevention is to strengthen muscles that pull forward when a posterior fall starts to occur. We are primarily talking about muscles in the front of the ankles, hip flexors and abdominals. Here are some exercises you can do to strengthen these pertinent muscles:

TOE RAISES. In a standing position (sitting is ok if you have a fall risk), lift your toes and feel the muscles in the front of your ankles engage. Do up to 3 sets of 10 reps for each foot (You may do both simultaneously).



STRAIGHT LEG RAISES. Lie on your back with one knee bent. With the other leg kept straight, lift it up and down with your thigh and stomach tight, keeping your back flat. Do up to 3 sets of 10 reps per leg.



ABDOMINAL CRUNCHES. Lie on your back with your hands behind your head or crossed over your chest. Tuck your chin in and lift up just your head and shoulder blades. Do up to 3 sets of 10 reps.



If you continue to fall backward or have difficulty doing these exercises, it's important that you consult with your primary care doctor or physical therapist. ■

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The Month for All Things of the Heart

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

February, the month that includes Valentine's Day, is also American Heart Month, reminding us to take care of our hearts.

What is heart disease?

"Heart disease" refers to several types of heart conditions. The most common type is coronary artery disease, which can cause a heart attack.

Smoking, eating an unhealthy diet and not getting enough exercise increase your risk for heart disease. High cholesterol, high blood pressure or diabetes are other conditions that can put you at and even higher risk. Ask your doctor about preventing or treating these medical conditions.

What steps can you take to reduce your risk of having heart disease?

To help prevent or reduce the risk of heart disease, you should:

- Eat a heart-healthy diet
- Get active
- Stay at a healthy weight
- Quit smoking and stay away from secondhand smoke
- Control blood pressure and cholesterol
- Drink alcohol only in moderation
- Manage stress ■

Common Heart Attack Warning Signs

If you think that you or someone you know is having a heart attack, call 9-1-1 immediately.

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Smile Through Retirement

by Kahala Howser, Wellness and Events Manager, Hawai'i Dental Service



A healthy smile should last well into your retirement years. Many believe it's natural for teeth to deteriorate as they age, but it's possible to maintain healthy teeth and gums for life. Consider these tips to keep your smile healthy:

Protect Your Smile: Protect your smile (and body) from infectious diseases and ailments by brushing twice a day, flossing daily and visiting your dentist regularly. A simple dental visit can identify signs of any systemic diseases or future oral health issues that may arise in your retirement years. Find a dental plan that fits within your budget and includes preventive care to ensure your exams and cleanings are covered.

Keep Your Dentist Informed: Inform your dentist about medications you are taking and conditions you are experiencing. In some cases, certain medical conditions can impact your oral health.

Your dentist can detect signs of infection and increase the frequency of cleanings throughout the year.

Maintain Healthy Habits: Good nutrition has a direct impact on oral health. Maintain a balanced diet full of fibrous vegetables, lean protein and fruit. Limit the intake of sugary foods and drinks.

Good oral health habits and visits to the dentist ensure a sparkling smile, and better overall health and quality of life. Live well, smile more. ■

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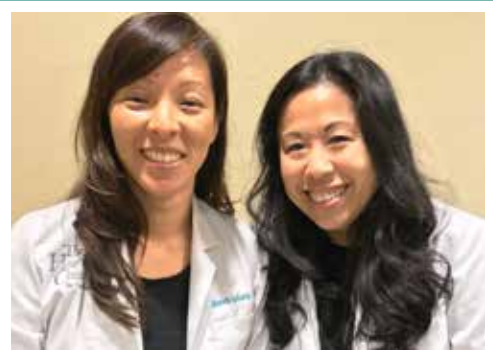
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Ahchoo! It's Cold & Flu Season!

by Christina Marzo, MD, Kuakini Primary Care Clinic

Hawai'i may not have snowy winters, but we still experience a seasonal increase in cold and flu infections. Here are some tips to help you and your loved ones survive the season.

