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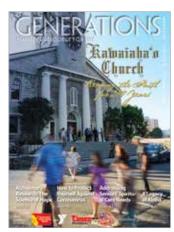
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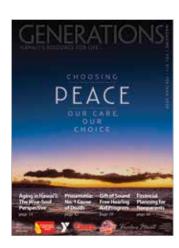
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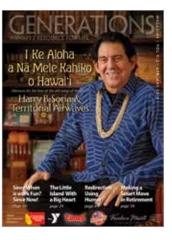
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Alzheimer's and dementia-related diseases directly affect over 30,000 people in Hawai'i. Add to that over 75,000 family members and friends who care for these loved ones. Everywhere you go, someone knows someone with this long-term disease. Now one of the top 10 states with the oldest population in the US, these Hawai'i statistics are predicted to grow by 48 percent in the next five years. Once you reach the age of 85, your chances of having cognitive impairment is nearly 50 percent.

When I entered this industry, I researched Alzheimer's and dementia. I have been to many workshops on these diseases, hosted many experts in the field on *Generations* radio podcasts on our website and acquired a DVD at a conference in 2010 titled Finding A Cure to Alzheimers by 2020. I found that in 2010, the life expectancy for Alzheimer's and dementia patients was around seven years. Today it's nearly 10 years.

Generations Magazine has dedicated this August-September issue to providing stories, resources and tips to support families who have loved ones with the Alzheimer's and dementia. *Generations* thanks First Lady Dawn Ige for sharing her story (*pg. 24*). It is not easy for any family with a loved one with this disease.

We will also devote the October-November issue to this important topic with additional stories and resources.

Generations Magazine is also hosting an Alzheimers Virtual Walk team to raise \$20,000. To join, go to **www.act.alz.org/goto/generationsmagazine**. For your donation of \$100 or more, you will receive a free, one-year subscription to *Generations Magazine* (pg. 15).

In order to protect the health and well-being of our kūpuna and their families, this year's **Aging in Place Workshop scheduled for Aug. 22 has been canceled**.

But mark your calendars for two <u>Aging in Place workshops in 2021: March 20</u> <u>and Sept. 18</u>. Until we are able to see you in person at one of these workshops, please follow all of Hawai'i's safety guidelines put in place for our protection to prevent the spread of COVID-19.

Stay safe and live well!

Percy Ihara, Editor/Publisher Certified Senior Advisor CSA Answers: Word Search, pg. 62

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The world may look a little different right now, but one thing hasn't changed: our commitment to ending Alzheimer's and all other dementia. When you participate in one or more of our Hawaii Walk to End Alzheimer's®, you're part of a community that cares — and that community, which starts in your backyard and stretches across our state, has never needed us more. With the dollars we raise, the Alzheimer's Association® can provide care and support during these uncertain times while advancing critical research toward methods of treatment and prevention.

Register at alz.org/walk or call 808.518.6652





Who's Behind Generations Magazine?

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



WAINANI ARNOLD graduated from Kamehameha Schools, attended Chapman University and holds a BFA in dance education and minor in sociology. Hula and dance afforded her the opportunity to perform globally. Wainani is Pilates faculty for Balanced Body® and a GYROTONIC EXPANSION SYSTEM® method instructor. Other certifications include BASI Pilates, yoga, RYT 200 and Ayurveda Yoga Specialist. She founded Wainani Wellness LLC in 2012 and Wainani Wellness Center in 2017.



DR. POKI'I BALAZ, DNP, is a double board-certified family nurse practitioner who serves those with Alzheimer's and dementia, focusing on improving financial resources and advocacy for caregivers. Her professional passion stems from her experience as a caregiver for her father, who has Alzheimer's. She is a member of the Alzheimer's Association, Aloha Chapter, a co-facilitator of the Savvy Caregiver and Dealing with Dementia Programs, and a regional trainer for the National Task Group, Dementia Friends and a Positive Approach to Care Champion.



MELISSA BOJORQUEZ is passionate about her career in social work and case management, managing programs and services for over 30 years while balancing the demands of family and career. Her recent caregiver journey has pivoted her career towards innovative projects that empowers caregivers to be the best advocate for their loved one. She enjoys working with others who share the same values of creating models of care that focus on the whole person, and are committed to systematically improving access, delivery and quality of care in our community.



JUSTICE DANIEL R. FOLEY has been a litigator, negotiator, mediator and judge during a legal career that began in 1974. He served as an Associate Judge of the Hawai'i Intermediate Court of Appeals from 2000 to 2016, handling thousands of appeals from Hawai'i circuit, district and family courts, and administrative agencies. He chaired the Hawai'i Access to Justice Commission and co-chaired the Hawai'i Appellate Task Force and Committee on Equality and Access to the Courts. He currently serves as a nonresident Justice of the Palau Supreme Court.



GINA FUJIKAMI, a geriatrician at the Queen's Medical Center, specializes in taking care of our kūpuna. She's had a special interest in dementia ever since her grandfather was diagnosed with Alzheimer's disease when she was growing up. She now serves on the alumni board of directors at the University of Hawaiʻi John A. Burns School of Medicine, as well as the board of directors of the Aloha Chapter of the Alzheimer's Association. She enjoys speaking to community members and health professionals about issues important to patients and caregivers.



CAROLE R. RICHELIEU is an attorney and the senior condominium specialist with the Real Estate Branch/Real Estate Commission of the State Department of Commerce and Consumer Affairs. She has also served as an attorney for the DCCA Health Branch and as a hearings officer for other state departments. She has also served on many national and state professional organizations, committees and commissions. She was a condominium owner and board member for decades.

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.

JEN ANGELI | JANE BURIGSAY | PAMELA CUNNINGHAM | CHRISTOPHER DUQUE | KALEI KAANOI | KUʻU DEMONTE KAHALA HOWSER | STEVEN KAWAMURA | RON LOCKWOOD JR. | CARLEEN MACKAY | SCOTT A. MAKUAKANE DEBBIE KIM MORIKAWA | MARGARET PERKINSON | EILEEN PHILLIPS | AMY RHINE | KATHY K. SATO SCOTT SPALLINA | PAUL K. TANAKA | DAVID TROXEL | MARGARET WONG | MICHAEL W. K. YEE | STEPHEN B. YIM



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Carpe Diem: 'Seize the Day'

by Generations Magazine Staff

hat does it really mean to "seize the day?" Especially now when everyone has no choice but to take charge of their own presence. So, we at *Generations Magazine*, would like to share with you a glimpse of our own time and carpe diem.



During these uncertain times, we must remember to live in the moment, make the most of life, stay healthy and live well! – Percy Ihara



I seize every day by just being present and sharing the joy of the ocean and 'āina and the people I love: Sebastian and Denise. – Wilson Angel



Seize the tomato! Yes, but to maintain the slower life tempo at this time, I try to adopt the pace of nature. Her secret is patience. – Debra Lordan



I start with a BIG cup of coffee, get my mind/body going, then conquer new and different challenges—but end with a glass of wine if I don't!—Leigh Dicks



Having my home office for 27 years made it easy to adapt to the stay-athome rule. I am at my desk working for Generations! – Sherry Goya



During the pandemic, I keep busy by working on client websites, but frequent bike rides are essential for getting some fresh air and exercise. – Mahlon Moore



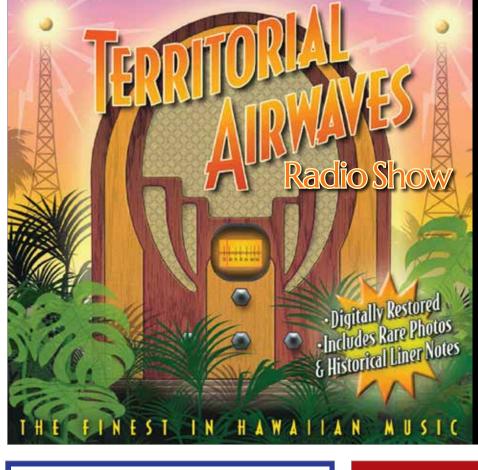
This is B and me in Feb. 2020, before everything changed. Now my son and I "squeeze" the day by keeping in touch with friends and family, and ending each day with a walk. – Wendy Suite



Seizing pandemic days walking in the sun, keeping healthy—beautiful, peaceful views unobstructed by traffic. Lucky to be alive and and live Hawai'i. –Katherine K. Smith



This rooster was having his carpe diem moment when I photographed him. He was crowing with so much gusto that he inspired me to do the same. – Brian Suda



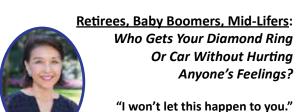
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The Right to Vote is Yours!

by Judge Daniel Foley (retired)

s we age, we may not be able to do some things as well as we used to. But there's **1** one important thing we can do today with greater power and effectiveness: We can vote!

Throughout our history, people have fought and died for the right to vote. But this pivotal right has not always been as accessible as it is today. When our country was established, voting was limited to white men of property. Voting was determined by state law, not by the United States Constitution or federal law.

As the country evolved, states began eliminating the property requirement for voting. Only some states allowed former slaves and women to vote. In 1870, the Fifteenth Amendment to the Constitution was adopted, giving African Americans (and other non-whites) the right to vote. Fifty years later, the Nineteenth Amendment was adopted, giving women the right to vote.

