

# GENERATIONS

HAWAI'I'S RESOURCE FOR LIFE

MAGAZINE | VOL 10/3 • JUN/JUL 2020



## 'Can Do!' Public TV

An Interview  
with Leslie Wilcox



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

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As I write this month's editor's note from the safety of my home office, I want you to know that your health and security continue to be of utmost concern to me and the entire *Generations Magazine* staff.

We all are experiencing the stress of the pandemic while learning to navigate this "new normal" and striving to maintain balance in our personal, family and work lives. We are learning new best practices and how to optimize working virtually. And retirees continue to seek productive ways stay engaged during their golden years.

We are fortunate that Hawai'i has a low number of coronavirus cases and deaths compared to many other areas in the nation. We must all continue to support our seniors and their families during this global health crisis. *Generations Magazine* has made a pledge to step up its mission to support our kūpuna.


Part of that mission includes remaining optimistic that we will be on the other side of this pandemic soon. That is why we still are planning to hold our **14th Annual Aging in Place Workshop on Aug. 22** (pg. 12) — even though there is a possibility we may need to don our facemasks and continue social distancing (depending on state guidelines). If we must postpone the popular event, we will post information on our website ([www.generations808.com](http://www.generations808.com)) and include it in our August-September issue. If we must delay the workshop, we'll set our sights on an early October date.

Many of you know that I got involved in promoting the welfare of our aging community through my "day job" as a mortgage professional over the last 31 years. As a reverse mortgage resource, I have witnessed how the pandemic has affected seniors as they realize how our world can change so rapidly and unexpectedly. An increasing amount of my time is spent speaking to families about their retirement nest egg in light of an increasingly uncertain world. It's precipitated long conversations about how to ensure that we continue to protect our loved ones.

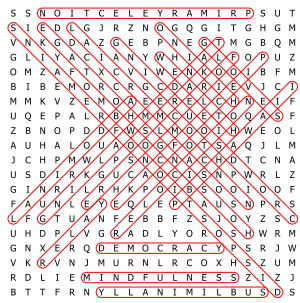
Lastly, please don't forget to vote (pg. 18). I have always believed in being part of the solution — not just complaining about our problems.



Aloha!... and live well!

Percy Ihara, Editor/Publisher  
Certified Senior Advisor,   
CLTC

Answers: Word Search, pg. 62



PERCY IHARA  
Editor/Publisher  
[Percy@Generations808.com](mailto:Percy@Generations808.com)  
808-600-4383

SHERRY GOYA  
Community Relations & Sales  
[SGoyaLLC@aol.com](mailto:SGoyaLLC@aol.com)  
808-722-8487

WILSON ANGEL  
Art Director  
[Wilson@Generations808.com](mailto:Wilson@Generations808.com)

MAHLON MOORE  
Webmaster  
[Mahlon@Generations808.com](mailto:Mahlon@Generations808.com)

DEBRA LORDAN  
Copy Editor  
[Debra@Generations808.com](mailto:Debra@Generations808.com)

BRIAN SUDA  
Photographer  
[Brian@BrianSuda.com](mailto:Brian@BrianSuda.com)

LEIGH M. DICKS  
Content/Ad Coordinator  
[Leigh@Generations808.com](mailto:Leigh@Generations808.com)

KATHERINE K. SMITH  
Feature Writer  
[Honu4Media@outlook.com](mailto:Honu4Media@outlook.com)

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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 scenes:



**KAHALA HOWSER** serves as the wellness and events manager at Hawai'i Dental Service, the State of Hawai'i's leading dental benefits provider. With an extensive background in the non-profit healthcare field, she developed a passion for helping people living with terminal illnesses. Throughout her career helping others, Kahala stresses the importance of preventive care and staying healthy at every stage of life. Today, she works alongside oral health experts and spearheads HDS SMILEWell, a wellness program focusing on oral health education.



**DAN IHARA** is the CEO of The Ihara Team of Keller Williams Honolulu, part of The Complete Solution, a family of companies that serve seniors, and their loved ones and investors with generational wealth building with real estate, decluttering and transitioning, and even property management. The Complete Solution is proud to have serviced over 1,000 families, offered over 1,200 seminars and received honors as one of Hawai'i's top 100 realtors for 12 consecutive years.



**CHUCK LARSON** is the president of the nonprofit Hawaii Intergenerational Network. He earned a master's degree in primary education. Chuck is the founder of Seagull Schools and served as its executive director for 47 years, retiring in 2018. He served on the board of directors of the Polynesian Voyaging Society for nine years and has extensively explored the South Pacific on his own. He and his wife Cynthia live in Waimanalo. Chuck enjoys cycling, socializing, kayaking, body surfing and dancing.



**PAUL TANAKA** has been in practice for over 30 years and continues to enjoy practicing dentistry. He graduated from the University of Southern California. He has studied at The Pankey Institute in Florida, the Las Vegas Institute for Advanced Dental Studies and the Scottsdale Institute in Arizona. He has completed training in esthetic and full-mouth rehabilitation dentistry. He is the first dentist to use computer navigation in placing dental implants. Paul had coached youth and high school basketball for 33 years.

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.

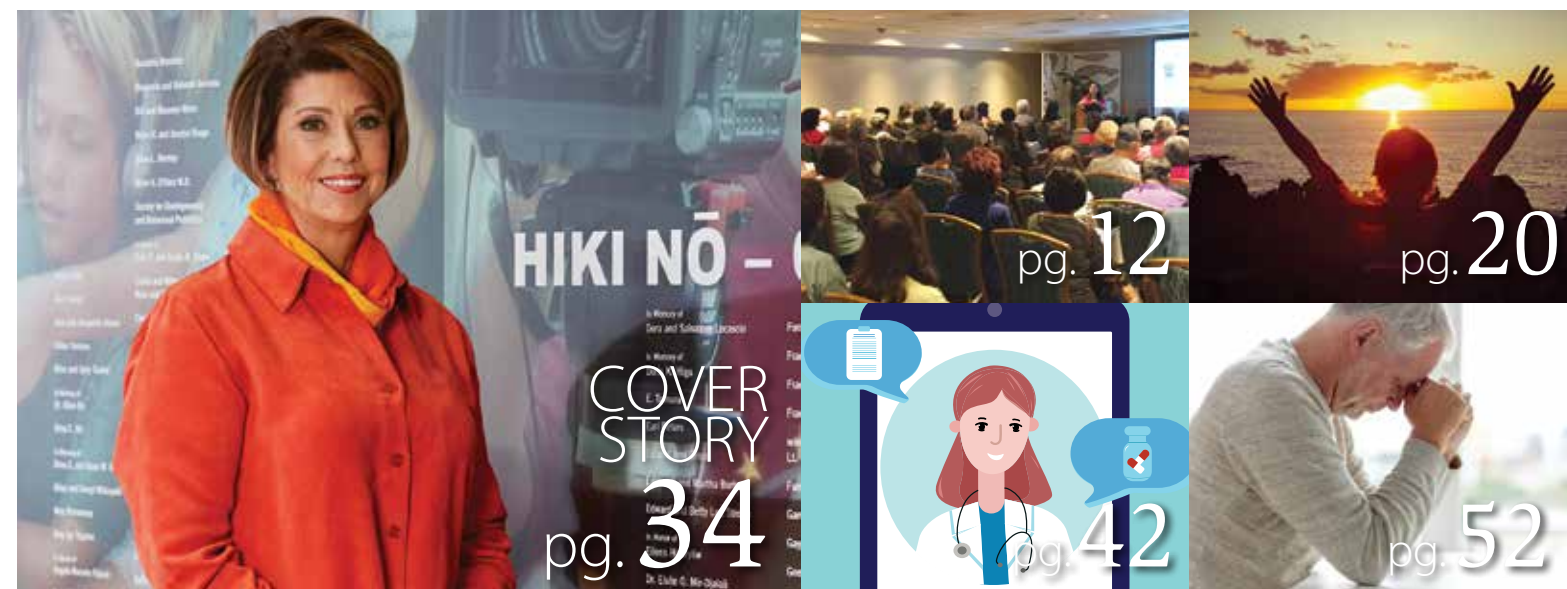
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# GENERATIONS MAGAZINE HAWAII'S RESOURCE FOR LIFE

**MDX Hawaii** **Humana**

\*Social distancing and face masks may be required at this event as mandated by a state emergency order.

		HIBISCUS ROOM	GARDEN LANAI	PAKALANA ROOM
AM Session	8:30 – 9:15	<b>Navigating Medicare in These Changing Times</b> <i>Ed/Travis Motosue</i> Financial Benefits Inc.	<b>Understanding Medicaid for Long-term Care</b> <i>Cassandra Stewart</i> MedData	<b>Advance Health Directives &amp; POLST: Documents to Support Your Wishes</b> <i>Hope Young, Kokua Mau</i>
	9:30 – 10:15	<b>Social Security and You</b> <i>Jane Burigay</i> Social Security Admin.	<b>Medicare 101</b> <i>Sani Asuao</i> Humana	<b>Declutter &amp; Age in Place</b> <i>Cynthia Arnold</i> De-clutter Hawaii
	10:30 – 11:15	<b>Get More Out of Your Medicare</b> <i>Amy Rhine, MD,</i> Medical Director MDX Hawaii	<b>Positive Physical Approach to Dementia Care</b> <i>Mapuana Taamu,</i> Certified PAC Trainer	<b>Conversation Tips for Caregivers</b> <i>Tracey S. Wiltgen</i> Mediation Center of the Pacific
	Mid-Day Break	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)
PM Session	11:30 – 12:15	<b>Navigating Medicare in These Changing Times</b> <i>Ed/Travis Motosue</i> Financial Benefits Inc.	<b>Understanding Medicaid for Long-term Care</b> <i>Cassandra Stewart</i> MedData	<b>Advance Health Directives &amp; POLST: Documents to Support Your Wishes</b> <i>Hope Young, Kokua Mau</i>
	12:30 – 1:15	<b>Social Security and You</b> <i>Jane Burigay</i> Social Security Admin.	<b>Medicare 101</b> <i>Sani Asuao</i> Humana	<b>Declutter &amp; Age in Place</b> <i>Cynthia Arnold</i> De-clutter Hawaii
	1:30 – 2:15	<b>Get More Out of Your Medicare</b> <i>Amy Rhine, MD,</i> Medical Director MDX Hawaii	<b>Positive Physical Approach to Dementia Care</b> <i>Mapuana Taamu,</i> Certified PAC Trainer	<b>Conversation Tips for Caregivers</b> <i>Tracey S. Wiltgen</i> Mediation Center of the Pacific