1. Wash your hands. Hand washing is the best, most effective way to prevent the spread of cold viruses. Good hygiene can go a long way in keeping you healthy.

2. Get a flu shot. Most cold symptoms are due to the common cold virus, but any infection makes your immune system more vulnerable to the influenza virus, which can be devastating for the elderly and those with chronic diseases.

3. Stay home from work. This is not just to help expedite your recovery—it's to keep those around you safe from germs. The same goes for your children. One day at home for an ill child can prevent many sick days for the rest of the class.

4. Avoid unnecessary antibiotics. Most colds are viral infections. Antibiotics are only effective against bacterial infections. Most cold sufferers will recover within 14 days, regardless of whether or not they take antibiotics, but one in eight patients will experience adverse effects from antibiotics. Remarkably, the best elixir for reducing your cold and cough symptoms is honey!

5. Talk to your doctor. Always call or visit your doctor if you experience persistent or worsening symptoms. It's our job to help you out! ■

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Are Dental Implants an Option for You?

by Paul K. Tanaka, DDS

The field of dental implants is one of the fastest growing areas in dentistry. In 2019, over 3 million implants were placed in the United States and that number is predicted to grow in 2020.

Dental implants are very popular due to the high success rate of the procedure (over 90 percent) and the results of these implants are very beneficial.

In the past, removable full or partial dentures, and/or cemented bridges were the only options available to replace missing teeth. In most dental offices today, single or multiple implant options are available. The function, comfort and longevity of dental implants now make them the superior choice for replacing missing teeth.



Although the financial investment for dental implants is higher than dentures and bridges, the end result is longer lasting comfort.

There are some dental insurance plans that partially cover implant procedures.

If you have any questions about dental implant procedures or if you wonder if implants are an option for you, consult with your dentist. ■

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Inflammation: 'The Secret Killer'

by Randall Mau, MBA, VP Medical and Business Relations, Cardax Inc.

As Time Magazine put it in its 2004 cover story, "Inflammation is the body's first defense against infection, but when it goes awry, it can lead to heart attacks, colon cancer, Alzheimer's and a host of other diseases."

Understanding and managing inflammation is key to health and longevity. Acute inflammation is vital to good health for healing wounds or fighting infection. In contrast, low-grade, ongoing "chronic inflammation" is the underlying driver of many chronic diseases.

Triggers of chronic inflammation include:

- Low-grade viral and bacterial infections
- Pollutants
- Smoking
- Belly fat
- Diet high in processed foods
- Frequent bouts of stress and anger.

Free radicals generated by these processes trigger inflammation, which can worsen the stiffening of arteries and promote plaque accumulation. In rheumatoid arthritis, the immune system produces inflammation that wears down the joints.

Inflammation is also a focus of research in the formation of Alzheimer's disease. Stress-related hormones — namely cortisol — can further instigate inflammation and exacerbate some of these chronic conditions. Inflammation may also be associated with depression.

Inflammation can be measured through a blood test called "hsCRP" (high sensitivity C-Reactive



Protein). You can manage your inflammatory health through better diet and exercise, as well as pharmacological and nutraceutical treatments.

However, not all nutraceuticals and supplements are created equal. When buying any type of supplement, read the label to determine purity (contamination by external elements), bioavailability (greater blood and tissue levels) and cost per dose. Be sure to add all supplements to your list of medications that you provide to your primary care physician and contact them immediately with any adverse reactions. For emergencies, do not hesitate to call 911. ■

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THE REALITIES
OF AGING

DEMENTIA IN THE FAMILY:
CARE OPTIONS & RESOURCES

(Details on pg. 9)



Adult Children Become Caregivers

by Eileen Phillips, RN, Attention Plus Care

As parents age and grown-up children take on more responsibilities in managing their care, unforeseen challenges often arise. The roles of parent and child reverse as adult offspring increasingly manage the often complex affairs of their parents.