But despite the Fifteenth Amendment, southern states continued to deny African Americans their right to vote by various means, including poll taxes (which were barred by the Twenty-Fourth Amendment), violence and death. Finally, in 1965, largely because of the civil rights movement led in part by Rev. Martin Luther King Jr., Congress passed the Voting Rights Act to enforce the Fifteenth Amendment in southern states. Yet despite these gains, efforts to suppress the African American vote in the South continue to this day.

The Twenty-Sixth Amendment was adopted in 1971, setting the minimum voting age at 18. Before that, just three states allowed those under 21 the right to vote. Hawai'i was one of them.

At the county level, we vote for mayors, council members, prosecutors and county charter amendments. At the state level, we vote for governors, lieutenant governors, legislators and state constitutional amendments. At the federal level, we vote for president, vice president, two senators and two representatives.

We are very fortunate to live in one of the most convenient and safest states in which to vote. Any citizen who is 18 years or older and a resident of

the state can register to vote and vote by mail. The latter is particularly important during the COVID-19 pandemic. There are no impediments. There are no efforts to disenfranchise voters or suppress the vote as seen in other states.

However, less than half the people in our state who are eligible to register and vote actually do so. "No right is more precious in a free country than that of having a voice in the election of those who make the laws under which... we must live." Encourage your family and friends to vote.

The Honorable Daniel Foley served as an Associate Judge of the Hawai'i Intermediate Court of Appeals. He is a well-known civil rights attorney who taught at William S. Richardson School of Law, University of Hawai'i.

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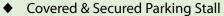
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Work Longer—Brain Smarter

by Carleen MacKay, Emerging Workforce Expert

There is plenty of evidence revealing that work boosts cognitive health. Delaying full-time retirement means mitigating the risk of several types of dementia, including Alzheimer's.

Evidence shows that:

- Work gives us purpose and a social environment (online or in person) that creates community.
- Work requires learning, unlearning and relearning—solid reasons to continue to learn new ways to work.

Almost 30 percent of us are over 60. But the flexible workforce favors those prepared at any age. What better time to learn? Community colleges, adult learning schools and four-year universities are awash with learning opportunities that you can take advantage of from your home.

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Check out ThirdAge.com, Senior-Net.com and AARP.org. Many other sites are just an internet search away.

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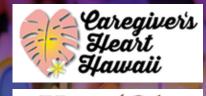




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by Ron Lockwood, Commander VFW Department of Hawaii

∧s a veteran who is "getting up there," how to live out my last years comfortably with-**1** out being a burden is more than a passing thought. Fortunately, there are 100 Veterans Affairs Community Living Centers (CLCs) across the country. Their mission is to restore the veteran to his or her highest level of physical and/or psychological well-being before being discharged to their own home." CLCs also provide nursing home-level care.

Tripler Army Medical Center is a 60-bed CLC facility that offers the comforts of home as much as possible. It provides convalescent care, rehabilitation, geriatric and geri-psychiatric assessment to eligible veterans in an inpatient setting.

Veterans must be enrolled in the VA Health Care System to receive this care.

specialized help to patients with

serious illnesses before Hospice

Care is needed.

CLCs provide activities for veterans of all ages in a family-friendly setting for visitors. Pets are



also allowed to visit or live in the CLC. Organizations visit to host games, sing and hold barbecues, giving veterans an opportunity to talk story.

Veterans may also receive nursing home-level care, which includes help with activities of daily living, as well as nursing and medical care.

This level of care helps prevent declines in health and provides comfort at the end of life.

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Overcoming Depression Through Faith

by Steven Kawamura, Advising Elder at Kalihi Union Church

T'd like to introduce you to a friend of mine. His name is Depression. I Ldidn't like being around him, but he dropped in whenever he felt like it.

Over time, I began feeling like the little bird in this picture. I was barely keeping my balance and felt very alone even when I wasn't. Depression made it difficult for me to see clearly; my eyes were closed.

But I didn't give up. My belief in God gave me hope. I can see now that it is hope for the future that moved me onto the road to recovery. I also began following the advice of a friend who told me to just "take one day at a time."

I also learned this: "A major depression is the membership fee to an exclusive club. It enables one to move freely among the other members."

You might be amazed to learn how many

people struggle with depression. It's very likely that one day you'll meet someone who is also going through a tough time. Because you've "been there," you'll be able to encourage this person and give them hope for the future, too.

You are probably wondering why I called

Depression my friend. It's because being able to help someone through something you have gone through is a true blessing. God has given you the opportunity to be a part of His response to someone's prayer.

Jesus said, "Love one another. As I have loved you, so you must love one another." So please take care and be kind when an opportunity to be a blessing to someone presents itself. And don't forget to make your family and friends a priority in your life. You will not regret it.



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emotionally, socially and

spiritually based on their wishes.

Where Did All the Toilet Paper Go?

by Generations Magazine Staff

hoppers across the county and around the globe cleaned out shelves of toilet tissue, disinfectant sprays/wipes, rubbing alcohol and hand sanitizers during the beginning of the outbreak of COVID-19 pandemic.

Stores were overwhelmed due to fears of supply chain disruptions, although none occcurred.

Even though items that were scarce during the initial phase of the pandemic have been restocked in most stores, some of us must still fight the urge to hoard in preparation for what may come this fall and beyond. Keep in mind, the impact of overacquiring affects the entire community.

Pharmacies have even been dealing with people hoarding certain medications in hopes that they may be used as treatment in the future. Buying up existing medications puts people who truly need them at risk if they are forced to go without.

There are some strategies to quell the natural impulse to acquire more than is needed. Start by

taking stock of the items
you already have at home
and and assess how long
they will last. Make a
pragmatic list of what and
how many supplies you
will need to tide you over to your
next shopping trip—not the next decade.

When shopping, stick to the items on your list. Then, you'll be less likely to succumb to anxiety-driven purchases triggered by the sight of empty shelves or thoughts of supermarkets closing.

If shopping is "your thing," expand your experience by helping people in your community who may need it. Add their list to yours and enjoy!

Making sure you are doing all you can to manage stress is also helpful. Why not try 30 minutes of daily, moderate cardiovascular activity, muscle relaxation, mindfulness meditation exercises and other enjoyable activities.

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Hiroshima Survivor Shares Story of Hope

by Generations Magazine Staff

Lawrence Fumio Miwa at age 12 in 1943, when he was a sixth grader at Misasa Elementary School. Below, at age 88, visiting Punahou Japanese classes in 2019.

awrence Fumio Miwa was born in Hawai'i in 1931 and lived in Hiroshima, Japan, from age 2 to 15. Now 89, he was 14 years old when the atomic bomb was dropped on Hiroshima, Japan, on Aug. 6, 1945. Although he was in school approximately 20 miles away from his Hiroshima home, he could see what happened. Seventy-five years later, he can still recall "that unforgettable

morning," when the bombers flew over the city. He remembers the blinding yellow flash from the atomic explosion. He thought at the time that it was the end of the world. He wondered if his family survived.

Days later, he returned to the city and witnessed overwhelming casualties and total devastation. "People were suffering severe burns and their clothes were burned and tattered."

Approximately 70,000 people were killed when the US military dropped an atomic bomb over Hiroshima during World War II. Tens of thousands later died from radiation exposure and cancer. Three days later, another atomic bomb was dropped over Nagasaki, killing about 40,000 people. The exact mortality figures will never be known. The destruction and overwhelming chaos made orderly counting impossible.

"We didn't know that that was the first atomic bomb," he said. "On Aug. 15, our teacher allowed us to go back to the city—and for me, to find out if my parents and sister were still alive. When I arrived at the Hiroshima train station, there were no houses or buildings. The ground was burned and blackened. In that moment of time, I was the only person standing alone in the city where some 140,000 people had lost their lives. I was sure I had experienced a big turning point in my life." Miraculously, his familv survived.

August marks the 75th anniversary of the bombings. Larry has devoted his life to sharing his story with the goal of working together to eliminate nuclear weapons.

"It should not matter what nationality we are," says Larry. "We are all human beings living together on our precious Earth. We all have a duty and responsibility to preserve humanity for our future generations. We should work together, setting a goal of common sense and decency to eliminate all nuclear weapons and related materials, for the sake of world peace."

"No one, especially our children, should ever experience the horrors of nuclear weapons," Larry said in a recent public presentation. "Please remember my story of survival. Overcoming animosity and making efforts to understand each other can lead to world peace and a better world for every one of us."

Larry will share more thoughts at the University of Hawai'i Matsunaga Institute for Peace via Zoom on Aug. 5 from 1 to 3 p.m.

The five-generation history of Miwa's family is detailed in the book Tadaima! I Am Home by Tom Coffman.





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awai'i's first lady, Dawn Amano-Ige, is a wife (married to Gov. David Ige), a mother of three, a sister and a daughter. Dawn's mother, Mitsue Amano, provided childcare for the Ige kids when Dawn was a young, working mother and David was a new legislator. Today, at 94 years old, Mitsue is no longer the family's caregiver. That's now Dawn's role.

Mitsue has Alzheimer's disease.

When Dawn first learned of her mother's diagnosis, she had very little idea of exactly what she and her family would face as caregivers. She recalls being given a fact sheet from the Alzheimer's Association and learning that she was one of 65,000 in Hawai'i caring for more than 29,000 people living with Alzheimer's disease and other dementia.

Nearly 5 percent of Hawai'i's residents care for someone living with Alzheimer's disease. And since the start of the COVID-19 pandemic, that number has increased. In March 2020, all adult day care services closed, and many residential facilities sent patients home to their families to allow for increased social distancing and reduced staffing. People who weren't already full-time caregivers suddenly found themselves in exactly that position.