## The 14th Annual Aging in Place Workshop

Saturday, Aug. 22, 8:30am – 2:30pm

Ala Moana Hotel \*No Reservations Required

For information, call 808-600-4348

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<b>Preparing for the Unexpected</b> <i>Michael Yee, CFP</i> Ameriprise Financial	<b>Fall Prevention Tips</b> <i>Jason Dacumas,</i> Physical Therapist Makai Mobile	<b>Pre-Retirement Planning</b> <i>Margaret Wong</i> Copeland Insurance
<b>Avoid the 3 Deadly Mistakes in Retirement Planning for Boomers</b> <i>Garrett Wheeler, Advisor</i> Mutual of Omaha	<b>Managing Stress through Movement &amp; Mediation</b> <i>Cat Sawai</i> Body & Brain	<b>Are You a Target of Elder Abuse?</b> <i>Scott Spallina, Sr. Deputy</i> Honolulu Prosecuting Attorney
Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)
<b>The Truth about Reverse Mortgages</b> <i>Percy Ihara, CSA, CLTC</i> Mutual of Omaha Mortgage	<b>Functional Aging</b> <i>Fran Patoskie,</i> Fitness/Wellness Instructor	<b>Common Questions About Caregiving</b> <i>Eileen Phillips, RN</i> Attention Plus Care
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# Aging in Hawai'i – A Moving Experience

by Generations Magazine Staff



**An interview: Author Dan Ihara, Realtor Associate, The Ihara Team — Keller Williams Honolulu**

*With your experience in working with seniors, what have you discovered about their status in terms of being prepared to age in place?*

There are many questions that families have as their parents age. Many adult children have never had to provide care for a senior. When they begin, they soon find it is not an easy task. Assisting your parents as they age in place seems like a good idea until we realize how much time it takes to provide meals, and clean and maintain an additional house, along with continuing our own career and meeting life's demands. Also, some seniors need assistance with dressing, personal hygiene or even transferring from a bed to a chair or the dinner table. Fortunately, there are home care companies that can come into the home to provide those services. At some point, many seniors are choosing a retirement community, where all of their needs can be taken care of. Many parents today do not want to burden their children and are opting to learn more about retirement communities and care homes.

*What concerns do you hear expressed at your real estate workshops and what solutions are available in Hawai'i?*

Some of the biggest questions we hear are "Where do I go if my home is not the best place for me? How much does it cost? What does life look like if I moved there?"

There are many options for our kūpuna who are seeking living alternatives. Services in Hawai'i are available to help families in transition. It starts with first identifying the next best residence. The next step is to aid them with planning and making the move. Once settled in their new home, they will need help with preparing their property for a successful sale by helping to remove personal

belongings and cleaning, repairing items and staging the home. This is instrumental in their journey as the sale of their home is likely going to be used to pay for their care.

*What are some options to enable parents to pass on their wealth, assets and knowledge on to their children?*

Having a clear, written trust document and sharing your wishes with your children will help mitigate possible family disputes when you're gone. If you have an investment property and would like to help create generational wealth while you're living, there are specific strategies that can be utilized to reach those goals. This can be done with a strategic approach by executing a 1031 Exchange.

A 1031 Exchange, also called a Starker Exchange or Like-Kind Exchange, is a powerful and effective tax-deferment strategy.

This strategy allows an investor to "defer" paying capital gains taxes on an investment property when it is sold as long another "like-kind property" is purchased with the profit gained by the sale of the first property.

To use this strategy effectively, you must exchange one property for another property of similar value. Using this process, capital gains will be avoided, at least temporarily. An investor will eventually pay taxes, but in the meantime, can trade properties without incurring a sudden tax obligation. (Due to the COVID pandemic, the IRS is allowing anyone with a 180-day exchange period deadline between April 1 and July 15 an automatic extension to July 15.)

*Why is Generations Magazine so important to our kupuna community?*

Generations Magazine is the only real resource for our kūpuna in Hawai'i. Time and time again, we have heard from our seniors that learning how to adjust during this phase of life is valuable. The articles and lessons in the magazine have become a priceless resource for our community. Please keep it up! ■

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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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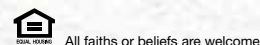




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**Dan Ihara**  
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# Attention: Hawai'i Votes by Mail!

by the Office of Elections

**A**m I registered to vote? When will I receive my ballot? As the 2020 elections approach, more and more Hawai'i voters will prepare to cast their ballot on these dates:

**Primary Election  
Saturday, Aug. 8**

**General Election  
Tuesday, Nov. 3**

The 2020 elections will be the first time elections will be conducted entirely by mail, statewide, and no traditional polling places will be established. Instead, all registered voters will automatically receive a ballot in the mail.

Over the past year, election officials have sent out a series of election mailings to each registered voter. These mailings have served a dual purpose of announcing the transition to elections by mail and confirming every voter's registration. If there is an issue delivering a voter's election mailing, the voter must update his or her registration to be mailed a ballot to ensure the security and integrity of the elections.

To be sure you will receive your ballot in the mail, check your voter registration status by contacting the Office of Elections. By law, ballots cannot be forwarded through the mail to a new address. If you have moved to a new residence, changed your mailing address or your name, you must update your voter registration record by submitting an application to your County Elections Division or using the online voter registration sys-

tem with a Hawai'i driver license or state ID. Similarly, if you will be away from the islands for an upcoming election, you can request an absentee ballot be sent to an alternate address.

Voters should be on the lookout for their mail ballot packets.

Mail Ballot Packet Send-Out Dates:

**July 21: Primary Election**

**Oct. 16: General Election**

This mail ballot packet will include a pre-addressed postage-paid return envelope, ballot secrecy sleeve and ballot. Voters mark their ballot, place it in the return envelope and sign the envelope. Voted ballots must be received by the County Elections Division by 7pm on Election Day.

For more details or information, contact the Office of Elections by phone or go online. ■

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# Homeowners' Real Property Tax Credit

by Fusao Nishibun, Division of Treasury, Tax Relief Section

**T**he annual application filing period for the Real Property Tax Credit for Homeowners to help you reduce your real property taxes is just around the corner — July 1. You may receive a tax credit if you meet the following three requirements:

- ▶ You have a home exemption on your property.
- ▶ None of the titleholders owns other property anywhere.
- ▶ The combined gross income of all titleholders does not exceed \$60,000.

The amount of the credit you will receive, if you qualify, is based on your income along with your current property tax amount.

## MARK YOUR CALENDAR

Annual Application Filing Period Begins:

**July 1**

Deadline:

**Sept. 30**

Those who applied for this credit last year and are receiving this credit for the 2020–21 tax year should receive an application in early July. New applicants should contact the Tax Relief Office. We will mail you an application or you can download the application from the city website (see below) beginning on July 1, 2020. Click on the "Tax Billing and Collections Forms & Information" tab to find a link to the application and information brochure. ■

ation and information brochure. ■

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# Lifework Planning Amid COVID-19

by Carleen MacKay, Emerging Workforce Expert

Even in this time of uncertainty during the COVID-19 pandemic, two simple rules dominate the future of your life's work and options that are available today:

1) Full-time, regular 8 to 5 jobs are off the radar as the singular source for employment. Sometimes we will work for others this way, but who needs long commutes if they can be easily avoided?

2) Even in the presence of the COVID-19 pandemic, it is likely that we will live longer than any previous generation. Do you wonder how you will handle your financial, mental, emotional and physical health? This is the time to consider multiple strategies.

Before you navigate a future that is totally unlike anything we have experienced in the past, consider these options:

**Invest in your physical, mental and emotional health.** A long walk on the beach, yoga, swimming and other activities help ensure balance, good quality of life and longevity. To avoid isolation and loneliness, reach out to others using social media and the latest technologies.

**Limit the intake of news that is likely to cause you stress.** Instead, spend 10 or 15 minutes a day discovering what you want to pursue in the future. For example, if you are interested in accounting and finance, search the internet for changes in this field. You'll be amazed at how a daily peek will open your mind to new possibilities and expand your horizons.

**Imagine.** For today, envision some of the new ways to work from home and around the world:

- **Adjuncts and Subject Matter Experts:** People who teach, coach, support and use their qualified experience to fill in or augment specific needs as required.
- **Barterers:** People who trade goods or services for gainful exchange.
- **Crowdsourcing and Shared Sourcing:** People who provide services by soliciting multiple contribu-



tions from a co-committed group.

- **Freelancers:** Free agents, temps, piece workers and project workers are the fastest growing segment of the workforce, according to government statistics.
- **Full-Time, Remote Workers:** People who are members of the regular, full-time workforce, complete with benefits, but work from home.
- **Global Pros:** People who work from here to there and everywhere.
- **Interim Professionals:** People engaged contractually during critical stages of business lifecycles, such as during start-up, rapid expansion, turn-around or other transition.
- **Network Marketers:** Today's digital answer to yesterday's in-store retail sales and more!
- **Portfolio Jugglers:** Multitaskers who apply their talent in several areas to develop and ensure a balanced flow of income from multiple sources.
- **Small Business Buccaneers:** Those who seize new opportunities in the existing for-profit or not-for-profit marketplaces. ■

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# Online Resources for Coping With COVID

by Margaret Perkinson, PhD, Center on Aging Director, University of Hawai'i at Mānoa

When under stay-at-home orders, online resources enable participation in the outside world. Visit the UH Center on Aging Facebook page for a continually updated list ([www.facebook.com/University-of-Hawaii-at-Manoa-Center-on-Aging-108398027465115](https://www.facebook.com/University-of-Hawaii-at-Manoa-Center-on-Aging-108398027465115)).