This change can create tension when family members share more time together, such as at get-togethers and holiday celebrations. Here are four tips on how to best handle these situations, mitigate stress and bring everyone closer.

♦ **Keep lines of communication open:** Parents may feel uncomfortable talking about the gradual loss of independence that comes with age and advancing medical conditions. Often, the subject is not addressed directly, or avoided altogether, with the parent dismissing offers of help with a curt “I’ll ask for help when I need it” reply. In this case, it’s important to get a close reading on specific areas where help is needed. A refusal of help is also not final and the topic should be revisited regularly as the situation changes.

♦ **Be empathic:** Always try to see things from both sides. For parents, loss of mobility and memory issues are not easy to accept after a lifetime of independence. Adult children may attempt, with best interests in mind, to take control of aspects of the parents’ life that they don’t want to relinquish yet. Sometimes it is better to take incremental steps to assist in key areas (driving, shopping, housekeeping chores) and always keep parents apprised on what the plan is going forward. While sometimes a medical emergency may force a decision, it is always good to review options and discuss a plan of action before it occurs.

♦ **Don’t be afraid to play the humor card:** Forgetfulness and other symptoms of advancing age will give rise to many situations where the humor card can be played without disrespect for parents’ feelings—the lighter side of these moments should be recognized and used to ease the mood. Contrary to expectations, parents are often quite prepared to laugh along and see the funny side of their limitations!



♦ **Bring in a third party to be an objective observer:** Sometimes a person who is respected and observed as being honest and true, such as a doctor or nurse, can give their insight and provide direction when decisions need to be made. Suggestions of help from a third party could support the decisions needed to keep parents safe and maintain their quality of life, with just a little bit of help here and there. This will make it easier to increase this kind of help as the parents’ capabilities decrease.

Perhaps the most important advice for taking care of aging parents is to encourage their full participation in the discussion and decision-making process. By giving everyone a chance to voice their opinion, the implementation of care can be fine-tuned so as to respect everyone’s wishes and best interests. ■

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The Pearl State of Dementia

by Mapuana Taamu, Certified Positive Approach to Care® Trainer

In previous articles that I’ve written for *Generations Magazine*, I mention the GEMS® states of dementia. There are six GEMS®: Sapphire, Diamond, Emerald, Amber, Ruby and Pearl. The last state, Pearl, signifies that the end of life is nearing. In the Pearl state, bodily functions are shutting down, the person is likely to spend most of their time in bed and may have muscle atrophy or contractures. These characteristics present many possible challenging situations when it comes to personal care. Here are some tips for having successful interactions with a Pearl.

♦ **Appropriately greeting a Pearl.** If your person living with dementia’s (PLWD) eyes are closed as you approach, you may consider touching a non-threatening area of the body. Gently placing your hand on their knee or on their hand and telling them your name will help introduce your presence, and reduce combative reflexes. Too many quick movements may cause your PLWD to become stressed and their primitive instinctual reflex to protect oneself may kick in.

♦ **Go SLOW. Pearls are ruled by reflexes and can be startled easily.** Stabilize unsteady equipment like rocking chairs or recliners. With little to no control over their body weight, a Pearl may experience increased anxiety if they’re rocking back and forth. Verbalize your movements and let the Pearl know what you plan to do with them next. For example, if you are feeding a Pearl, you may narrate each thought you have: “Let’s scoop up some rice; here it comes to your mouth; open big; bite; yummm; let’s try some veggies now.”

♦ **Use the Hand-under-Hand (HuH) technique.** This simple hand technique can be used for doing tasks “with” your PLWD rather than “to” your PLWD. We can connect with an individual by using HuH to minimize combative behaviors and provide a sense of independence. Although a Pearl may have range of motion limitations, we can still involve them in their self-care activities.

♦ **Non-verbal behaviors are clues!** A PLWD in the Pearl state has a very limited word bank when it comes to communicating wants and needs.