"My mother has no short-term memory and she knows that," says Dawn. "I always greet her by saying, 'Hi Mom—do you know who I am?' as I hope the first two words will serve as the enduring clue as to who I am."

'Hi Mom — do you know who I am?'

Five years ago, Dawn began noticing slight changes in her mother. Mitsue repeated herself often, started walking with a shuffle and displayed memory issues. Over time, the family noted more changes. "For me," Dawn says, "my mother refused to do anything. She said she was tired and refused to self-care."

And sadly, Dawn says, "I think she was recognizing that her disease was changing her, and change is scary and unacceptable when it affects your memory." Dawn was told that this was a phase and there would be a time when her mother wouldn't complain at all; but she found that hard to believe.

The family cared lovingly for Mitsue in her home, as she wished. But at one of the most challenging times for the governor's family, just weeks after the missile alert crisis, Mitsue took a hard fall and was whisked to the emergency room, admitted to the hospital and transported to a nursing home that provided 24-hour care. She never moved back home. And now, she's at that phase—she rarely complains.

"I learned that my story is not uncommon, but experienced by many," Dawn says. "Each of our journeys is different, but some of the struggles are the same and heartbreaking."

"As a caregiver, there are two things I hold on to," says Dawn. "First, despite the mental deterioration caused by the disease, my mother's core self remains. And that's important to me. Despite the memory loss and changes in personality, I believe she will always be who she is in her heart and ours. That is never lost or forgotten."

"The second is to enjoy the moments. Because of her short-term memory, good moments also repeat themselves. I enjoy seeing the surprise on her face when I tell her again that her son-in-law is governor of Hawai'i." Mitsue also takes pride in hearing news of her grandchildren because she provided much of their care in their early years. Dawn is delighted to share that her children come home each year to celebrate their grandmother's birthday—but not for her own birthday or her husband's.

Walk the Walk to End Alzheimer's Disease

When Dawn and her brother became the primary caregivers for their mother, she reached



A family portrait: (L–R) Gov. David Y. Ige, Mitsue Amano, Byron Amano, First Lady Dawn Amano-Ige.

out to the Alzheimer's Association in Hawai'i for information about the disease and tips for caregivers. She also attended the Walk to End Alzheimer's, where she met many other caregivers and people living with the disease.

"Alzheimer's is not an easy disease to deal with. You see parts of their personality leave them, or they leave them temporarily, and they forget who different people are in their family. I think that's really where it hits the heart."

"When my mother was first diagnosed, I attended a walk because I thought the cause was so important. And to see so many people affected by Alzheimer's is quite eye-opening," she says.

The first lady felt such a strong connection to the cause and the people she met at the event that she offered to serve as the statewide honorary chair for the 2020 Walk to End Alzheimer's on O'ahu, Maui, Kaua'i and Hawai'i Island.

A Product of Her Community

In her role as first lady, Dawn draws on her experience as an educator and businesswoman to support causes she's passionate about: education, literacy, healthcare and youth.

Dawn is a product of the Ewa Plantation. Like her father, she was actually born in Ewa at the plantation hospital and attended Ewa Elementary, 'Ilima Intermediate and Campbell High School.

Among the first in her family to graduate from college, Dawn has a bachelor's degree in journalism and a professional diploma in elemen-

tary education from the University of Hawai'i at Mānoa, and a master's degree in business from Chaminade University of Honolulu.

And like her mother, Dawn worked for many years in the Hawai'i Department of Education (HIDOE) as a third grade teacher at Waiau and Waimalu Elementary Schools, and vice principal of Kanoelani Elementary and Moanalua High School. Before that, she served as the marketing director of Kapi'olani healthcare system and an account executive at the public relations firm of Stryker Weiner Associates. Her resume shows an authentic belief in the causes she continues to support in the community today.

Jump Start Breakfast in Schools

One of the causes Dawn feels most passionate about is feeding Hawai'i's children and making sure they start each day with a nutritious breakfast. She recently partnered with Hawai'i's public schools and community nonprofit organizations to help kids "Jump Start Breakfast" in schools. And of course, the inspiration for supporting this program comes from her mother, who was once a school cafeteria baker.



"Eating breakfast is important to helping our keiki grow up strong, healthy and academically successful," Dawn said in an op-ed co-written with HIDOE Superintendent Christina Kishimoto and others.

Hawai'i ranks last in the nation in school breakfast participation, but kids who eat breakfast have better attendance, can achieve 17.5 percent higher scores in math and are 20 percent more likely to graduate from high school.

Last fall, the program piloted a Grab 'n Go model where kids could pick up free breakfast in the cafeteria and eat it outside or even in the classroom. Dawn is proud that this Grab 'n Go model was used for school meal distribution during the COVID-19 pandemic and may continue to be used in the new school year.

'Ohana Readers Promoting Literacy

Dawn is also passionate about early education, and is proud of the 'Ohana Readers literacy

program that puts books in the hands of children and encourages families to read together. It's a partnership with several nonprofit organizations, including the Hawai'i State Library System, the Friends of the Library of Hawai'i, Hawai'i Department of Human Services and Dolly Parton's Imagination Library.



The First Lady reads aloud in a weekly Facebook podcast, "Storytime with Dawn."

"Research shows that children are ready to learn

in their earliest years," she points out. "And this program provides no-cost opportunities for learning from birth through age 4. 'Ohana Readers encourages family read-aloud time, an activity that increases the vocabulary and language skills of our children, and contributes to their growing knowledge of the world."

Expansion of the program begun on Moloka'i and Lāna'i, is on hold during the ongoing pandemic. But the first lady continues to promote literacy by reading books aloud to children through her Facebook page.



Fading Memories

Mitsue Fukuda was born in 1925 in the small town of Honaunau on the Island of Hawai'i and raised on a small coffee farm in Kealakekua, south of Kona. Memories from her youth have begun to fade away.

After World War II, Mitsue married Sakuji Amano. They lived on O'ahu, working and raising a family on the Ewa Sugar Plantation. Sakuji was born in Honolulu, raised on the plantation and educated through the seventh grade at Ewa Elementary School.

Back at the plantation, Sakuji worked as a crane operator and Mitsue worked nearby as a baker in the Campbell High School cafeteria. Both their jobs were demanding, with long hours. Mitsue's shift began early in the mornings so she could begin preparing school lunches for hundreds of hungry high school students. In her small plantation com munity, Mitsue was known as a good cook who enjoyed gardening, and often shared baked goods with friends and family. And together with Sakuji, she raised their children to value hard work and education. Sakuji died in 1989 at the age of 69, leaving his family with fond memories, except for his wartime stories that he never shared.

Mitsue and Sakuji have a son, a daughter and several grandchildren. One grandchild lives in Washington, DC; two live in Washington State; and their daughter lives at Washington Place.

Dawn Amano-Ige and David Ige, Mitsue and Sakuji's daughter and son-in-law, have lived at the official residence of Hawai'i's governors as first lady and governor since 2014. Until 1917, Washington Place had been the private home of



Mitsue's grandchildren, (L-R) Matthew, Amy and Lauren, helped care for her.

Queen Lili'uokalani, who lived there with her husband. And today, First Lady Dawn Amano-Ige is leading efforts to make the historic executive mansion more accessible to visitors through new technologies and educational experiences such as virtual tours and iPad apps.

Now in the year 2020, it's clear to see that Mitsue has collected a lifetime of memories—through her own experiences and those of her late husband, their children and grandchildren. But with hindsight that is 20/20, it has also become clear that Mitsue's memories have faded away and most are completely gone.

Holding On

"I remember going out to my grandfather's home in Kona when he was alive," recalls Dawn. "Our relatives would get together there during the summer. My Mom showed me how she picked



Gov. David Ige and First Lady Dawn Amano-Ige are proud of both their fathers: Tokio Ige (L) and Sakuii Amano (R) who served with the 442nd Regimental Combat Team during WWII.

coffee very much the old-fashioned way—by hand. She could go down a branch of coffee beans and just pick the red ones and leave the green ones behind. It was amazing that she could do it so quickly. It's a vivid memory for me."

These are the memories that Dawn holds onto

"My grandfather came to Hawai'i to look for a better life and the promise of prosperity," says Dawn. When Mitsue had a family of her own, she enjoyed telling stories about her small kid times in the small town of Kealakekua.

Dawn has even fewer memories from her father and regrets that she knows little of his WWII experiences. He served with the 100th Infantry Battalion, Company C, which was part of the 442nd Regimental Combat Team, the most decorated unit for its size and length of service in US military history.

"My father spoke little of war and its hardships. David and I speak about this quite often because the strength our fathers carried were so important to our history, and serves as an inspiration to us."

"We are living through difficult times now. I often think about my parents and how their generation also lived through difficult times—they endured and were never bitter about it. Growing up, they stressed to us the value of working hard, doing well and overcoming challenges without complaining. I admire that about my parents and their parents," Dawn says.

"I know we'll be able to get through these difficult times. We have to stay focused, work together as a community and forge ahead. So that's how I look at their experiences—as an inspiration for me."

Adjusting to 'A New Normal'

Dawn and her husband haven't seen Dawn's mother since mid-March, due to safety precautions in the face of COVID-19.

"We can't go into the nursing home. And of course, we don't want to put anyone at risk. We need to keep the residents and the employees safe," says Dawn.