## JOINING A ZOOM CALL FOR THE FIRST TIME

See and converse with relatives and friends online. Enjoy virtual happy hours, book discussion groups, music jam sessions, virtual retreats and online meetings.

[www.youtube.com/watch?v=hl32Xk2Va7M](https://www.youtube.com/watch?v=hl32Xk2Va7M)

## #CARENOTCOVID

Send messages of support to nursing home and assisted living residents.

[www.carenotcovid.com](http://www.carenotcovid.com)

## AARP COMMUNITY CONNECTIONS: NEIGHBORS HELPING NEIGHBORS

Organize informal volunteer groups to assist neighbors with simple tasks — getting groceries, walking pets. Especially relevant for condo residents looking for ways to help older neighbors.

[www.aarpcommunityconnections.org](http://www.aarpcommunityconnections.org)

## ONLINE VOLUNTEER OPPORTUNITIES: CITIZEN SCIENCE

Join a scientific research project. SciStarter trains and links nonscientists to research projects that need their help. The site lists over 3,000 global citizen science projects.

[www.scistarter.org](http://www.scistarter.org)

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# Choosing the Road Less Traveled

by Steven Kawamura, Advising Elder at Kalihi Union Church



*"Two roads diverged in a wood and I—I took the one less traveled by, and that has made all the difference." — Robert Frost*

Maybe you've never thought of your life in those terms. But everyone, whether they are aware of it or not, have selected a particular pathway in life. The most popular road seems to be aligned with what the world tells us we need—a nice home, a fancy car, a good job, exciting sports events, live entertainment and travel to exotic places. We are told, at least subliminally, that focusing on and fulfilling our needs and wants will lead to a successful, happy life.

However, where does this road actually lead?

It may be beneficial to observe what has happened to others on this self-centered road. Stories abound of people who thought they had it made in life but ended up lost either due to their own mistakes or someone else's.

Are we carefully assessing where we are headed or do we think there is plenty of time to make adjustments along the way? Before you know it, you may find yourself way past any side streets that could have taken you down another road—the one less traveled.

Earlier this year, the world began to find itself held hostage by the coronavirus. It hijacked our pursuit of a nice home, fancy car, entertainment, travel opportunities and any kind of job.

What is left? Thank God we have our families, friends and many folks coming to the aid of others. It is amazing what this world crisis has shown us through the goodness of people helping people. Maybe this road less traveled is the one more of

us should embark upon. And we may have missed this unexpected detour if not for a world crisis that eliminated our distractions.

Have you heard this before? "We live by sight, not by faith." If it sounds familiar, it may be because many of us live our lives this way. Living by sight, after all, is how the world expects us to live. That's why there's so much "stuff" out there being advertised as the way to find happiness and fulfillment—and we oblige by overconsuming.

The only problem with this is real life does not support this. We see famous people who have attained more stuff than they will ever need with lives that do not have happy endings.

"We live by sight, not by faith" is incorrect.

The Bible says, "We walk by faith, not by sight," not the other way around. The "walk" here is a metaphorical reference to the way a person conducts his or her life.

A fulfilling and meaningful life in which transitory material possessions are not the goal is the road less traveled. We must choose this road and decide to not build our lives around things that have no eternal significance.

It requires faith to live this way because we cannot see, hear or touch anything spiritual.

If we base our lives on giving to those in need rather than following the popular "material world" philosophy of our day, maybe we'll be able to look back years from now and see that there were some positive moral changes made as a result of this worldwide pandemic.

I hope so. ■



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# Before Retiring, Prepare with an 'Exit Plan'

by Sherry Goya, Generations Magazine Staff

When my husband told me in early 2019 that he wanted to retire, my first reaction was, "No, you're still young and can work until you're 70." When we had a serious conversation a few months later, I agreed with his desire to retire, but said, "You need to have an exit plan because I have a home office and don't want to see you sitting on the couch watching TV."

Wow, written out, that sounds mean (hahaha); however, he had a little (a lot of) help from his two daughters—thus, the creation of a small business called "Cactus Cliff." My husband, Cliff, as you probably figured out, has been an outdoor/yard person since we purchased our Kane'ohe home almost 35 years ago. Right away, he planted a mock orange hedge (now a croton hedge) and a Meyer lemon tree, to name a few. For the past 25 years, Cliff has taken an interest in cactus and succulents. Fast-forward to spring 2019, when our youngest daughter asked and received 300 potted cactus and succulents for her December wedding favors.

Cactus Cliff began in January 2020 with a variety of pots, cups and bowls, etc., filled with an assortment of cactus and succulents. Cliff continues to make decorative arrangements and centerpieces, and cultivates a wide variety of plants from seeds and cuttings. His daughters found ways to feature these products for retail and at open-market venues—something they all enjoy doing together.

My advise to anyone looking to retire is to be prepared so that you can have many years of pleasure. Make a checklist, not a honey-do list, of what you want to do after retirement in order to have control of your life. That list is never set in stone because it is your life and you can change anything any time you like. As for my husband and me, we moved a desk into our guest room and made it into Cliff's office.

Our house now has two offices—everything is going well in this household! ■



Cliff and his daughters, Cathlene and Cynthia, sell plants at the Pearlridge Saturday Market. Cliff just loves sharing his cactus and succulent expertise with new and repeat customers.

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# Finding GOOD in the COVID-19 Pandemic

by Kelika Ishol, Director of Community Relations, ISNR

Many of us are affected by the anxieties that come with the COVID-19 pandemic. But my boss once told me, "In chaos there is opportunity." That quote resonated deeply in my heart. How can this be true for a pandemic?

I soon learned that some positive things *are* happening around the world and here in Hawai'i.

For example, the unprecedented absence of the 3,000 daily visitors to Hanauma Bay beginning in mid-March has caused coral reefs and fish to rebound and flourish in the bay's now clear waters.

Local distilleries are producing hand sanitizer. People have stepped up to sew thousands of face masks to support hospital staff and others. More importantly, business and nonprofits are making special accommodations for seniors. Senior centers have ramped up sanitation in an effort to protect residents and guests from COVID-19.



Grocers are dedicating special shopping hours for seniors and those with special needs.

I think the best part is that seniors and their families have a renewed appreciation of each other and the time they get to spend together.

Focus on the good as the pandemic passes. ■

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# Veterans & Auxiliary—Serving All Ages

by Ron Lockwood Jr., Commander, VFW Post 8616

Like our friends at PBS, the Veterans of Foreign Wars and the VFW Auxiliary work to be relevant to all ages with early childhood through end-of-life programming.

"Patriot Pen" and "Voice of Democracy" programs are available to all public and private middle school and high school students. Building off of lessons learned early in life through shows like "Sesame Street," "Conjunction Junction" and other PBS offerings, our VFW programs utilize their writing skills to earn scholarship money at the local, state and national levels. For middle schoolers in the upcoming school year, "What is Patriotism to Me?" will be the theme. For high schoolers, "Is This the Country the Founders Envisioned?" will be the topic. All the details can be found in each county through any of our 21 VFW Posts and through the VFW Auxiliary or at [www.vfw.org](http://www.vfw.org). ■



The 2020 State of Hawai'i VFW Voice of Democracy (VOD-HI) winner is Alexandria Wong (holding certificate), a high school senior at St. Andrews Priory, for her four-minute audio essay on "What Makes America Great." She was awarded a \$500 check, VFW certificate and an all-expense-paid trip to Washington, D.C., to compete nationally for a \$30,000 VFW first-place scholarship paid directly to a university, college or technical/vocational school. Also pictured (L-R) are George Barlett, chair, VOD-HI; James Kahalehoe, commander, Windward O'ahu Post 10154; Ron Lockwood, VFW-HI acting commander; Gerri Enos, VFW-HI Auxiliary VOD chair; and Take Shiroma, president, VFW-HI Auxiliary.

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## Help for Seniors in Transition

by Cynthia Arnold, Vice President of Senior Move Managers/De-Clutter Hawaii

The National Association of Senior Move Managers (NASMM) recently held its annual conference for over 400 members who were there to learn, network and share ideas.

NASMM is recognized for its innovative programs and expertise related to senior move management, transition and relocation issues affecting older adults.

NASMM companies specialize in assisting older adults and their families with the emotional and physical aspects of relocation and/or “aging in place.”

NASMM members are experienced professionals bound by a pledge of integrity, committed to safety and ethics, and dedicated to development.



NASMM is comprised of a very small group of companies. Although they compete with one another, it was apparent at the conference that there is a common spirit of cooperation and “ohana.”

When seniors move—for whatever reason—their lifetime of possessions and precious memories may require downsizing and selling—all done with tender, loving care and compassion.

NASMM members aim to meet each client's personalized needs. ■

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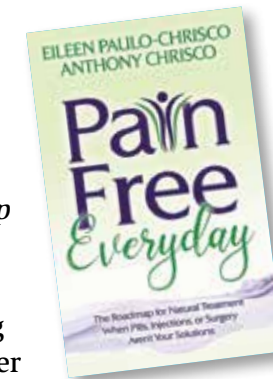
by Generations Magazine Staff

Husband-and-wife team Anthony Chrisco and Eileen Paulo-Chrisco offer drug-free relief for chronic pain in *Pain Free Everyday: The Roadmap for Natural Treatment When Pills, Injections, or Surgery Aren't Your Solutions*.

The book explains how those suffering from stiffness and chronic pain who prefer to avoid opiates and surgical intervention can restore the body's innate ability to heal.