Instead of using words to describe the feeling of pain, a Pearl might scream, attempt to hit, bite or make agonizing facial expressions. Whether we are causing the pain or it stems from an open wound, behaviors are another way of communicating. As a care partner, we can use these behaviors as clues and choose to take a time out to reassess a new approach. ■



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The Right Senior Living Community for You

by Mark Tsuda, Executive Director, Ilima at Leihano in Kapolei



Is it the right fit? Will the community support your wants, needs and desires? When you or a loved one consider senior living, questions and options can become overwhelming.

First, you and your loved ones will deal with the emotions of a changing lifestyle. Family and friends may feel guilt and apprehension, even when moving is clearly for the benefit, safety and happiness of a loved one who needs special care.

Spectrum of Support. Check the senior living community's reputation by accessing social media postings—better yet, by getting referrals from current residents, family and friends. The best communities focus on both healthcare and hospitality services. Find out if there is a supportive transition plan to Memory Care units available for early-stage dementia patients.

Body & Mind. The connection between physical and mental well-being is well documented. Make sure the community offers physical activities that can be tailored to keep your loved one vital.

Nutritional Needs. Providing a variety of nutritious meals and fresh produce options support the brain's health. Senior meals should be reviewed by a licensed dietitian for balance and nutrition, calories and enjoyment. Upscale communities have regular "menu chat" sessions, when residents meet with the dining services director and executive chef to evaluate menu items.

Care with Compassion. In addition to quality training and good staff-to-resident ratios, the management should be committed to delivering ser-

vice with integrity, dignity and compassion. Great senior living care engages kūpuna, gives them space to be active and offers a complete program of physical and emotional support. ■



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Remembering the
life inspirations of
Reverend Paul S. Osumi

Courtesy of Norman Osumi

Today's Thought

By Rev. Paul S. Osumi

We can do anything for one day. Let us forget yesterday with its mistakes and failures. Let us not waste our time thinking of tomorrow's burdens. For one day, let us be happy. For one day, let us not hurry, worry, fume or fuss. Let us be kind, be cheerful, find no fault and live our best — today. ✱



You may find a complete compilation of Rev. Osumi's life inspirations at these locations: Logos Bookstore of Hawaii, 760 Halekauwila St., Honolulu, 808-596-8890 or at www.amazon.com



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Finding the Right Type of Caregiver

by Kona Smith, Owner, Ohana Hearing Care

Evaluate the logistics and duration of the care you want and need. If seniors prefer to stay at home for comfort and convenience, the family should consider long-term, in-home caregivers who are part-time, full-time or can reside in-home. Those needing specialized care or end-of-life care often chose full-time caregivers, whose skills, credentials and fees vary.

There are three primary types of caregiver roles: companions/homemakers; home care aides/assistants; and medical caregivers, such as certified nursing assistants and registered nurses.

Although companion caregivers are limited when it comes to medical or hands-on assistance, they play a very valuable role, providing support and comfort to seniors when family members are in need of respite.



Home care aids/assistants can perform the same duties as companion caregivers. In addition, certified home healthcare aides can render hands-on care and help seniors with activities of daily living—bathing, dressing, grooming and ambulation.

Medical caregivers work in both home and facility settings. They include certified medical assistants (AMAs), certified/registered nursing assistants (CNAs/RNAs) and registered nurses (RNs). An AMA or CNA can fulfill most needs; RNs meet more specialized needs, aiding cancer, advanced dementia and stroke patients. ■

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Hospice Support for Body, Heart & Soul

by Tori Abe Carapello, President and CEO, Navian Hawaii

Navian Hawaii is grounded in a comprehensive care philosophy, providing an interdisciplinary program of care to support patients and their loved ones' physical, psychosocial, emotional and spiritual well-being. Complementary therapies are a vital part of this care philosophy:

Pet Therapy has been proven to reduce depression and fatigue, and ease stress and pain.