"An Alzheimer's patient in a nursing home has to adjust because he or she is missing the physical touch and close proximity of family, which I think are so important. It's a natural human instinct to want and need those things. And

right now, that's all on hold. We have to look for different ways of communicating. So what can we do instead? We can use technology for virtual visits. Writing letters or having our young ones draw pictures are simple but meaningful ways to connect. Music is also another source of comfort. And I am so appreciative of the caregivers and nurses in my mother's nursing home, as they are providing the extra care and attention patients need during this time.

Looking Toward a Better Future

"Alzheimer's and dementia affect so many people we love—and it seems that everyone knows someone affected by Alzheimer's," says Dawn. "And we want to do all we can to help them on their journey through this."

COVER STORY

"One way I deal with it is to remember that it's the disease and not the person, when difficult times occur. And that's helped me a lot—knowing that it's a disease where you treat the symptoms like you would in any other disease. And that way, it's much easier to cope with."

Admittedly, navigating the healthcare system is daunting, says Dawn. "Many of us take our loved ones through homecare, emergency room, hospital and nursing home. Each of these organizations have decision-making structures that seem mysterious and I've simply had to muddle through it all," she adds. "There are a lot of nice brochures out there. But often, the information must be put in proper context." Dawn suggests turning to healthcare workers, social workers, care coordinators, support groups, publications like Generations Magazine and organizations like the Alzheimer's Association for help and resources.

"It's important to connect; to interact; to know that you're not alone in this situation," she adds. "And it's comforting to know, when you're met with challenging times, that other people have gone through it—that they have solutions to the same problems. And many have ideas that can make it work. I think those things are important."

> And what's truly important, Dawn says, is coming together and sharing resources. "Finding the cure is a priority. Together, let's do all we can to help create a future without this disease and make the place we live a little better."





How You Can Help Fight Alzheimer's

by Dr. Poki'i Balaz, Vice-Chair, Alzheimer's Association – Hawaii Leadership Board

he Alzheimer's Association, formed in 1980, is the country's leading voluntary health organization in Alzheimer's care, support and research. Its mission is to continue to lead the way to end Alzheimer's and all other dementia by driving risk reduction and early detection, and by advancing vital, global research regarding treatment and prevention in it's continuing efforts to find a cure.

The association is currently the leading voice for Alzheimer's disease advocacy, fighting for critical research and care initiatives at both the state and federal levels.

SERVICES PROVIDED

- *Information and Referral.* The association provides basic disease information, referrals to community resources and providers, and support for persons living with Alzheimer's or another dementia, their families and the general public.
- **Care Consultation.** The association assists individuals and families in planning for and coping with Alzheimer's and other dementia. Care consultations may include an assessment of needs and safety, emotional support and information on available resources.
- **Education Programs.** The association offers a variety of credible, evidence-informed education programs and training for caregivers, the general public and professionals.
- **24/7** *Helpline.* The association offers aroundthe-clock support for families. Trained dementia care experts are ready to listen and assist with referrals to local community programs and services, dementia-related education, crisis assistance and emotional support.
- **COVID Messaging.** The association has successfully transitioned its support groups, education programs and family care consultations to a virtual format—through either phone or live video delivery—to ensure uninterrupted care and support services to local families. The number of support groups statewide and programs specific to addressing concerns regarding COVID-19 and caregiving have also been increased.



ADVOCACY & SUPPORT

The COVID-19 pandemic presents additional challenges, especially financial, for more than 5 million Americans living with Alzheimer's, their caregivers, the research community and the nonprofits serving these vulnerable populations.

The pandemic will continue to challenge health systems across the nation and affect decisions such as care planning. But thankfully, Congress can act to help the Alzheimer's and dementia community by including provisions to support the community during this crisis. These key provisions include:

- \$354 million for Alzheimer's research activities at the National Institutes of Health
- \$20 million to implement the BOLD Infrastructure for Alzheimer's Act at the Centers for Disease Control and Prevention which will establish centers of excellence that expand and promote the evidence base for effective population-based interventions to improve dementia outcomes

Contact Sen. Brian Schatz and Congressman Ed Case and ask them for their continued support. Also ask them to gain the support of other members of Congress regarding these provisions.

Sign up online and encourage others to become Alzheimer's Association volunteers at www.alz. org/advocate or by calling 800-272-3900. ■

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HAWAII ISLAND SUPPORT GROUPS

For information or to register for any of our Hawaii Island Support Group, contact 808.591.2771 or email alohainfo@alz.org.

Hawaii Island Wide Support Group Every Wednesday, 10-11 a.m.

Hilo Support Group 2nd Tuesday of the month, 10-11 a.m.

Kona Support Group 2nd Saturday of the month, 11 a.m.-Noon

KAUAI SUPPORT GROUPS

For information or to register for any of our Kauai Support Groups, contact Humberto Blanco at 808.245.3200 ext 8242 or email hblanco@alz.org.

Princeville Support Group 2nd Thursday of the month, 2-3 p.m.

Lihue Support Group 3rd Thursday of the month, 2-3 p.m.

Westside Support Group 4th Thursday, May 28, 1:30-2:30 p.m.

Regency at Puakea Support Group Last Tuesday of the month, 5-6:30 p.m.

MAUI COUNTY SUPPORT GROUP

For information or to register for our Maui Support Group, contact Christine Spencer at 808.591.2771 ext 8235 or email cespencer@alz.org.

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Kailua/Kaneohe Support Group 3rd Tuesday of the month, 5:30-7 p.m.

Makiki Support Group 4th Thursday of the month, 10-11:30 a.m.

Niu Valley/East Oahu 2nd Monday of the month, 7-9 p.m.

Mililani Support Group 3rd Wednesday of the month, 6:30-8 p.m.

TO REGISTER, PLEASE CALL 800.272.3900 OR VISIT US ONLINE AT ALZ.ORG/HAWAII



SPECIAL FEATURE

Love, Patience, Planning: Tips for Caring for Loved Ones With Alzheimer's Disease

by Dr. Gina Fujikami, Geriatrician, The Oueen's Medical Center; Board Member, Alzheimer's Association – Hawaii

uring the coronavirus pandemic, most adult day centers and community senior centers have closed or cut their services, and families across the state have had to scramble to provide caregiver services at home. If you're now caring for a loved one with memory or other health issues, follow these tips and find links to resources below.

Tip 1: Stay healthy. Caregivers need to stay healthy in order to protect and take care of those with dementia. Taking care of yourself is as important for you as it is for your loved ones—without you, they will be even more vulnerable.

- Take breaks and find enjoyable things to do. Remember to take breaks, because this job is hard. Walk, swim or go running in a park.
- See if family members or others can help you. You really can't do this alone. That could be family, calabash cousins or even hired help. You need to maintain that work-life balance in your life.
- Have meals and groceries delivered. Limit the quantity and duration of your shopping trips.
- Ask your primary care physician (PCP) to refill 90 days of medication rather than a 30-day supply. Have medications mailed to you for fewer trips and less worry.
- Seek support through groups. It's important to talk to other people and other caregivers, especially during this time of social isolation. Look for events on the Alzheimer's Association website.

Tip 2: Plan ahead. If you're the only person taking care of someone with memory issues, you need to create a backup plan for care for your loved one in case you get sick.

Tip 3: Advance Care Planning. This is very important. Talk with those with dementia about:

- Their wishes in case a life-threatening situation arises. For loved ones with dementia, it's important to prepare ahead with advance-care planning. Write down what they want to happen if and when they get sick and may require hospitalization or hospice care.
- Healthcare power of attorney. It's also important for patients with memory issues to designate someone they trust if they get sick and can't make decisions for themselves. Ask your primary care physician for these forms or visit these websites: Kokua Mau (kokuamau.org), Prepare for Your Care (prepareforyourcare.org).

Tip 4: Keep in Close Contact. Social distancing is necessary during the COVID-19 pandemic, but social isolation is stressful for patients with dementia. Keep in close touch with your loved ones with dementia, especially if you're not living with them. Loved ones may be feeling confused, and may not remember what's going on or understand why their family can't visit them if they're in a care home. This can cause anxiety and sadness. So make regular phone calls; send emails to tech-savvy seniors. Mail or drop off care packages. Stop by to wave from the outside. Many facilities now have iPads to help residents connect with family members via Facetime, Zoom or Blue Jeans. Little things like these can make a loved one with dementia feel a lot better.

Tip 5: Maintain a Routine. It's important to maintain a regular schedule for patients with dementia. They really thrive with a routine. Any kind of deviation may cause confusion, anxiety, agitation and mood changes. With social distancing restrictions, patients who used to go to senior centers suddenly can't attend anymore. They may not understand why. Develop new routines to put them at ease.

Loved ones with dementia should wake up and go to bed at a regular time, and eat meals at the same time each day. You might also enhance your own routine by adding a regular daily walk or other activities.

Tip 6: Keep Active. What kinds of things can you do to keep a loved one with dementia active? Take them on walks, and get fresh air and sunshine. That is really good for the mind and for the sleepwake cycle. Of course, wear a mask and keep a safe distance from other people. Be creative when planning home-based activities. Dust off old board games and play cards—there's Monopoly, checkers, solitaire, poker and many other activities to chose from. Listening to music is also very therapeutic. Reading books engages the mind. Talking on the phone is a great way to socialize at this time.

Tip 7: Eat Healthy. It's important to maintain your energy that keeps you alert, mentally sharp and emotionally balanced.

- Eat a well-balanced diet. Eat a little bit of everything—fruits, vegetables, protein, dairy. It can be okay to have an occasional piece of cake a small portion is best.
- Consider using a meal delivery service. Meal delivery services can be lifesavers. Be sure to select well-balanced menu options.