Anthony, a post-rehabilitation specialist, and Eileen, a former medical researcher and fitness professional, reveal how pain-free and drug-free living begins by reconnecting with the largest organ system of the body, the fascia.

Fascia weaves throughout the body, binding and supporting muscles, bones and organs. Tight fascia causes excess pressure on structures within



the muscles—arteries, veins, nerves, lymphatic vessels and nerve endings—causing of dozens of different idiopathic pathologies.

The authors describe a holistic, sustainable, self-care strategy that can minimize or completely eliminate a number of ailments—from joint pain to irritable bowel syndrome.

Pain sufferers can learn to “let go and relax” by reducing muscle adhesions (knots) and experience increased oxygenated blood flow, lymphatic drainage and cellular waste removal, and a body free from musculoskeletal imbalances. ■

The book is available at [www.thefascinator.com/shop-2/](http://www.thefascinator.com/shop-2/) and [www.amazon.com](http://www.amazon.com).  
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# Love to Spare? Become a Pet Foster Parent

by Generations Magazine Staff

If you have some time, energy and love to spare, the Maui Humane Society in Pu'unēnē offers an opportunity to open your heart and home to foster one of its shelter animals.

Foster pet parents provide temporary care in their home for companion animals when the shelter is full or for those not yet ready for adoption.

By offering a home to one of these animals in need, volunteer parents help prepare them for adoption into a permanent home, and at the same time, create valuable space in the shelter to accommodate other homeless animals.

Dogs, cats, rabbits and guinea pigs may be selected as foster candidates. Those that qualify for the program include very young animals that are often undersocialized and too timid to thrive in a shelter. MHS also takes in ill, injured and stressed animals that need additional TLC and a quiet place to recover. Animals may need a foster home for a few days, a few weeks or a few months.

Foster parents are responsible for feeding, cleaning, socializing and cuddling. Some animals may need bottle feeding or medications. Cats and kittens don't require much space—a laundry room or bathroom is fine, but a cage set up in the corner of a room will work as well. For puppies, a bathroom or crate will usually suffice. It is recommended that larger dogs be kept in a crate while parents sleep or when they leave the house until their home-alone behavior can be assessed.

MHS provides food, veterinary care and other supplies, including carriers, beds, blankets, towels, kennels, toys, collars, leashes, bowls, food or formula, litter, medicines, as well as any other items the furry foster may require.

The Foster Pet Program is perfect for seniors who spend a lot of time at home. It's a joy to be a foster parent and it's easy to sign up. The hardest part of the program may be "letting go" as your



new friend moves on to a permanent home. Rest assured you have played a significant role in making that happen.

Go to [www.mauihumanesociety.org](http://www.mauihumanesociety.org), click on the "Get Involved" tab, then "Volunteer," then "MHS Volunteer Foster Program."

During the COVID-19 pandemic, prospective parents should click on the "Sign up for the MHS Emergency Foster Network" tab. MHS will contact you when it needs your help. ■

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Puppy photo by Maui Humane Society

Kitten photo by Kristen Deblasi



## Remembering the life inspirations of Reverend Paul S. Osumi

Courtesy of Norman Osumi

## Today's Thought

By Rev. Paul S. Osumi

We live a fast life nowadays. We leap out of bed, gulp down coffee, whiz into town, dash to the office and tear for home. Our life is one anxiety, impatience, restlessness and tension. No wonder people have ulcers, breakdowns and heart attacks. Pascal was right when he said, "All the troubles of man come from his not knowing how to sit still." \*



You may find a compilation of Rev. Osumi's life inspirations at Logos Bookstore of Hawaii, 760 Halekauwila St., Honolulu, 808-596-8890 or online at [www.amazon.com](http://www.amazon.com)

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# HIKI NŌ – Can Do!

## An Interview with Leslie Wilcox

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

Our “can do!” island culture values resourcefulness and cooperation when faced with challenges. “We know a guy” and where to get things, and have honed skills tūtū taught us. We don’t expect anything in return for helping out. “If can, can; if no can, no can.” We put ourselves to the task.

PBS Hawai‘i (KHET or KMEB call letters in your guide) is our TV station. Our donations built it and it serves us. But don’t take it for granted. Paula Kerger, president of the Corporation of Public Broadcasting national nonprofit, recently applauded our “can do!” public television station: “This is truly, I would say, the most exceptional station in our country... it understands what it means to be a part of the fabric of our community.”

“NOVA,” “Get Caught Reading,” “HIKI NŌ,” “PBS News Hour,” “Long Story Short with Leslie Wilcox”—we are fans! But how much do we know about our TV station?

Snuggle up. We turned the tables and interviewed PBS Hawai‘i President and CEO Leslie Wilcox. Be prepared for some learning moments! And into the bargain, Leslie shares memories about growing up on O‘ahu — another reason PBS Hawai‘i expresses the heart and soul of our islands.

PBS creative media executive Robert Pennybacker developed “HIKI NŌ,” and “Hawai‘i’s New Wave Storytellers.” He began reaching out to teachers in public, private and charter schools, and mentoring them in journalism and video production. The teachers ably train their students to write and produce their own stories. The skills will be used again in school, life and work — from oral and written communication, media technology and critical thinking to teamwork, collaboration and perseverance. “HIKI NŌ,” video magazine presents student perspectives, conveyed through responsible and creative storytelling. “HIKI NŌ,” airs at 7:30pm Thursdays. During the COVID-19 school closures, students pivoted and continued reporting from home with stories about life in the shadow of the pandemic. Every story is conceived, written, reported, taped, edited and produced by students.





From the old to the new, groundbreaking in Nov. 2014: (L-R) Neil Hannahs, former PBSH board chair; Robbie Alm, then-board chair of PBSH; Leslie Wilcox, president and CEO of PBSH; Victoria Cuba, student engineer at PBSH; Cameron Nekota, PBSH board member; Sheryl Seaman, architect, G70; and Justin Izumi, VP, Allied Builders System.

### **Generations Magazine readers watch PBS, but they may not understand how it got started.**

**LW:** Well, Hawai'i public television goes back to 1965, when a University of Hawai'i professor set up closed-circuit instruction on campus. With the Public Broadcasting Act of 1967, the UH initiative became a member of the new Public Broadcasting Service [PBS]. In 1969, they introduced "Sesame Street." It was controversial in some states, but Hawai'i welcomed the educational program.

We were first located in a vacant lower Mānoa corner of UH near some Quonset huts. Back then, the TV station was part of the state government. Later, in 1972, the State Legislature funded a two-story building on the site. From the start, our public television station racked up a number of Hawai'i firsts — including the first local station to provide live satellite broadcasts.

### **Can everyone can get PBS on an HD TV?**

**LW:** Yes, plus via cable, satellite or online. We serve most of the Hawai'i community free via our KHET and KMEB over-the-air broadcast signals — including financially disadvantaged communities where it's not profitable for commercial TV stations to direct their signal. For example, we recently strengthened free service to the under-resourced, rural southern end of the Big Island. Many people do not have digital access and we care about them. That's why we broadcast educational programming 24 hours a day on two channels — our main channel and PBS KIDS 24/7.

When state funding ended in 2000 and we became a private, nonprofit, community-supported

organization, we began leasing the space we had long occupied at UH Mānoa. I joined in 2007. Years later, due to UH space needs, we lost our lease and had to move all of our operations.

### **When did PBS Hawai'i make the big move?**

**LW:** We moved in 2016, but before that, we raised \$30 million to build a big new facility across town. Relocation at first seemed like bad news and a tough blow, but like many changes, it worked out for the better. We had hopes, dreams, hard work and a "can do!" attitude. As always, "the village" of Hawai'i nei offered support. And we had a strong staff committee headed by Karen Yamamoto managing the move.

In May 2016, we settled into our beautiful, future-facing multimedia building at the corner of Nimitz Highway and Sand Island Access Road in Kalihi Kai — the PBS Hawai'i Clarence T.C. Ching Campus. It's the best work environment I've ever had — open, cheerful, welcoming, functional to the max. Thanks to our terrific unpaid board of directors and funding by Hawai'i individuals, businesses and charitable foundations, the facility and land are debt-free.

We're delighted to be owners, not renters of the only locally-owned, statewide broadcasting company. All others are commercial businesses owned by large companies based elsewhere.

PBS consistently provides content and services to inform, educate and enlighten our fellow islanders. We gather feedback from stakeholders, viewers and our statewide independent community advisory board.

We want to inspire lifelong learning from childhood through active retirement and elder years. The PBS Hawai'i mission, with its pillars of education and journalism, is a great fit with my personal philosophy. Education certainly lifted my prospects in life. And journalism increases a flow of new information. For more than three decades in journalism, I felt like I was being paid to learn.

At PBS Hawai'i, our traditional values of integrity and fairness endure, but our methods and approaches have changed repeatedly over time with waves of new technology and with shifts in societal perspectives. Sometimes, even media professionals have difficulty dealing with change. As former Sony CEO Howard Stringer said, "We all have to remember not to hang on to the status quo long after the status has lost its quo."

Also, PBS values adaptability and versatility. Our lean, dedicated staff has the energy, creativity and know-how to produce a significant amount of local content — weekly TV programs and frequent online offerings. We are "can do!" people.

### **Is it true that you are not funded by the state?**

**LW:** Yes. We're Hawai'i's sole member of the trusted private nonprofit Public Broadcasting Service. A related national entity is the private nonprofit Corporation for Public Broadcasting. It distributes federal funding to some 350 public TV and radio stations. These funds only make up 15 percent of our annual budget. We leverage PBS federal grant monies into many more private dollars, thanks to generous individual, business and foundation donors. For a number of reasons, it's good to have different kinds of revenue streams. For example, if a funder seeks to control our editorial content, we need to stand strong — and we can, with other sources of funding.