Art Therapy uses various forms of visual art to encourage self-expression, reduce stress and improve well-being. It can also be very effective in helping patients' children understand and cope with death and bereavement.

Aromatherapy provides a variety of benefits, including easing tension, increasing breathing



and circulation and promoting a sense of peace.

Healing Touch & Reiki are also offered. Healing touch is an energy-based technique that restores patients' energy system. Reiki is a Japanese hands-on technique that promotes relaxation and healing.

Additional therapies, such as Hand Casting, Therapeutic Music and Massage Therapy, are available to all patients. We encourage our patients to take advantage of this additional layer of support to help them embrace their end-of-life journeys with comfort and dignity. ■

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THE REALITIES
OF AGING

DEMENTIA IN THE FAMILY:
CARE OPTIONS & RESOURCES

(Details on pg. 9)

Gift of Sound Free Hearing Aid Program

by Rick Tabor, Operations Manager, Right at Home Aiea



The Rotary Club of Honolulu is teaming with Miracle Ear Foundation's Gift of Sound™ program, which provides free hearing aids to those that qualify. The application fee is \$150, which includes a hearing assessment, hearing aid fittings and follow-up adjustments. While supplies last, the Rotary Club of Honolulu will assist those who can not afford the \$150 application fee through its Can You Hear Us Now? program.

Some important facts about hearing loss:

- Hearing loss is the third most common physical condition that affects people of all ages.
- Presbycusis (age-related hearing loss) typically begins as early as 55.
- Individuals with mild to moderate untreated hearing loss are twice as likely to show symptoms of depression and isolation than those with normal hearing or those who wear hearing devices.
- Most of those with hearing loss wait seven to 10 years before getting help. Delaying corrective action may result in irreversible hearing loss.

■ Less than 30 percent of our kūpuna use hearing devices due to:

- Lack of means to purchase
- Avoidance and denial of hearing issues
- Unfamiliar with where to go for help
- Misdiagnosed or untested due to assumptions of other issues

Currently, most health insurance plans in Hawai'i offer limited or no coverage for a hearing aid purchase. If offered, the amount of coverage may be low. As a result, many in need choose to delay or forgo the purchase due to the high cost.

The Can You Hear Us Now? program aims to address that issue. Applicants for assistance must complete the Gift of Sound application form (www.miracle-ear.com/miracle-ear-foundation/eligibility) and must show:

- Less than \$25,750 annual gross income.
- Evidence establishing the inability to pay the Gift of Sound application fee.

Eligible applicants must obtain, complete and return the application. For information or to request an application, contact Rick Tabor, Right at Home's operations manager and chair of the Rotary Club of Honolulu's Can you Hear Us Now? committee, at rick@eldercareoahu.com ■

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SS Benefits Increase in 2020

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

Each year, we announce the Social Security (SS) annual cost-of-living adjustment (COLA). In 2020, nearly 69 million Americans are receiving a 1.6 percent increase in their SS benefits and Supplemental Security Income (SSI) payments.

Other changes this year reflect the increase in the national average wage index. For example, the maximum amount of earnings subject to SS payroll tax will increase from \$132,900 to \$137,700. The earnings limit for workers who are younger than full retirement age (age 66 for those born in 1943 through 1954) will increase to \$18,240. (We deduct \$1 from benefits for each \$2 earned over \$18,240.) The earnings limit for those turning 66 in 2020 will increase to \$48,600. (We deduct \$1 from benefits for each \$3 earned over



\$48,600 until the month the worker turns age 66.) More information is available at www.ssa.gov/cola.

Sign up for a "my Social Security" account today at www.socialsecurity.gov/myaccount. Retirement, survivors and disability beneficiaries who have a "my Social Security" account may view their benefit amounts and will receive future COLA notices securely online via its Message Center, a secure portal where you can conveniently receive sensitive communications that we don't send through email or text. SS never sends personal information in its notifications. ■

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

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Financial Planning for Nonparents

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

Those who do not have children tend to have more financial flexibility to pursue their goals throughout life and retirement. This makes sense when you consider that the cost of raising a child from birth to adulthood is currently estimated at \$233,610 (before you factor in college). However, childless singles and couples still need to manage their future financial needs.