• Limit canned, processed and prepared frozen foods. During this time, you might not be going to the grocery store as much, and you might have stocked up on a lot of spam, canned foods and frozen meals. Be cautious. A lot of these are high in salt. And if your loved one with dementia has a history of heart failure or heart problems, this is something to watch.

Tip 8: Calm Your Emotions. We're all under a lot of stress, balancing a lot of things on our plate. So be aware that patients with dementia can really pick up on these emotions. That's why it's really important for caregivers to find ways to relax and de-stress themselves.

If you're feeling anxious or angry or frustrated or worried, patients with dementia can pick up on that and react in destructive or challenging ways. If your loved one with dementia is feeling anxious, reassure him or her (and yourself) that things are going to be okay. Change the topic, turn on an old movie, go for a walk or have a snack. Distractions can help, but limit watching or reading the news.

Tip 9: Avoid Elder Abuse Scams. Check in with people with dementia to see if they are getting emails, mail or calls that are potential scams.

Tip 10: Call Your PCP if You Feel Sick. Don't wait to take action because you are afraid to go to the doctor or emergency room. Many physicians are able to help you over the phone or via telemedicine. Take notes on your symptoms so you will have ready all the information your doctor may need during your call.



Photos courtesy of Alzheimer's Association-Hawaii

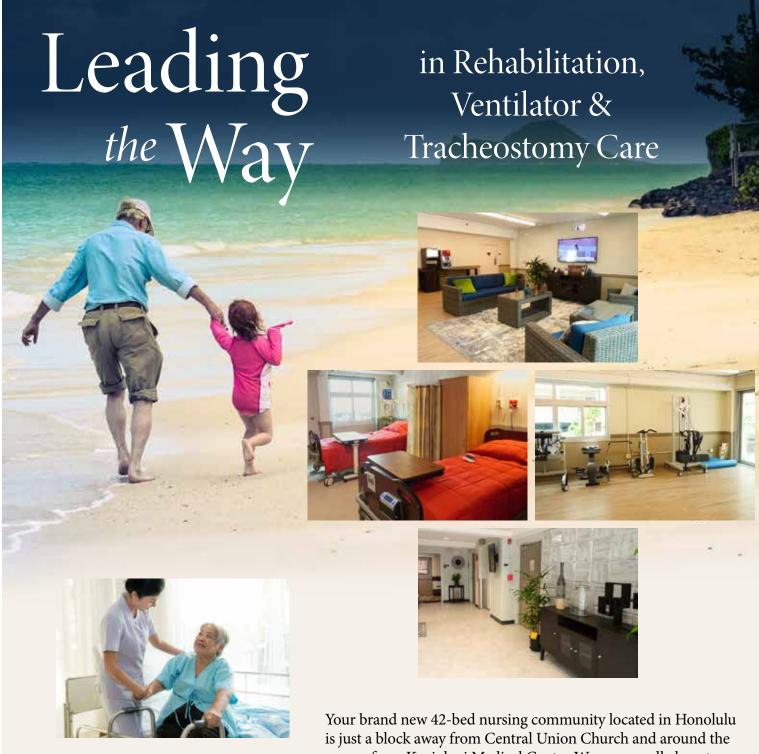


SENIOR ASSISTED LIVING FACILITIES-O'AHU

FACILITY	UNITS	MONTHLY (\$)	ALZ CARE
15 Craigside – Honolulu 808-533-5416 / www.15craigside.org	170	3,652-6,830	Yes
Aiea Heights Senior Living – Aiea 808-488-5521 / www.aieaheightsseniorliving.com	22	6,000-up	No
Arcadia Retirement Residence – Honolulu 808-941-0941 / www.arcadia-hi.org	250	3,652-7,207	Yes
Hale Kuike – 3 locations on Oahu 808-595-6770 / www.halekuike.com	82	8,000-11,000	Yes
Hawaii Kai Retirement & Asst. Living – Honolulu 808-396-0720 / www.hawaiikai1.com	370	3,800-up	No
Kahala Nui & Hiolani Care Center – Honolulu 808-218-7001 / www.kahalanui.com	393	3,585-up	Yes
Kalakaua Gardens – Honolulu 808-518-2273 / www.kalakauagardens.com	208	5,300-up	Yes
Kina Ole Estate – Kaneohe, Kailua 808-233-4455 / www.kinaolehomes.com	32	7,700-up	call
Kuakini Geriatric Care Inc. – Honolulu 808-547-9360 / www.kuakini.org	221	varies on service	call
Lunalilo Home – Honolulu 808-395-1000 / www.lunalilohome.org	42	5,955-8,255	call
Manoa Cottage – Honolulu 808-426-7850 / www.manoacottage.com	51	7,800-9,000	Yes
Manoa Senior Care – Honolulu 808-440-0560 / www.manoaseniorcare.com	88	7,450-up	No
Oceanside Assisted Living – Hauula 808-293-1100 / www.oceansidehawaii.com	127	2,995–5,195	Yes
One Kalakaua Senior Living – Honolulu 808-983-4400 / www.onekalakaua.net	166	na (individually owned)	No
Palolo Chinese Home – Honolulu 808-737-2555 / www.palolohome.org	18	3,887-8,565	No
Pohai Nani Good Samaritan Ret. Community – Kaneohe 808-247-6211 / www.pohainani.org	264	3,537-7,046	No
The Plaza Assisted Living – 6 locations on Oahu 808-377-5292/www.plazaassistedliving.com	881	4,000-up	Yes
Waialae Senior Living – Honolulu 808-949-6960 / www.aieaheightsseniorliving.com	10	7,500-up	No

This resource guide is a short list of facilities on Oʻahu only. It is always a good idea to conduct your own research on every facility before making your decision. You may also want to contact the Executive Office on Aging's Long-term Care Ombudsmen at 808-586-0100 or go to the Aging and Disability Resource Center's website at www.hawaiiadrc.org for more information.

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The Benefits of Pilates

by Wainani Arnold, Pilates Instructor

Toseph Pilates truly was ahead of his time with his holistic approach to exercise.

"Contrology [now called 'Pilates'] is designed to give you suppleness, natural grace and skill that will be unmistakably reflected in the way you walk, in the way you play and in the way you work," Pilates said. "You will develop muscular power with corresponding endurance, ability to perform arduous duties, to play strenuous games, to walk, run or travel for long distances without undue body fatigue or mental strain."

Students say that Pilates "woke up muscles I never knew I had." "I feel relaxed yet energized." "I now have better posture and little to no pain."

Pilates is founded on the principals of breath, centering, precision, concentration, flow and control. A Pilates routine inherently moves the practitioner mindfully through different planes and ranges of motion, which is essential in stimulating the body and mind. Although there are classical exercises that are quintessential to Pilates, there are limitless variations. It doesn't matter your age, gender, physicality — anyone can do it.

BENEFITS OF PILATES

- **Balance & Coordination**: Better equilibrium, steadiness, confidence and overall balance.
- **Strength & Stamina**: Improves muscle and skeletal strength and endurance.
- **Flexibility & Mobility**: Improves muscular flexibility and joint health.
- Improves Circulation & Detoxification:
 Activates the lungs and pumps the heart to move



(L–R) Elvira Lee, Tom Glass, George and Grace Lee work on optimal posture, balance and coordination.

debris out of the body via the bloodstream.

- **Mental Health**: Clears the mind and promotes better brain function.
- **Resilience**: Strengthens the nervous system, which increases resilience to daily stressors.
- **Vibrancy**: Promotes better sleep, which builds energy and the immune system.
- **Self-Care**: Teaches *how* to care for yourself and inspires you to *want* to take care of yourself.
- Inspires: Staying active and improving diet.
- Pain-Free: Reduces or removes physical pain.
- Accessible: Pilates mat exercises and techniques are with you wherever you go. A Pilates routine can be enhanced by props and equipment, but they are not required.

Pilates will meet you where you are at today so you can enjoy all that life has to offer. ■

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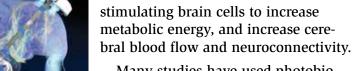
Using Light to Improve Brain Health

by Kathy K. Sato, Licensed Acupuncturist

ne would expect that an effective treatment for Alzheimer's disease (AD) would be pharmacological. And yet, 99 percent of AD drug trials fail. The last time the FDA approved an AD drug was 2003.

Acupuncturists might focus on neuroregeneration using neuroacupuncture. In a similar fashion, a new modality—photobiomodulation (PBM)—has been building its case as a credible treatment alternative for AD. Rather than targeting a single biological mechanism, it helps the brain repair itself.

Photobiomodulation uses near-infrared light to stimulate, heal, regenerate and protect brain cells and tissues that have been injured, are degenerating or are at risk of dying. A high-quality PBM device sends photons of light through the skull,



Many studies have used photobiomodulation for cognitive decline and dementia/AD. Currently, there is a large clinical trial being run at eight

sites across North America.

Using light is easy. It's noninvasive and unlike medication, it is able to affect multiple neural pathways, which may make it an elegant solution to a very complex problem.

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Photo courtesy by Vielight





Mealthy Heart, Happy Brain

by Jen Angeli, Brain Education Instructor, Kaimuki

ccording to the Journal of the American College of Cardiology, chronic heart dis-Lease factors like high cholesterol, high blood pressure, diabetes and obesity can quicken the pace of cognitive decline.