### **We remember you reporting news on the air at KGMB-TV and KHON2. Did journalism bring you to Hawai'i**

**LW:** Actually, I was born and raised on O'ahu. My Portuguese forebears, Joao and Faustina Fraga Silveira, sailed here while Hawai'i was still a monarchy. They had actually met on the ship, settled in Kalihi and had 16 children, 13 of whom survived childhood. One of the grandchildren was my mother, Blanche. During World War II, she met Paul Wilcox, a soldier stationed here. He fell in love with my mother and Hawai'i. Dad had a

great broadcast voice and became one of Hawai'i's early radio disc jockeys with a late-night show called the "Midnight Owl." He later worked in radio sales. I'm in the middle of five siblings. I attended Holy Nativity School, Āina Haina Elementary, Niu Valley Intermediate and Kalani High before going to college.

Small-kid times were spent in what were once jokingly called "the boonies," meaning Kuli'ou'ou Valley, with Quonset huts here and there, a farm market, and backyards where families grew veggies and flowers. Kuli'ou'ou was the last residential valley in East Honolulu. As a kid, I remember pink bulldozers tracking down Kalaniana'ole Highway to build Henry Kaiser's huge new Hawai Kai marina community around the ancient Hawaiian fishpond, Kuapā. Pink was Mrs. Kaiser's favorite color. I can still remember the sparsely settled lands, dotted here and there with small farms.

My older brother Pat and I would walk across the highway, wade out to a little islet and pretend to be island castaways. When fishermen abandoned fresh aku heads there, we'd stage aku-head swordfights. And we played with sea cucumbers, which squirted seawater. Dumb kids. I wouldn't do this today.

In high surf, waves rolled across the road into the fishpond. The backwash left mullet stranded on the land. We kids were there to pick them up and proudly take a "fresh catch" home for dinner!

### **Freedom and make-believe are treasures of a post-war Hawai'i childhood.**

**LW:** The world was certainly a safer place; baby boom children kept themselves occupied and were allowed to roam. On Saturdays, our mothers might say, "Just make sure you come home before dark. And don't bother anyone or get into trouble." No cellphones or bottles of water required.

When I was still in grade school, my family moved into the new Niu Valley subdivision, then





considered a middle-class community. I was older and now our keiki explorations involved crawling around in mountain lava tubes, reef diving to look for eel holes and lots of skateboarding down steep streets. I have the scars to prove it.

I learned to surf with my friend David's old homemade board and reveled in the freedom. We also surfed Kawaikui Beach. When we got thirsty, we dove down and drank fresh water flowing through pockets in the sand. Highway work stopped the flow of artesian water. Niu pier is long gone, too. Great memories.

#### **What was your first job after high school?**

**LW:** Waitressing at the old Snack Shop on the grounds of the Royal Hawaiian Hotel. My pink uniform had a big bow in the back ironed with starch from Chinatown; it was hard as a board.

I won a journalism scholarship to USC, but just before high school graduation, my parents divorced and bankruptcy followed. I stayed home to help support the family. Fortunately, I was able to pay for and attend UH Mānoa after the Honolulu Star-Bulletin, then the largest newspaper in Hawai'i, gave me an errand-person job. Amazingly, it turned into a full-time reporting position when I was barely 19. I'm forever grateful to my former Star-Bull colleagues, who at times teased but also generously helped an awkward rookie.

#### **Were there other mentors along the way?**

**LW:** I've had too many guides and mentors to mention, and they remain in my heart. Some offered guidance, others taught by example in a critical moment. I learned from "the village" that I came to know as a journalist—at many locations across the state and under stressful, sorrowful or even dangerous circumstances.

Also I learned from reading. Books open up history, context, new ideas, other worlds, flights of fancy and knowledge of how things work. I didn't travel outside Hawai'i until I was 16 (for a journalism competition), but through reading, I had already crossed continents, gone back in time

and seen the future. Reading continues to inform my writing and expand my understanding.

Also, my extended family members are observant and curious. "I wonder why..." was a common beginning to a sentence. It wasn't a gossipy or nosy interest. The question connects things to history, science or community. This curiosity cultivated my sense of wonder, too. When I was 15, I researched the purchase of a big parcel of land in our neighborhood—I wondered who bought it and how it might affect life in the area. Come to think of it, that was pretty *niele* [nosy]!

#### **Sounds like you were cut out to be a reporter. How was the transition to television?**

**LW:** The first thing I learned in TV is that perception is reality. My newspaper background taught me how to gather and write news. But I was pitiful presenting news on camera. If you report with a quivering voice, your viewers are going to think something is shaky about your report, too!

KGMB-TV news director and icon Bob Sevey had recruited me, knowing I had no television experience. I told him that my own mother thought I looked and sounded goofy and unsure, and asked him for his professional advice. His candid, old-school response: "Wilcox, you'll get there. You'd better—this is a sink-or-swim business."

I didn't grow up watching women role models on television news. Men dominated the business. Fortunately, three talented women were successfully navigating the newsroom—Linda Coble, Bambi Weil (who later became Judge Eden Hifo) and Carolyn Tanaka. Finally, I got it together by deciding simply to be myself. I pictured my dear no-nonsense auntie and my favorite math teacher,

Mr. Charles Hirashiki, watching at home—and I delivered the news to them. It worked.

#### **After mastering broadcasting, what spurred you to take the helm of PBS in 2007?**

**LW:** The magnetic pull of PBS Hawai'i was and is still this: it is locally owned and locally managed to serve fellow islanders. We enrich others by telling authentic Pacific stories and opening windows to the world. I wanted to be a part of this mission.

One misconception about public media is that the "public" stands for government. It actually stands for you and me, and our whole community. After 13 years, still I am amazed and inspired by people who send us money to keep doing what we're doing.

I like working for a local organization with strong national and international alliances through public broadcasting. Yet, our volunteer board members and professional staff live in the islands. We are approachable and accountable.

Some of our sponsors choose to share with others something they deeply value. Your readers may not know that Maui grandparents Jim and Susan Bendon of Sprecklesville sponsor the lessons of Daniel Tiger ["Daniel Tiger's Neighborhood"] for all of Hawai'i's children. Retired UH professor Belinda Aquino still provides education for all of us by underwriting broadcasts of "Nature" and "NOVA." Rick Nakashima of Ruby Tuesday restaurants supports the "Get Caught Reading" literacy initiative. I can't imagine a better job.

#### **What were the most important changes you brought to PBS when you started?**

**LW:** I came with a deep respect for what this station had already achieved, but media technology and capabilities were changing rapidly, so I encouraged a corporate culture that welcomed new skill sets. Then you need to react and respond quickly in these fast-changing times, so I adopted

a "flat" organizational structure that allows information from different sources to move quickly through the organization.

#### **That brings us to "Long Story Short with Leslie Wilcox." How do you get your guests to reveal so much new information?**

**LW:** When people know that you earnestly want to know them and their views, it's usually easier for them to relax and express themselves. In my gut is always the "I wonder why or how" question, but active listening is what I mainly do. I'm not thinking of my next question while the guest is answering the current question.

#### **How about the wonderful forums and discussions? That's more than listening.**

**LW:** We're here to ask the questions that people at home want answered. PBS Hawai'i takes a "can do!" approach to convening diverse voices and maintaining a respectful discussion. We offer a safe, trusted space where community members with opposing opinions may be heard. "Insights on PBS Hawai'i," "KĀKOU: Hawai'i's Town Hall" and "What's It Going to Take?" are discussion forums. Our moderators, Daryl Huff, Yunji DeNies and Lara Yamada, are comfortable being around people with conflicting opinions, and they know that if conversations can be kept civil and even respectful, there's a better chance of people really hearing each other and finding common ground.

Shouting over others, name-calling and public shaming run counter to island values. At PBS Hawai'i, we want to keep things real and at the same time respectful, non-partisan and fair.

Leslie, we thank you, your dedicated board of directors and the entire PBS Hawai'i family for sharing this inside look—and we are so very grateful for all they do. I learned a lot more about PBS Hawai'i—and all the work that goes into creating and delivering us wonderful, high-quality programs. Going forward, I encourage our readers to join me and support PBS Hawai'i however we can. After all, it's our TV station! "Can do!"

To learn more about PBS Hawai'i, visit [www.PBSHawaii.org](http://www.PBSHawaii.org) and [www.wikipedia.org](http://www.wikipedia.org). We don't have to wait to donate—online we can give a one-time gift or subscribe to make monthly donations all year long. ■

From Leslie's KHON2 days to her award-winning "Long Story Short with Leslie Wilcox," she extracts riveting interviews and community discussions for us. Whether engaging the renowned Dalai Lama, local inspirational author Florence Johnny Frisbee, or a high-stakes town hall meeting, Leslie provides PBS Hawai'i viewers with bed-rock facts and rich perspective on important community issues.





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## Tighten Your 'Internal Belt'

by Julie Moon, Physical Therapist

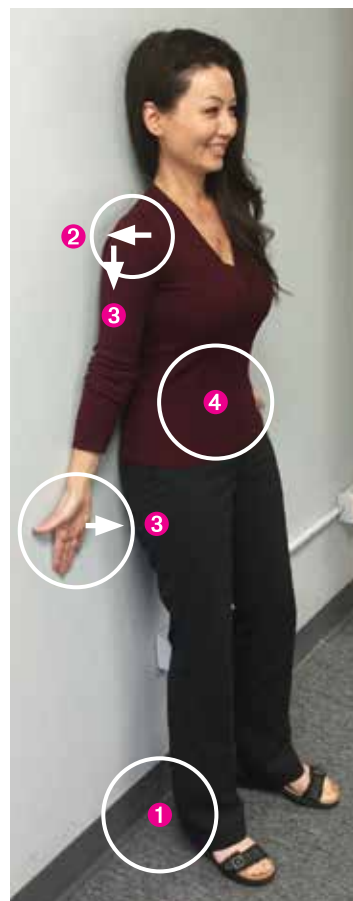
Core training is one of the most popular concepts in the field of fitness and physical therapy. Core stability training is often associated with strengthening your abdominal muscles—the “abs.” The ab muscles play a very important role, but the core also includes multiple muscles in the mid-lower back, pelvic floor, hips and buttocks.