Many mistakenly assume the absence of heirs removes the weight of retirement and legacy planning from their shoulders. Don't fall victim to this myth. Financial planning is just as important for childless adults as it is for anyone else. I encourage my clients who don't have children to take the following actions:

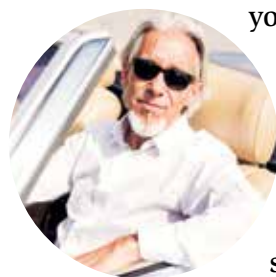
■ **Prioritize saving for retirement.** Instead of saving for childcare, sports leagues or a college fund, consider doubling-down on retirement savings. You may spend decades in retirement pursuing your hobbies and goals. Calculate what it will take for you to live the lifestyle you want and compare it to your current savings. Create a plan to save the difference. Consider contributing as much as you can to your workplace savings plan, if you have one, and consider building up Roth IRA savings to help create a source of retirement income that is potentially tax-free.

■ **Investigate long-term care insurance.** One of the biggest concerns clients without kids express is who will take care of them later in life. There's no guarantee that parents can depend on their kids to support them, but for nonparents there is no backup plan—they'll have to save for long-term care. So, make it a priority to decide how you will manage healthcare costs in retirement. Medical expenses continue to rise, so it's important to have adequate savings and insurance coverage. Explore your options through Medicare and your current or former employer to see if long-term care insurance would benefit you. Additionally, consider researching caregiving options and long-term care facilities in your area so you are

familiar with the choices if you need them further on down the road.

■ Put financial decision-makers in place.

Who's going to make financial decisions for you in the case you become incapacitated? It's important to draw up documents to name a durable power of attorney to look out for your financial interests if you are unable to, including legal and tax concerns. Your agent should be someone



you trust, whether that's a spouse, friend, extended family member or professional. Keep in mind that you don't have to share your full financial situation and account numbers now. A common approach is to share enough information so your contact person can step in should a situation arise where you need help making financial decisions.

Plan your legacy. With no direct heirs in line to inherit your estate, you will want to consider what you'd like your legacy to be—including how your assets should be distributed upon your death. You may have other family members, friends or favorite charities you would like to see benefit from your lifetime of hard work. Creating or updating your will is one of the best ways to articulate your wishes. Also consider using trusts, which sometimes allow more flexibility than a will, to help you meet specific legacy goals. Consult with a financial advisor, attorney and tax legal professional to develop a comprehensive legacy strategy that suits your ultimate goals. ■

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, Hawai'i. He specializes in fee-based financial planning and asset management strategies and has been in practice for 32 years.

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1"Expenditures on Children by Families Report," U.S. Department of Agriculture

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Don't Be 'Buried Alive'

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



Health Insurance Portability and Accountability Act

Protecting personal privacy is generally a good thing, but can also have unexpected results. Consider the plight of a 90-year-old lady ("Nancy") who was the life of her weekly exercise classes. Nancy was very well known for youthful outlook and zest for life.

So when Nancy missed class one day, her friends tried to contact her. All they were able to learn was that she had been moved to a nursing home. No one would divulge which facility Nancy was in; her friends couldn't visit. Nancy's closest relative lives on the mainland, but none of Nancy's friends knows how to contact that person. After a little detective work, one of Nancy's closest friends ("Ms. Holmes") discovered that a local bank was managing Nancy's finances and that a court proceeding was pending to have a guardian appointed to look after her welfare. The attorney handling the guardianship proceeding and the bank trust officer handling Nancy's affairs assured Ms. Holmes that Nancy is well and receiving the best of care. However, the lawyer and the trust officer both cited privacy concerns when declining to say anything further. The assurances were small comfort to Ms. Holmes, who still wonders how Nancy feels about her situation and whether she would appreciate visits from her friends.