High blood pressure and diabetes can accelerate shrinkage of the brain, especially affecting the brain's memory center, the hippocampus. When combined with other cardio risk factors, the rate at which cognitive decline advances, leading to dementia and Alzheimer's.

Improve your brain's processing, memory and overall health by making heart-healthy lifestyle changes. Think of your heart and brain as good buddies who are on this journey of life with you. Each of you supports one another, and you, as the leader, will be the one making decisions that are based on everyone's best interests.

Daily exercise and meditation have the biggest impacts on improving heart and brain conditions, think-

ing and verbal skills in older adults. Exercise helps the gut create serotonin, which helps manage stress, and melatonin, which helps to improve sleep. Meditation helps lower blood pressure and relax tension in the brain and body.

Make healthy decisions to lower your risk for heart disease and improve your cognitive functions daily. Your good buddies—your heart and brain — are counting on you. ■

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Healthy Smiles Can Prevent Alzheimer's

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

t's no secret that poor oral health can lead to many overall health Lissues, such as heart disease, diabetes and other ailments. But studies show poor oral health may also lead to an increased risk of dementia. People who have gum disease for 10 years or more are 70 percent more likely to develop Alzheimer's disease than those who have healthy gums.

When sticky plaque on your teeth combines with sugars, the bacteria release acid that attacks your tooth's enamel. The same plaque and bacteria can escape into the bloodstream and affect major organs, such as your heart and brain, which can increase risk for early onset dementia. And the side effects of gum disease (inflamed and receding gums) may make it difficult for you to eat, preventing your body from getting nutrients.

The presence of gum disease and tooth decay can be treated by brushing twice a day, flossing daily and by visiting your dentist regularly.

It's important to maintain a healthy smile as you get older. Good oral health not only ensures you get to enjoy delicious and nutritious food during your retirement years, but also limits the health issues you'll come across later in life.

Protect yourself from Alzheimer's disease and dementia by maintaining a healthy smile and diet so you can live well and smile more!

HAWAII DENTAL SERVICE

Kahala Howser, Wellness & Events Manager 808-521-1431 | khowser@hawaiidentalservice.com www.HawaiiDentalService.com



Virtual Training: Think About It!

by Debbie Kim Morikawa, Owner, GYMGUYZ Urban Honolulu

neiors are less likely to attend community fitness classes and participate in face-to-face networking due to social distancing mandates put in place for our safety during the pandemic. Enter virtual training!

If asked about attending an online class before COVID-19, seniors' likely response may have been "heck no." Now, if they have an underlying medical condition which makes it risky to attend in-person classes—even with rigorous safety protocols in place—it may be the *only* way.

COVID-19 has forced many seniors to become more tech savvy and openminded to new ways of doing things. With someone to assist in the setup, more seniors are exploring and enjoying the benefits of working virtually with a professional trainer in their home.

Les and Shirley were initially hesitant about

having someone come to their home; but when offered a virtual exercise session, they agreed. Assisted by their daughter, they



Virtual training with a laptop.

started with individual sessions because of the difference in their physical abilities, but quickly moved to working out together. They seem to enjoy ribbing each other when one of them is having difficulty perfecting their form. They even showed us their dance moves at the end of one session! Virtual training: Think about it!

GYMGUYZ URBAN HONOLULU Debbie Kim Morikawa, Owner 808-295-1163 | debbie.kim.morikawa@gymguyz.com www.gymguyz.com

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Sugar is Bad for Your Teeth & Mind

by Dr. Paul K. Tanaka, DDS

love sugar! Sugar makes desserts, candies and drinks taste wonderful! The bacteria in our ▲ mouth love sugar, too. Eating foods that contains sugar instantly activates bacteria for 20 minutes. As bacteria devour the sugar, their waste is acid.

Acid is one of the few things that can destroy your enamel and may contribute to dementia.

While sipping on a soda, sweet tea, a cup of coffee with cream and/or sugar for an hour, you have exposed your teeth to over an hour of enamel-eroding acid. Be aware that sugar-free diet drinks, and starchy foods like rice, chips and bread also activate bacteria.

To lessen acid exposure, eat your dessert or sugary treat right after meals, rinse with water after consuming candies and sweet drinks, and brush and floss—especially before bedtime.

> Do not constantly tuck cough drops or hard candies on the side of your cheek!

Not only is it a dental disaster, studies have shown that sugar may have a role in the progression of Alzheimer's disease. Researchers found that people with high blood-sugar levels are prone to dementia.

Enjoy your sweets but take steps to keep your teeth and mind intact.

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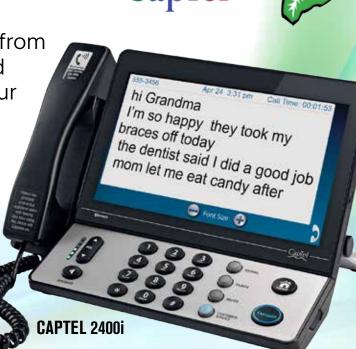
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Regain Your Posture as You Age

by Generations Magazine Staff

orty years ago, medical exercise specialists → Debbie and Norm Compton met in Hawai'i and made fitness the key element in both their personal and professional lives. Personal training, stunt work, injuries and their continual quest for excellence compelled them to write Stacking: Your Skeletal Blueprint for Posture. In their book, the Comptons share techniques for regaining posture as you age.

Learning to develop a strong skeletal "stack" and the ability to keep your bones in their intended places allows us to know the feeling of neutral and true posture, they say. "When you're strong in neutral, you're strong everywhere."

Using a construction theme, the Comptons take all 206 of your bones and teach you how to build your frame from the bottom up, beginning with your feet. Moving up the body, they describe which parts serve as the glue that keeps your body together.

They also explain what can go wrong if your bones aren't aligned

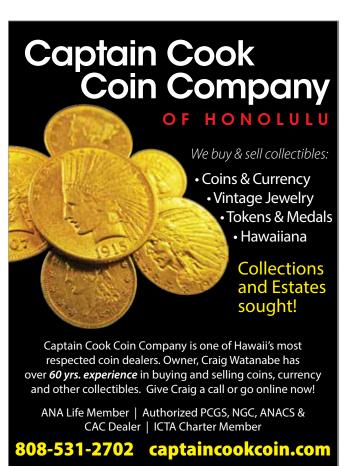
correctly, and have first-hand knowledge regarding misalignments and injuries. Deb has scoliosis; Norm was a Hollywood stuntman for 27 years.

STACKING

Now in their mid-60s, the Comptons continue to practice the fitness principles they preach, illustrating living proof of the old axiom "if you don't use it, you lose it!" They still have it! ■

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Stay Independent

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

ach year, one in four seniors suffers a fall, **◄** leading to injuries and emergency room visits. Although they are preventable, falls can lead to a loss of independence.

Take Control of Your Home

Taking control of your environment is crucial in preventing and reducing your risk of falling.

- Keep all walkways clear of clutter or potential tripping hazards.
- Make sure your home is well-lit.
- Add grab bars inside and outside your tub or shower, and next to the toilet.

Take Control of Your Health

Taking control of your health is another important step. Keep yourself safe by being proactive regarding your health.



- Talk openly with your doctor about fall risks and prevention. Have your doctor or pharmacist review your medications.
- Consult with your doctor about an exercise program to improve your leg strength and balance.
- Get an annual eye exam. Replace eye glasses or contacts as needed.

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Reflections on a Caregiving Journey

by Melissa Celebrado Bojorquez, Social Worker, Case Manager, Owner/President of CareOps Consult LLC



Celebrado, graduated from college in the Philippines and dreamed of coming to America to start her nursing career. Her dream came true when she fell in love with my father, Felipe Celebrado, a U.S. Navy man. They immigrated to America in 1959 and she adjusted to a new life as a military wife and mother, and as a nurse for the next 40-plus years.

She expanded her traditional nursing role, becoming a home- and community-based case manager. In addition, my mother was one of the first care/boarding home operators in the state.

Having been exposed to what it takes to be a care manager at a very young age as I watched my mother tend to disabled clients in our home, I followed in my mother's footsteps. I pursued a social work degree from the University of Hawai's at Mānoa and eventually worked at HMSA as a care coordinator, supervisor and manager.

After nearly 20 years at HMSA, I realized that my husband and I had become members of the "sandwich generation," caring for three children and aging parents. When my father became seriously ill in 2008, my mother embraced her role as his personal nurse until he passed away from lung cancer in 2009.

Mom at the Bicol Club of Hawaii's 40th annivesary. (Circled photo) Mom and Dad in 1959 on their arrival

But after he was gone, my mom began showing signs of mild dementia or cognitive impairment. I left HMSA and looked for a job that would allow me to work from home. I found an opportunity as a community outreach liaison with Urgent Care Hawaii, working alongside a longtime case management colleague Donna Schmidt, owner of the company. Finding employment that allowed remote work provided me the flexibity I needed to earn an income while raising our children and caring for my mother in our home.

This is what I learned through my experiences as a caregiver.

■ Caregiving is a marathon, not a sprint.

It's a crosscountry run with highs, lows and unexpected obstacles. Be prepared and plan for the long course. Read, attend caregiver workshops and join caregiver support groups. Learn what resources are available at every stage of the journey.

■ Plan around your loved one's abilities.

My mom always loved grocery shopping and going to Longs. So when she lost her ability to drive, I signed her up for services through Project Dana, which provided my mom with three volunteers who would take turns taking her shopping. She relished her outings!

■ Identify what brings them joy.