This ring of muscles, or the “internal belt,” holds us up during the day, reducing falls, decreasing back pain and improving posture and even bladder control.

Whether you are lifting your grandchild or playing your favorite sport, your core muscles help maintain the body in proper alignment to avoid injury.

I often see patients who fall victim to the latest fitness trends that train the core improperly, leading to spine or leg injuries. Crunches, side-bends and rotational exercises with weights or kettlebells are not bad, but as we age, they often create more problems than benefits.

Exercises that engage the muscles by bracing the entire trunk—as though you are wearing an internal belt rather than sucking the stomach in and flexing forward—are more effective for improving core stability.



If you have poor posture and a weak core, try this simple, effective exercise to begin developing core strength and control:

Start by finding an open wall.

1 Stand at the wall facing outward. Then place your heels about 6 inches away from the bottom portion of the wall.

While keeping your foot planted, lean back against the wall with your back flush to the wall.

2 Pull your shoulders and arms back so they touch the wall.

3 Push your shoulders down with your palms facing out.

4 Tighten your abdominals so your lower back touches the wall—as if a force is sucking your back up against it.

Stand tall and breathe, hold for 30 seconds and then relax. Repeat 10 to 15 times.

This simple exercise will tighten your internal belt and help you avoid injuries. ■

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Jocelyn Ribao  
Admissions Coordinator



## A Wake-Up Call for Your Eyes

by Kathy K. Sato, Licensed Acupuncturist

Age-related macular degeneration (AMD) is the leading cause of vision loss, affecting more than 10 million Americans—more than cataracts and glaucoma combined. AMD is the deterioration of the macula, the small central area of the retina that controls visual acuity.

Western medicine offers no cure for AMD. However, AcuNova, a widely used protocol in Europe, was developed by John Boel of Denmark. AcuNova is a type of acupuncture treatment that has shown remarkable results for people who have been medically diagnosed with degenerative eye disorders. About 80 percent of patients have experienced increased brightness, better acuity and a larger visual field after just 10 treatments.

Treatment involves placing acupuncture needles on points in or around specific joints of the hands and feet (*not in the eyes*). It is thought that

these needles generate a frequency that affects areas of the brain responsible for vision. Blood flow is increased to both the optic nerve and the retinal structure of the eye. This aids in “waking up” dormant neuronal cells that have become “unhealthy” over a period of time.

The average patient starts with two sessions per day for five days over a two-week period, for a total of 20 treatments. Maintenance treatments then are staggered as needed. ■

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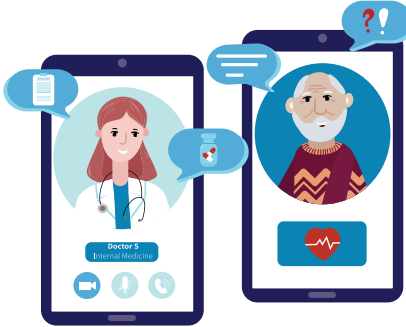
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## Telehealth Services Expand

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



In direct response to the COVID-19 pandemic, Medicare announced the temporary expansions of telehealth services. Even after the pandemic ends, telehealth is here to stay.

Telehealth is the virtual visit between doctors and patients using phones and computers, which enables medical care in the comfort of your home.

Your physician can facilitate the following services through a telehealth appointment:

- Routine visits for minor ailments, such as skin conditions and sinus infections
- Annual checkups and other preventive care
- Order prescription refills or testing supplies
- Maintenance for patients with chronic conditions, such as diabetes
- Reviewing test results from previous visits

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## Share Aloha, Not Germs

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

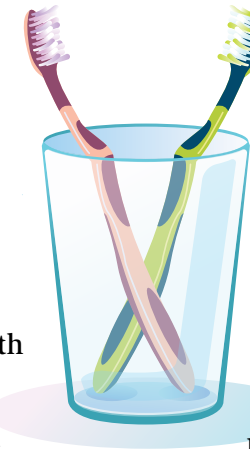
Hawai'i Dental Service (HDS) is sharing oral health tips seniors can practice every day to help limit the spread of harmful viruses.

### Don't Share Food, Drinks or Utensils

It may seem like common sense, but sharing eating utensils, food and drinks with a friend or loved one may come with certain risks. These acts of sharing can easily transfer germs from one body to another. HDS recommends everyone has their own eating utensils, food and drinks during meals.

### Don't Share Toothbrushes, Floss, Toothpaste

Sharing a toothbrush, floss or toothpaste may also lead to health problems because every mouth may harbor hundreds of different bacteria and



viruses that can be transferred from mouth to mouth. It also makes both users susceptible to tooth decay, gum disease and oral infections. Every person should have his or her own toothbrush, floss and toothpaste at home.

### Brush, Floss and Visit the Dentist!

Brush twice a day, floss daily and visit your dentist regularly! Poor oral health directly impacts your overall health. Healthy habits help you and your loved ones combat germs so you can live well and smile more. ■

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# Working Out at Home

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

**D**ue to the novel coronavirus, gyms and fitness studios closed, and many classes are completely canceled or available online only. Now, it is more critical than ever to improve your fitness to fight off COVID-19, as well as the common cold and flu.

A strong, healthy immune system is the best defense for fending off illnesses caused by viruses, bacteria and fungi.

Walking is a great way to get moving, especially at a brisk pace. Add some resistance training and you'll keep your body strong and fit.



Functional fitness becomes more important as we age in order to achieve or maintain a robust quality of life.

Functional fitness helps you feel better, makes you less prone to injury, improves balance and brain health, and builds and tone muscles.

Improving or extending your "doability" will enable you to continue doing what you love.

Activities such as taking care of grandchildren, traveling, gardening and socializing are all enhanced by improving your functional fitness so that your body can move freely and without pain.

Here's a simple plan to follow that you can do in your own home without any fancy equipment. The plan can be modified to your fitness level.

## 20-Minute Workout — No Equipment

### ► Functional Warm-Up (5 minutes)

Do the following moves for 30 seconds. Repeat the entire sequence three times.

- 1. March in Place.** Increase the height of your knee lift as you progress.
- 2. Jumping Jacks.** Reduce impact by keeping one foot on the ground at all times.
- 3. Squat Reach.** Feet hip width apart, squat down, keeping knees apart and chest up, then stand up and reach. Increase the depth of your squat and the height of your reach as you go.

### ► Functional Fitness Workouts (15 minutes)

Do each of these moves for 10 repetitions. Repeat the entire sequence three times. Rest as needed.

- 1. Chair Stands.** Sit on a chair, then stand, using your hands if needed.
- 2. Stepping Over a Dog.** Lift leg high and step in all directions; forward, backward and sideways.
- 3. Tandem Walking.** Walk as if on a balance beam with one foot in front of the other.
- 4. Bridge.** Lie down with feet flat on a mat. Raise and squeeze your butt, then lower.
- 5. Pushups on Your Knees.** If you can't get on the floor, use a wall or bench.

Cool down with a 10-minute walk. ■

FRAN PATOSKIE

CPT, GFI, Certified Fascination Method Practitioner

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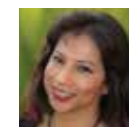
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# Mindfulness & Memory

by Jen Angeli, Energy Healing Center Director, Mānoa



**I**f you have ever forgotten why you walked into a room or you find yourself making small mistakes, you've probably chalked it up to an aging brain. Age is only a minor contributor to this condition. The main factor is how you utilize your brain. Learn how to guide your brain instead of following or trying to catch up to it and you'll find you not only recall things easier, you'll enjoy the moment more and feel better overall.

Mindfulness is something that when practiced throughout the day, can be beneficial but challenging. We often allow our minds to just wander aimlessly, which causes a disconnect.

To begin to reconnect, inform your brain of your intention. Pay attention to what you feel as you connect to your brain and talk to it as an old friend. This is a form of mindfulness meditation, since you are paying attention inwardly.

Check throughout the day where your mind is at and what it is doing, and if possible, just focus on being in the here and now. Experience everything you are doing in the moment with your senses and your breath. Make sure your breathing is calm and steady. This awareness activates different areas of your brain, making it healthier and more flexible.

Mindfulness has a cumulative effect. Do it regularly and often, and you'll remember exactly why you went into that room. ■

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# Going to the Dentist After COVID-19

by Dr. Paul K. Tanaka, DDS

**H**opefully, the COVID-19 virus is now under control and life is back to normal. Regardless, one of the lessons we learned through this pandemic is better personal hygiene.

Dentists were asked to help contain the spread of the virus by limiting their care to only emergency visits. The main concern was patients spreading it to each other while in the office. Just as concerning was the direct exposure of the virus to dentists and their staff—and possible spread to their families.

Once this crisis is over, it should be very safe to visit your dentist again. Dental offices have high infection control standards. Many place disposable plastic barriers on dental chairs and equipment that are used during treatment and are changed between patients. Surfaces are wiped down with disinfectant solutions. Gloves are



changed after each patient and masks are worn during procedures.

Rest assured that dentists have been and will continue to ensure your safety at their offices. ■

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# Exercise: A Panacea for Heart Disease

by Kai Morigawara, Doctor of Physical Therapy, Prime Physical Therapy

**E**xercise is the closest thing to a complete remedy—a panacea—for heart disease. The heart fuels the entire body. If the heart gets too weak, it cannot sufficiently provide nutrients to organs and the body slowly deteriorates. Unfortunately, this is quite common for people in hospice care. Thankfully, prevention is readily available.

Note that effective exercise may be tiring and straining.\* The harsh reality is that the body—especially the heart—will not get stronger if not pushed past its comfort zone. Use it or lose it is one of the most universal laws of the body. Therefore, finding at least one enjoyable aspect is key. If the pros outweigh the cons, continued performance is more likely.