According to Ms. Holmes, "Nancy has several friends who want to see her, but we just keep running into roadblocks when we try to find out where she is. No one is even willing to give Nancy a message. We don't know how she feels about all this and nobody will tell us. To us, it is as if Nancy has been buried alive!"

Nancy's friends have run up against federal and state laws that were intended to protect Nancy's privacy, but which have isolated her and broken

the hearts of her friends. The federal law is the Health Insurance Portability and Accountability Act (HIPAA) of 1996. Hawai'i law provides similar protections for both medical and mental health records and information.

Under these relevant privacy laws, Nancy could have permitted her caregivers and medical providers to talk with one or more individuals by signing a HIPAA Authorization.

If Nancy's story hits home, talk with your trusted advisors who can help you develop your HIPAA Authorization and avoid the feeling of being buried alive if your health falters. ■

SCOTT MAKUAKANE, Counselor at Law
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THE REALITIES
OF AGING

DEMENTIA IN THE FAMILY:
CARE OPTIONS & RESOURCES

(Details
on pg. 9)



Special Needs Planning

by Stephen B. Yim, Attorney at Law

Over 54 million adults and children in the U.S. have a disability. The concerns of parents of disabled children are the same for most any parent — ensuring that their children are safe, happy and live a meaningful life.

Some children may be unable to earn a living. Both the federal and state governments understand this and provide benefits so that they receive food, shelter and medical care. Many of these benefits are “means tested,” meaning that the child cannot have much in terms of assets and cannot make much in terms of income. If the child inherits assets from the parents, these benefits will discontinue and the child must expend all of the inheritance before reapplying for benefits.

To qualify, some parents think that they must disinherit their children so that they can continue to receive benefits or entrust another family member to manage money for the child. The bet-

ter alternative is the Supplemental Needs Trust. Properly written and administered, this trust allows parents to leave the child their inheritance and allows the child to continue to receive benefits. The trust instructs the trustee to use assets from the trust for the child only over and above what the child receives in benefits.

The Heartfelt Legacy Foundation will hold a Supplemental Needs Seminar featuring nationally recognized speaker Theresa Varnet, Esq. Visit the foundation’s website for more information. ■

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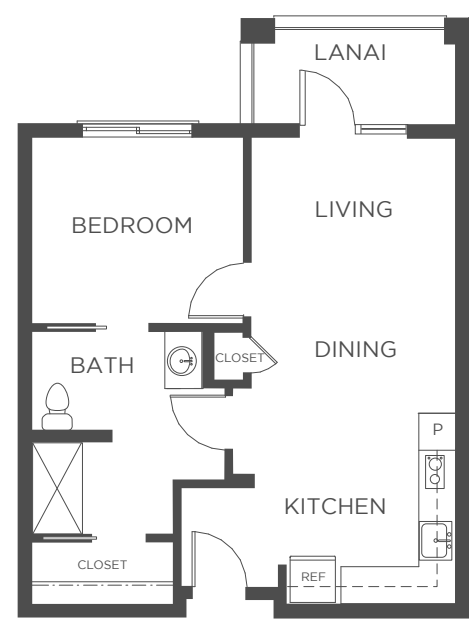
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Please Take Your Car Keys!

by Scott Spallina, Senior Deputy Prosecuting Attorney

You would not place a welcome mat outside your car for criminals or hire someone to waive around a sign by your vehicle saying “steal this,” but that is exactly what many drivers do when they leave their keys in their vehicles.

As a prosecutor, no crime gets me more upset than one that could have been easily prevented. It seems like a common occurrence for the police to call me to tell me they arrested a car thief who stole a car with the keys left in it.