Surround your loved one with those whom they are familiar with and those who will bring them comfort. Is there a church group, civic group or volunteer group that your loved one enjoys? For my mom, it was her Filipino club—The Bicol Club of Hawaii. The social connection, and common native language, food and culture provided the comfort my parents needed in their final years. My mother enjoyed attending celebrations and events that would make her feel socially connected and valued. During her final months, members of the Bicol Club would bring her favorite foods that would stimulate her declining appetite. It was great to have the support and respite provided by familiar faces and friends who could bring back memories of better times for my mother. If you have that kind of social connection available, utilize these invaluable relationships.

■ Practice self-care.

As a caregiver, you need a break. You cannot be a caregiv- any of her family's celebrations. er 24/7 without experiencing

burnout. Schedule time for yourself to recharge your batteries. Find a niche, hobby or interest that will provide that little slice of happiness to escape from day-to-day caregiving. Exercise regularly. I have heard too many stories about caregivers who begin to experience health issues due neglect of their own health after the loved one passes away.

■ Make memories as you provide caregiving. Embrace the time you have with your loved one by including them in celebrations, special occasions and travel plans. My mother was able to travel until a year before she passed away. I became a specialized travel agent, planning all details of the itinerary. Anticipatory planning included identifiying urgent and emergent medical services available in transit and at our destination. Packing included durable medical equipment and devices, sufficient me-dication for the entire trip and packing that extra change of clothes. The memories spent with dear family and friends were priceless and helped my mother feel a sense of completion as she checked off items on

Leverage all the support you can.

her lengthy bucket list.

The last 10 years were not easy. I could not have done it without the support of my family. As the primary caregiver, I controlled the calendar and coordination of schedules. I was the quarterback. But we were a team. Fortunately, there were builtin advantages in our multigenerational home, where we were able to provide 24/7 care for my mother among us all.



My niece, Juliana, graduated from college in 2017. Mom was always proud to attend

■ Cultivate good relationships with each member of your loved one's healthcare team.

My parent's PCP took care of them for over 40 years. He was always available to help me navigate and coordinate my parents care needs. The supportive services provided by Project Dana, St. Francis

Hospice - Bereavement Support Group and Hospice, Kupuna Care Hawaii, Urgent Care Hawaii and Hale Hau'oli Adult Day Care were the foundational support that allowed me and my family keep my mom comfortable in her own home until the very end.

■ You are your loved one's patient advocate.

If they are no longer able to communicate their needs, then you must. You need to have the conversations early in the caregiving process to understand the care preferences and wishes in order to honor their wishes. There may be conflicts that arise within the family and it is important to remember that the focus should be on your loved one. It is important to consider a good mediator or elder care attorney if you and your family are not able

to represent your loved one's wishes.

Mom passed away in 2019 according to her wishes; peaceful, at home, surrounded by family and dear friends. I can look at the last 10 years of caregiving with no regrets and feel blessed with great memories. I wouldn't have done it any other way.

I hope these reflections on my caregiving journey will help you in yours. You have an incredibly difficult job, but it can be do-able with the right plan, support team and resources.

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Alzheimer's & Time

by Eileen Phillips, RN, Attention Plus Care

ime can stop when memories are lost for a person with Alzheimer's disease. At certain stages, the brain loses its recent (short-term) memories. The brain—and therefore, the present —is in the past for those with memory loss. Current thoughts are drawn to distant memories. Familiar people and places from long ago are at the forefront of the mind, even though those people may no longer be alive and those places have most likely changed. Because long-term memories can be intact for most Alzheimer's patients, they often think they are much younger than they are chronologically. For example, it is not unusual for a medical professional to ask the patient what year it is during an exam. The patient's answer may often reflect a time 20 to 30 years earlier. This question establishes his or her orientation to time. The absence of this orientation is a classic sign of memory issues and could indicate Alzheimer's or another form of dementia.

Memories from long ago can be triggered while driving through a neighborhood—searching for an old friend's home can become an obsession. Houses and streets may look different; unrecognizable. This can be upsetting and puts pressure on family members to explain why visual expectations do not match the individual's recollection. Avoiding the neighborhood is one idea; however, conversations can take a difficult turn when it comes to people who have passed or moved away. Here are some tips to create reassurance when these lapses in memories occur:

- Find a quiet and calm environment, and sit with the individual.
- Speak with compassion. The person may be afraid and appear overwhelmed.
- Understand the timeframe this person is in. This is the reality he or she has chosen to remember.
- Talking about this timeframe will help him or her feel safe.
- Use photos to help them realize that time has passed. Suggest a correction, but do not scold with comments such as "Oh, we moved out of that house over 20 years ago!"



- Offer distractions to encourage his or her brain to move to another topic.
- Be patient and understanding; these memories will come up repeatedly.

Loss of memory also takes away relationships that may have been important. Family and friends need to understand that being forgotten should not be taken personally. Relationships with loved ones who suffer from dementia should not be judged by how well that person can remember the past. Instead, the focus should be on maintaining a personal and heartfelt connection in the present.

Try some of these ideas to foster the memories that remain intact:

- Play familiar music.
- Watch old films with familiar actors/actresses.
- Pull out old photos. You may even learn something new about the people in them!
- Enjoy memories as if you were there with them while you listen to their stories again and again.

We all spend time in the past, reliving cherished memories. The feelings of joy and accomplishment this creates should be valued for the difference they make in the present.

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When's the Right Time for Memory Care?

by David Troxel, MPH, Coauthor of The Best Friend's Approach to Dementia Care

emory care communities that first began appearing in the 1990s are an important Lare option today for the growing number of families caring for a person living with Alzheimer's disease or other dementia. When considering memory care, look for a community with a rich and lively activity program, and staff who are well-trained in dementia care, and exemplify a caring and kind spirit.

When should a family consider memory care? It's a good option when a loved one:

- Can no longer manage their own health (not taking their medications, poor nutrition or diet
- Is wandering away from home or physically unsafe (leaves the stove on, fall risk)
- Demonstrates poor judgement and is at risk for elder or financial abuse (giving money to fraudulent charities, individuals)

- Stops managing their personal hygiene and self-care (not changing clothes, not bathing)
- Is lonely, isolated or in need of valuable, brainhealthy stimulation and socialization



Families considering this move often feel guilt. But a person living with dementia can thrive in a memory care environment rich with friendship, meaningful activity and engagement, with welltrained staff providing quality personal care.

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GIVING CARE

Partnerships in Dementia Caregiving

by Margaret Perkinson, PhD, University of Hawai'i at Mānoa



iring a home care aide represents a major transition in family caregiving, especially when the care recipient is a person with dementia (PWD), less able to express his or her needs. Initial encounters may stress both sides.

Family members may feel uncomfortable letting a "stranger" into their home and feel guilty relinquishing caregiving tasks, and may feel uncertainty about the trajectory of dementia.

The home care worker may feel anxious entering a work situation with many unknowns regarding expectations, demands and personalities.

These suggestions can help families develop partnership relationships with home care aides:

Clearly define expectations and duties:

- Identify activities of daily living (dressing, toileting, eating) the PWD can't do alone.
- Agree upon a schedule of care and tasks.
- Identify caregiving tasks a PWD (or family) prefers the care worker avoid, either because the PWD might feel uncomfortable or family members want to continue to provide it.
- Provide important phone numbers and emergency procedures.
- Develop backup plans for substitutes if the care worker cannot work.
- Develop a system of communication, e.g., leave instructions in writing, develop checklists of completed tasks or problems, maintain a daily log of the day's events.

- Identify dietary requirements and restrictions, allergies, meds, exercise and endurance levels.
- Agree on policies (smoking, eating, using the phone on the job, payment and benefits).

The more the care worker knows about the PWD's background, history and preferences, the better able he or she will be to converse, develop rapport and treat the PWD as a unique individual.

Information family members might share with the home care worker:

- Life history highlights
- Persons who hold influence with the PWD (a physician, favorite child)
- Pet peeves; ideas of appropriate behavior, habits and routines; food, entertainment and activity preferences; favorite conversation topics, e.g., pets, possessions, grandchildren
- What upsets or triggers challenging behaviors
- Special phrases or behaviors that may signal a need, signs of pain and other symptoms

For more information about what you should know in order to develop a successful partnership relationship with a home care aide, go to www.researchgate.net/publication/298069193_ Nurturing a Family Partnership Alzheimer's Home Care Aides' Guide.

CENTER ON AGING—University of Hawai'i at Mānoa 2430 Campus Road, Gartley Hall, 201B, Honolulu, 96822 808-956-5001 | map3@hawaii.edu www.hawaii.edu/aging



When is it Time to Move Mom and/or Dad?

by Ku'unani DeMonte, Caregiver's Heart Hawaii



eciding when is the right time to find senior care for your kupuna can be an intimidating task. You want to provide the best care possible for them, but how do you know if it's the right time; where do you start? First, understand and identify the level of care your senior needs to conduct day-to-day activities and care for themselves. Identifying your senior's needs early in your search will help you understand the options available. Keep in mind that the level of care can change over time as conditions change.

There are two main categories for long-term care solutions for seniors: senior communities and residential care homes. In senior communities, kūpuna live together in an apartment-like setting and interact with one another through daily, scheduled activities. They dine with other residents. In residential care homes, three to five seniors are cared for in a home-like setting. Residents get more individualized attention and all of their needs are taken care of.

Finding great healthcare for your loved ones is hard to do on your own. Each year, we see hundreds of seniors in Hawai'i finding themselves incapable of living independently at home.

How do we get Mom and/or Dad out of the home when they don't see the need, even though they have fallen multiple times?