- Prevention of slowly starving the body and the variety of ailments/diseases that come with it is essential.
- Make it enjoyable! Play with the grandkids, make it social or involve one of your passions.
- Even the frail and elderly body is highly adaptable. It will respond to hard work and reach a point where strenuous exercise becomes the norm. It can and will become “a piece of cake” with no strain. ■

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† Fall detection does not detect 100% of all falls. Users should always push their button when they need help.



# It's Time to Hear Life

by D. Kona Smith, Director, Ohana Hearing Care

Hearing loss can have a huge impact on your overall health and well-being. It is just as important to take care of your hearing health as the rest of your body. Studies link untreated hearing loss to both depression and mental decline.



## How can a hearing aid help?

A hearing aid will bring back the sounds you have been missing, putting you back into conversations and improving your relationships. It clarifies speech by boosting the sounds you need to hear so you are able to understand more easily. Conversation will go from muffled to sounding clear. Hearing aids enhance your quality of life by reducing the stress and frustration of hearing loss so you can be the sharpest version of yourself.

## What if I have learned to live with my hearing loss?

Hearing loss is not just about you. If you have a hearing problem, those around you will also experience problems. In addition, those who have hearing difficulties may avoid social situations that they once enjoyed because of difficulty hearing. They may feel tired or stressed from straining to hear conversation and become annoyed or frustrated with others because they just can't understand what they are trying to communicate.

Find out how a hearing aid may help you. ■

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# Skilled Nursing Care After a Hospital Stay

by Ruth Kawano, Admissions Coordinator, Kalākaua Gardens

Seniors who experience a fall or stroke, or undergo surgery may be surprised they can be discharged from the hospital fairly quickly. That's good and bad news. Seniors may be happy to leave the hospital but may then be disappointed to learn they cannot return home.



They often must first receive ongoing, skilled nursing care and rehabilitation services, such as physical, occupational or speech therapy. Depending on their condition and other various factors, this could be a short-term stay or a longer stay.

Family caregivers may want their loved one at home, but may not have the capability to provide the specialized care their loved one needs.

Seniors and their caregivers must make decisions quickly regarding finding a skilled nursing facility. Many may not know where to turn. Since each of us will likely need long-term care at some point in our lives, we should identify potential facilities we prefer well before our actual time of need.

It is wise to do this homework in advance to help alleviate undue stress at an already stressful time. ■

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# Solution for Loneliness & Housing Shortage

by Chuck Larson, President—Hawaii Intergenerational Network

Ironically, while it seems that our response to the COVID-19 pandemic is continuing to emphasize mandated self-quarantine and social distancing, it may also give many of us a greater awareness of what it is like to live in chronic isolation and what we can do to make our island population healthier when we come out of it.

At no time in human history have so many people lived alone. Recent studies show that there are significant negative health effects from social isolation and loneliness. Data also shows that there are positive health outcomes for those who share their homes and major economic benefits to home share homeowners and home share seekers (renters) alike.

Vivek Murthy, the surgeon general of the United States under Barack Obama, has been sounding the alarm for several years prior to the COVID-19 virus that the most prevalent health issue in the country is isolation. Studies of 3.4 million participants cited in the December AARP The Magazine concluded that people who live alone face an early death. An array of studies have also found that “loneliness is a killer.” It leaves us more likely to die from heart disease and makes us more vulnerable to Alzheimer’s disease, high blood pressure and suicide. It’s more dangerous to our health than obesity. It’s the equivalent of smoking 15 cigarettes a day. The impact on people living in isolation adds almost \$7 billion a year to the cost of Medicare.

In America, people are living longer and healthier lives, resulting in a growing older population in need of new models of housing arrangements. In Hawai‘i, it is common to find an elderly person who lives alone in their own home trying to maintain their independence, while at the same time, adjusting to abilities that are declining. No one wants to live in an institution. They want to live out their lives comfortably in their own homes. In Honolulu, there are approximately

67,000 seniors aged 60 years or older living alone. Over time, they tend to become more isolated, which results in a growing, serious negative impact on their mental and physical health.

In response to this epidemic of isolation, a strategy called “home sharing” has been implemented in many U.S. cities for over 40 years. Recently, the nonprofit Hawaii Intergenerational Network (HIN), with funding from the HMSA, Kaiser and Atherton Family foundations, began a project called “Homesharing Hawaii” to offer a

similar program in the state that will help seniors safely age in place and secure very affordable housing for low- and moderate-income renters. It is also a cost effective program because it doesn’t require building new housing or providing ongoing rental subsidies.

Home sharing is a simple idea—two or more people share a home to their mutual benefit. Basically, home sharing is about two pools of people: those with an extra bedroom in their home and those needing an affordable place to live. Homesharing Hawaii brings both groups together through a proven matching process.

The home can be an apartment, condominium or a traditional, single-family house. A homeowner offers a private bedroom, access to a bathroom and shared common area in exchange for rent, help around the house or both. There is usually an agreement outlining the expectations of both parties.

Homesharing Hawaii staff generally provide support to help match a homeowner and renter. They conduct background checks, screening and interviews to help ensure the safety of both parties. Each home-sharing arrangement is tailored to the unique needs and interests of the people involved, but it is up to the participants to decide who they want to live with.

Matches can include a wide variety of combinations. Many matches are intergenerational, such as college students and seniors living to-

gether. A perfect example is an intergenerational match between an older person who owned a car she couldn’t drive and a college student who could drive but didn’t have a car. As a result, the student drove the senior to appointments and grocery stores, and also had use of the car on his own. The home-sharing relationship lasted until the student graduated from Chaminade University.

Matches may also be of the “Golden Girls” variety, in which two or more older persons live their lives together.

The Homesharing Hawaii project is benefitting from guidance and support from the National Shared Housing Resource Center (NSHRC), and two home-sharing programs with over 30 years of experience in Vermont and Oregon. Using collective experience gathered from the many mainland projects, the NSHRC developed a resource guide for establishing new home-sharing projects.

That guide has provided Homesharing Hawaii with comprehensive, detailed information that is specific to starting the state’s own home-sharing project. HIN didn’t need to invent anything. The guide includes setting goals, marketing, building trust, outreach and addressing difficult and important liability and compliance issues.

The guide also cautions that making matches is difficult. Although home-sharing match programs are deceptively simple in concept, they are incredibly difficult to accomplish. Not everyone is a good home-sharing candidate; it requires compatibility and flexibility.

The cumulative experiences of home-sharing projects has shown that most senior homeowners living alone are reluctant to get a housemate because they are afraid of being harmed physically or of being the victim of theft.

To help ameliorate that fear, Homesharing Hawaii has developed an enrollment process that includes interviews, acquiring multiple references, conducting extensive background checks on both parties, as well a trial period of living together. HIN’s thorough matching process is designed to support participation and address any concerns.



To be successful, this project needs a large pool of applicants. For that reason, Homesharing Hawaii is continuously recruiting new candidates through a strong outreach program. Most referrals for homeowners will come from family members and friends who are concerned about the well-being of their kupuna who lives alone.

Participating in this project can increase health and wellness for the homeowner. It can also provide additional income to help fund home maintenance and reduce financial stress. For the home seeker, there is the financial benefit of having an affordable place to live.

Homesharing Hawaii is currently looking for potential homeowners and home seekers. It is also requesting volunteers to assist with outreach.

During this unprecedented pandemic period, HIN Homesharing Hawaii will be adjusting its policies, protocols and operations.

However, interested persons are still welcome to email or call the Homesharing Hawaii staff just to talk about options for the future. ■

## HOMESHARING HAWAII

A project of Hawaii Intergenerational Network  
1300 Kailua Road, Kailua, HI 96734  
808-308-5291 | [homesharinghawaii@gmail.com](mailto:homesharinghawaii@gmail.com)  
[www.homesharinghawaii.org](http://www.homesharinghawaii.org)

*HIN is a nonprofit organization founded in 1996.*



# Using Hawaii Relay Conference Captioning

by LisaAnn Tom, Customer Relations Manager, Relay Hawaii

Communication access is critical to stay connected for our health and overall quality of life. As we age, hearing loss may affect our lives, making it more difficult to understand what is happening during in-person meetings, community services, safety workshops and many other events. Struggling to hear and understand what is being said in our daily activities may cause us to feel a loss of independence and dignity, and may even cause us to withdraw socially.

There's a service available that can help you feel empowered and stay engaged with individuals or co-workers. Relay Conference Captioning (RCC) is a free\* service available to Hawai'i residents who are deaf or hard of hearing that enables them to actively participate in multiparty teleconference calls or web conferences. The service enables you to participate in teleconference calls or webinars by reading live captions through a web browser

on your computer or mobile device. Saving a copy of the RCC transcript is one of the available options.

If you or someone you know is challenged by group online discussions or meetings, encourage them to check out this innovative solution and help regain their confidence and independence. ■



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\*Relay Hawaii Equipment Program (RHEP) provides equal access to all of Relay Hawaii's services. RHEP provides specialized equipment to the deaf, hard of hearing or speech-disabled individuals who are unable to use a standard telephone at no cost.

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Consult a tax specialist.

### How Can I Get My Cash Proceeds?

The HECM has several flexible payout options: A lump sum, partial lump sum payout, monthly installment payouts or a line of credit or a combination of these options. The amount of your loan proceeds vary based on the age(s) of

the borrower(s), current interest rate, the home's appraised value and the HECM loan product chosen. You are only charged interest and insurance on the funds you use in your HECM loan.

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Consult a plan specialist.
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## COVID-19 and The Market

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



**H**istoric market volatility has washed over the globe in recent weeks. The spread of COVID-19 (the disease caused by coronavirus) has precipitated a record drop in the stock market and a sharp plunge in bond yields, sending the U.S. into its first bear market in over a decade. People around the world are facing a health crisis that's driving an economic crisis, which are leading to high levels of anxiety for families and individuals regarding their well-being and financial situation. Unfortunately, it's too soon to tell just how long this environment will last. So, what can you do to cope with market volatility in the meantime? And what can we learn from past global pandemics?