Just last month, an elderly gentleman from Waianae had his classic car taken from his garage; in Ewa Beach, a woman had her car taken from a restaurant parking lot; in downtown Honolulu, a law partner had his \$100,000 Tesla taken from a parking garage. They had all left keys in the car.

One might think that these drivers got what they deserved and should suffer the consequences of their lapses in judgement, but the crime does not stop with the single stolen car. Over the past months, my office has seen stolen cars used in a series of purse snatchings that have resulted in injuries to elderly victims; stolen cars smashing into storefronts (like Macy’s at Ala Moana) and thefts from big box stores. These crimes most likely would not have occurred if the criminal was forced to use his or her own vehicle that could easily be traced to the owner.

Drivers need to realize that car thieves are lazy losers for the most part. If they feel your car is too



difficult to steal, they’ll just give up on your car and go home. Or they might go to another vehicle if that driver left his or her keys in the car (they are seemingly everywhere and easy to find).

If you do have the wherewithal to remove your keys from the car while out and about, another bit of advice would be to not make your keys easily accessible in your garage or home.

Last week, a criminal who was fleeing from the police ran into an open garage, opened the connecting door to the house, and simply reached in and grabbed the car keys. He was able to easily start the car and avoid arrest. We often see car thefts in association with home burglaries, because the keys are easy to find and make carting off stolen items from the house convenient with the victims even supplying the getaway car!

So please take your keys and avoid unnecessary frustration and financial loss. You will also be stopping potential ripple effects, including other crimes that can be committed with your car. ■

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Before Selling, Back Up & Purge

by Christopher Duque, Cybercrime Investigator, DPA



Before trading in or selling your mobile devices, cellphones or tablets, be sure no sensitive data is left behind that may put you in jeopardy. Here are a few basic steps to reduce the risk of being victimized.

■ **Perform a complete BACKUP** of the device to a computer or cloud service. For Apple-based devices, use iCloud; Android-based, use Google Drive. It’s a good habit to routinely back up all devices, even if you don’t plan to sell them.

■ **Delete ALL sensitive information.**

- Personal information (name, date of birth, Social Security number, contacts and passwords)
- Financial information (names of banks, credit card information and account numbers)
- All programs and apps installed
- Internet history and searches
- Contacts or Addressbook files

- Call logs of telephone numbers
 - Text messages sent and received
 - Conversations and messages in your messaging app (i.e. Facebook Messenger)
 - Photos and videos
- **Restore device to FACTORY settings** by selecting “Reset” in your device settings.

You can ask your cellular phone service provider do it for you *in your presence*. Use this list to check that your data has been removed.

If you plan to do it yourself, research exactly how to back up and reset your device. ■

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P E Y B C A A O W B Y K B Q L H T V N E
S M D C B I S C I Z O N E M X T I C I R
E B H I H Z S S I R U B O K V N W U M P
N E O O C O T Y I D E Z K F Y L B C F E
O R S U B A L N H O E P M M I I Y Z O R
D A P R Y K L O O P N M G X V A A A E M
E C I C G U P A G P G A D N X I D I C A
V R C H Z C S I I I R N T N I L A Q A N
O U E O W O J Y E D C T I E U T F V E E
L O C I X K L C C J I A H T C O I R P N
I G A C R I D Y T W Y N L F L H P A M T
S Z R E M R Q U W A M Z D E R U O M W E
V I E A F R N D R Z Z S I Y X Q S I O E
I F F I Y P P C J M K T K N I A L N C C
S T S E U Q E R N E T T I R W N M Z O E
D E R E T S I N I M D A F L E S G T O C

WORD LIST & DIRECTION: → ↓ ← ↑ ↘ ↗ ↖ ↙

COMPASSIONATE CHOICE	KAISER PERMANENTE	PEACE OF MIND
COMPOUND MEDICATION	LOVED ONES	PLAN YOUR PEACE
CONSULTING PHYSICIAN	MEDICAL AID IN DYING	PSYCHOLOGICAL EXAM
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