### Virus Outbreaks and Stock Market Performance

There is no doubt that this pandemic is different and has caused a larger dislocation than past virus outbreaks. However, it's still encouraging to note how financial markets have historically rallied following major health crises. The S&P 500® Index reveals that markets have generally delivered positive returns in the six to 12 months following the peak of a virus outbreak.

This isn't to say that investors should stick their heads in the sand and pretend the downturn isn't happening—this is a very serious and difficult situation. Eventually though, markets should return to some level of normal and slowly, the economy will come back to life. Of course, the past is no guarantee of future results, but historically, even the worst markets have been temporary dips in a general march higher for stocks.

### What you can do during this time of volatility:

#### ■ Remember the power of diversification:

Instead of selling your stocks in an attempt to cut losses, review your portfolio to see if it is properly balanced between stocks, bonds and cash that align with your goals, time horizon and ability to manage risk. While a diversified portfolio can't guarantee profits or protect against all losses, it can greatly reduce the impact of volatility.

#### ■ Stay focused on your long-term goals:

Remember, your investment strategy is based on your goals, not headlines. While it's important to be aware of the news related to COVID-19, particularly from a health perspective, don't let your emotions affect your investing. Keep your portfolio on a steady course. Volatile periods in the market can create good opportunities to either invest more or to adjust your portfolio. Ensure that any investment decisions you make are in line with your long-term interests and financial objectives.

■ **Revisit your views on risk:** A significant market downturn serves to remind you that investing involves risk. Market swings provide an opportunity to reassess your portfolio's risk level and determine whether that amount is appropriate for your circumstances. The level of comfort (or discomfort) you feel when the market fluctuates substantially is a good way to assess whether your portfolio reflects your current risk profile.

■ **Meet with a financial professional:** If you are concerned about the recent performance of the markets, contact your financial advisor. Together, you can talk about your financial goals for the future and what steps you can take next to start on the path to achieving them. ■

MICHAEL W. K. YEE, CFP

1585 Kapiolani Blvd., Ste. 1100, Honolulu, HI 96814

808-952-1222, ext. 1240 | michael.w.yee@ampf.com

Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC® is a Private Wealth Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services Inc. in Honolulu, Hawai'i. He specializes in fee-based financial planning and asset management strategies and has been in practice for 35 years.

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## Preparing for Death... Now

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



**I**f nothing else, recent events have brought us face-to-face with mortality. Although none of us knows when death will overtake us or a loved one, we know that someday it is going to do exactly that. We can deny the inevitable, or we can prepare for it. By preparing for death, we can make that transition much easier on ourselves and our loved ones.

Talk with your family members about what you want done with your body after you pass, and find out what their wishes are for theirs. Keep notes of those conversations, since "the dulllest pencil is sharper than the sharpest memory."

If you have specific wishes about who will be in charge of your funeral arrangements and what will be done, you can put these directives into a legally enforceable document. As long as the document is notarized, your wishes are lawful and your estate can pay the bill, your instructions will be carried out. Most estate planning attorneys can advise you about preparing your written "Directions for Disposition of Remains." Let your loved ones know about your directions and keep a copy with your estate planning documents.

Review your estate planning documents to make sure they reflect your current wishes. Your Advance Health-Care Directive sets out who can make what kinds of medical decisions (including end-of-life decisions) for you if you cannot speak for yourself, so it is particularly valuable for your peace of mind and your family's harmony. Having a clear line of authority and clear instructions can alleviate family stress and conflict.

You also need to make sure that the documents that dispose of your assets are clear and state your precise wishes. If there is a conflict between your documents and the words you say to your loved ones, the documents will control what happens. So it is important for you to understand what your documents say and update them if your wishes have changed.

Doing these things can be uncomfortable, but they can also go a long way toward giving you peace of mind and helping your loved ones move forward in harmony and with sweet memories of you and your life. ■

SCOTT MAKUAKANE, Counselor at Law  
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# Meaningful Estate Planning

by Stephen B. Yim, Attorney at Law



As with many issues, to those who know, no explanation is necessary. To those who don't know, no explanation is sufficient.

In medicine, there is cure and care; in finance, there is worth and value. In estate planning, there is wealth and meaning. Most people see the estate planner's role as writing a document that transfers wealth at death. Just as significant is our role to communicate our client's meaning clearly. This meaning is the foundation for estate planning.

The vast majority of estate plan failures occur because there was not a clear transfer of meaning. Clients who know that meaning serves as the foundation of the plan need no explanation; but there is no sufficient explanation for those who view the plan merely as transferring of property. And that is ok, if that is truly what they want.

Clients sometimes think that they start estate planning when they see the lawyer. But the estate planning process starts long before that as each person begins to fashion a life of meaning and accumulate wealth. The result of one's life is revealed at death. If one dies well, they lived well, with meaning, and passed meaning on as the underlying foundation for wealth. This challenging time offers an opportunity for us to choose what matters to us — what is meaningful; what is not. ■

STEPHEN B. YIM, ATTORNEY AT LAW  
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## Timeshares Pt. 2: Scam or Investment?

by Scott Spallina, Senior Deputy Prosecuting Attorney

It's not uncommon to see advertisements promoting timeshares, as well as promotions for timeshare cancellation programs. The contradictory nature of these ads begs certain questions:

### What is a timeshare?

Timeshares grant percentage ownership of a vacation unit for periods of time during the year. The ownership is shared with other clients who use the unit. Another way to stake an interest in a timeshare property is through the "lease" option, where the developer holds the title to the deed and the owner holds a leased interest in the property.

### How does it work?

The way that a timeshare is sold in promotional campaigns makes it seem like a great investment. They have nice kiosks at Ala Moana Center and various exhibition halls. There are promises of cheaper vacations along with graphs seemingly showing a cost analysis of how it pays for itself and will only appreciate in value. Realize, however, that all the caveats, fees and associated, ongoing, allowable fee increase percentages will be in the middle of the dense, ironclad contract. By not mentioning these added costs with the same enthusiasm as they do the great views, the message to any prospective consumer is that this investment is doable and affordable.



### Why is there a market for timeshare cancellation programs?

It is important to remember that there is no federal body of law or agency regulating the timeshare industry. The rule of law with regard to timeshares varies upon the location where a particular timeshare is purchased. Therefore, it cannot be stressed enough that those interested in purchasing a timeshare need to study and completely understand the sales contract before it is signed. The contract should state the withdrawal period of the purchase.


In Hawai'i, this period is seven days. Getting out of a timeshare after the rescission period has passed can be extremely difficult and payment will still be required. However, if it is suggested that you stop making payments for the timeshare, it is important to know this will limit potential timeshare exit options.

In the next issue, we will explore options for exiting your timeshare. ■

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## How to Avoid Charity Fraud

by Generations Magazine Staff

It may be hard to believe, but during natural disasters such as hurricanes and earthquakes — and even the current COVID-19 pandemic — unscrupulous scammers set up fraudulent fundraising operations to take advantage of Good Samaritans who want to help.

Charity fraud is committed when a perpetrator creates a bogus fundraising operation, aiming to take advantage of our sympathies, goodwill and generosity. Charity fraud may also occur when a legitimate charity represents that funds will be used for one particular purpose, but the money is used for other purposes. There are many worthy causes, so don't let the possibility of fraud dissuade you from donating. Here are tips to help ensure your donations are put to good use.

- Ask how your donation will be used. Make the caller be specific. If the answer is vague, be wary.
- Check registration. Every charity that solicits contribution in Hawai'i must register with the Tax and Charities Division of the Department of the Attorney General. Search the AG registered charities database at [www.ag.hawaii.gov/tax](http://www.ag.hawaii.gov/tax).
- Check the IRS website EO Select Check at [www.irs.gov/charities-&-non-profits/exempt-organizations-select-check](http://www.irs.gov/charities-&-non-profits/exempt-organizations-select-check). Type in the charity name to see if its federal tax standing is valid.
- You may also check other charity watchdogs, such as Charity Watch ([www.charitywatch.org](http://www.charitywatch.org)), Better the Business Bureau's Wise Giving Alliance ([www.give.org](http://www.give.org)), Charity Navigator ([www.charitynavigator.org](http://www.charitynavigator.org)) or GuideStar ([www.guidestar.org](http://www.guidestar.org)). An internet search is also advised.
- Make sure you understand which organization is requesting your money. Some scammers use names that sound similar to legitimate charities.



- Ask what percentage of your donation goes toward administrative costs versus the program itself. The acceptable percentage is up to you. To check the charity's financial reports, go to [www.ag.hawaii.gov/tax](http://www.ag.hawaii.gov/tax).
- Do not pay over the phone and scrutinize written material sent to you.

- Pay by check or credit card; never cash.

- Note that scammers can change their caller ID to make it appear as a local number.
- Call the organization to verify the caller's name and request.

Despite these safeguards, if you feel that you have been the victim of a scam:

- Call **9-1-1**.
- Call the Department of the Attorney General, Tax and Charities Division, at **808-586-1480** or email [ATGCharities@hawaii.gov](mailto:ATGCharities@hawaii.gov).
- Call the Federal Bureau of Investigation at **808-566-4300**.
- File a report on the Federal Trade Commission website: [www.ftc.gov/complaint](http://www.ftc.gov/complaint).

Follow these tips to help ensure your money is going to a worthwhile program. ■

STATE OF HAWAII DEPARTMENT OF THE ATTORNEY GENERAL, TAX AND CHARITIES DIVISION  
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WORD LIST & DIRECTION: → ↓ ← ↑ ↘ ↙ ↗ ↖

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|------------------------|------------------|------------------|
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| CROWDSOURCING          | HOUSING SHORTAGE | RELAY            |
| DEMOCRACY              | MINDFULNESS      | RELOCATION       |
| DISPOSITION OF REMAINS | NONCOMMERCIAL    | SUBLIMINALLY     |
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