After a fall, your senior is feeling fearful and may be resistant to change. During gentle conversations over time, explain that finding care comes from a place of love and wanting them to live a safe and healthy life.

What about dementia care?

Questions to ask a care home or facility about a patient's dementia care include:

- Is the staff experienced in working with residents with dementia/Alzheimer's?
- What approaches are used to diffuse a situation with an agitated dementia/Alzheimer's resident?
- What kind of activities are available to help stimulate a resident's mind and body?
- Are they open to working with the resident's geriatric team and family?

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A Toolkit for Choosing Health Plan Options

by Pamela Cunningham, Kaiser Permanente

reparing yourself with the proper tools helps to make any job a bit easier. If you are baking, you need the proper ingredients. When building something, you need hammers, nails and other related items. It's the same when you are preparing for your Health Plan Open Enrollment session; or if you are a caregiver, for your person's Medicare Annual Enrollment. The proper tools include questions you will need to ask yourself and those relating to available options.

Be sure you compare benefits before just looking at the premium amount.

- Are you considering the best plan for you and your family?
- What are the annual, maximum, out-of-pocket costs for the plan?
- Is the plan mostly copays (set amounts) or coinsurances (percentage of the cost)?
- Does the plan have a proactive prevention model that includes wellness classes, a fitness program, basic dental coverage and various ways to access the provider (your doctor or healthcare team), such as in-person and phone appointments, e-visits and video visits?
- Are the provider locations convenient for you (doctor's offices or medical facilities)?
- Are there multiple services offered under one roof to help you spend less time in traffic and more time with family and friends?

Are you responsible for helping others find an option that fits their needs?

Do they have Medicare?

The annual enrollment begins in October, so start looking at options.

Important question you'll want to ask about health plans:

- Do all of your providers accept Medicare and new patients throughout the year?
- Does this plan have social workers or coordinators who can help you, the caregiver, meet the needs of the person you are caring for?
- *Is there a copay or coinsurance for this service?*
- Is there someone locally who you can meet with virtually or on the phone (for your convenience as a caregiver) regarding your questions?
- Can they mail or email you the materials before you talk so that you have time to study the benefits and write down all your questions?

The complexities of Medicare and a group health plan can be daunting. Preparing the right questions can be one of your most effective tools.

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For more information on resources available to everyone, visit https://healthy.kaiserpermanente.org.

This information was provided by the Hawaii Kaiser Permanente Medicare Team as



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Need Help With Medicare Plan?

by Kalei Kaanoi, Owner, Plan Advisors

There are many Medicare options available to seniors that will ensure that your medical costs and healthcare needs will be covered in your retirement. But Medicare is complex and difficult to navigate on your own, so it is important that you select a local advisor who knows the Hawai'i market and will find the right insurance plan for you.

When you are ready to retire, your advisor will meet with you to determine your needs. He or she will check with your physicians, review your prescriptions and find a plan that fits your budget

Hawai'i plans generally range from \$0 to \$200 monthly, depending on the coverage that is best suited to your needs. Once the ideal plan is selected, the agent will work with you to get you enrolled with the insurance company. After your enrollment, your local agent will be available for followup questions and to address any issues that may arise.

Using a local advi-

sor is the best decision you will make. They know the uniqueness of our Hawai'i healthcare system and will be by your side to ensure your well-being as you journey through the world of Medicare.

Having a trusted Medicare advisor will help give you the peace of mind that you need in order to pick the perfect plan that will optimize your financial health during your retirement years.

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Take the Confusion Out of Medicare

by Margaret Wong, Sales & Marketing Director, Copeland Insurance Group

▲ lthough new rules and social distancing regulations have **L** been put in place due to the COVID-19 pandemic, there are still resources available to you just a phone call away. Social Security services can be provided at no cost from the safety of your home.

If you are turning 65 or being furloughed from your employer's group medical plan, you should consider transitioning into a Medicare plan as soon as you are notified. Three months prior to turning 65, you can apply for Medicare Part A, which covers inpatient hospital care with no monthly premium. Your Medicare Part B outpatient coverage will have a monthly premium based on your adjusted gross tax return two years prior to the year you are applying.

You can obtain the Part B enrollment form CMS 40B online.

If you're being furloughed, provide your humnan resources manager with the Request for Employment form CMS L564 (find both forms at www.ssa.gov/benefits/medicare). This form will verify that you've had

continuous company group medical coverage from your employer. Once Social Security receives both completed forms, they will process your Part B effective date.

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1360 S. Beretania St. Ste. 209, Honolulu, HI 96814 Margaret Wong, Sales & Marketing Director 808-591-4877 | Margaret@Copelandgroupusa.com www.copelandgroupusa.com



BEWARE of Calls With False Claims

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

ocial Security and its Office of the Inspector General continue to receive reports about fraudulent phone calls from people claiming to be Social Security employees. These scammers try to trick people into providing personal information or money, and often threaten their victims with arrest. Don't be fooled.

Our employees will never threaten you for information or promise a benefit in exchange for personal information or money. Real Social Security employees also **WILL NOT**:

- Tell you that your Social Security number has been suspended
- Contact you to demand an immediate payment
- Ask you for credit/debit card numbers
- Require a specific means of debt repayment, like a prepaid debit card, a retail gift card or cash

- Demand that you pay a Social Security debt without the ability to appeal the amount vou owe
- Promise a Social Security benefit approval or increase in exchange for information or money

If you receive a suspicious call or are unsure of the identity of someone who claims to be from Social Security:

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What Hawai'i Law Requires Regarding Condos, Foreclosure & Mediation

by Carole R. Richelieu, Senior Condo Specialist, Hawai'i DCCA, Real Estate Branch

y virtue of buying a condominium, each unit owner becomes a member of an association and agrees to share the costs of operating that association. For example, owners share the cost of community lighting, water and groundskeeping, usually via a set monthly maintenance fee. Special assessments are extra charges unit owners pay to cover larger or unforeseen expenses. They are becoming more common because many condominium associations in

Hawai'i are comprised of aging buildings and infrastructure. Corroded iron pipes and old elevators are a common cause of special assessments.



Association boards have a fiduciary duty to collect funds from owners in order to pay the bills to maintain and make timely repairs to the property and its structures. Boards and associations may incur liability for failing to do so. In addition, the value of the condominium may decrease, and it may become uninsurable.

Sometimes owners are not able to pay these shared expenses and dispute the charges. Failure to remit in a timely fashion can result in penalties, fines, late fees, lien filing fees, attorneys' fees and costs, liens, and possibly, foreclosure.



The Hawai'i State legislature decided that it was important to have clear and effective rules relating to condominium foreclosures and wanted to encourage the use of mediation for penalties and other charges, so it changed both foreclosure and condominium law.

Condo Foreclosure

Under the nonjudicial foreclosure law (chapter 667, Hawai'i Revised Statutes (HRS)), if the parties have agreed on a payment

plan to stop a foreclosure from continuing, unpaid fines assessed by the association are not a default under the plan. (See section 667-94(c), HRS.) As long as the owner is not in default in any other manner under the plan, the association must notify the unit owner in writing of the right to mediation and cannot deduct any fines or attorney fees from the owner's plan payments. The parties then can attempt to resolve any dispute over fines and attorneys' fees through mediation within 30 days of the association's written notice. If, however, the owner refuses to mediate or the parties cannot reach an agreement or the owner defaults under the plan, then the association can start foreclosure proceedings. Different rules allowing for payment plans in judicial foreclosures are set forth under section 667-19, HRS.

Foreclosure Mediation

Under the condominium law (chapter 514B, HRS), any notice of default and intention to foreclose nonjudicially (under section 667-92(a), HRS) must be specifically worded and additionally state that the owner may request mediation by delivering a written request for mediation to the association by certified mail, return receipt requested or hand delivery within 30 days after service of the notice. (See section 514B-146.5, HRS.) If the association does not receive a timely request, it may go ahead with nonjudicial or power of sale foreclosure. If the association receives a timely request, it must agree to mediate and cannot proceed with nonjudicial or power of sale foreclosure until it has participated in mediation or the time for completion has elapsed. The completion of the mediation is time-sensitive (usually 60 days). If the association is using the power of sale provision provided in the condominium law, the power cannot be used in certain situations, for example deployed military outside of the State of Hawai'i or certain liens based solely on fines, penalties, or legal or late fees. (See section 514B-146.5, HRS.)

Owners should always promptly check with their attorney regarding foreclosure matters and issues.

Condominium Law

Outside of foreclosure law, under the condominium law, there is also a "pay first, dispute later" provision to protect the integrity of the condominium and in fairness to other owners that everyone pays their share. This provision, however, applies only to common expense assessments which are expenses assessed to all owners in proportion to their interests. It does not apply to other expenses of the association. (See section 514B-146(f), HRS.)

Any payment by an owner must first be applied to outstanding common expenses. Then the payment can be applied to other association charges in a list of priorities (assessed charges such as util ity sub-metering and cable then unpaid late and legal fees, fines and interest—by board policy.) If however, an owner designates that any payment is meant for a specific charge that is not a common expense, the payment may be applied as directed by the owner—even if the common expense remains unpaid. (See section 514B-105(c), HRS.)

Condominium law allows an owner who disputes the amount of assessment to request a written statement about the assessment from the association. (See section 514B-146, HRS.) If the owner disputes the information in the association's written statement, the owner may request



another written statement which states that the owner has no right to withhold common expense assessments, the owner has a right to demand mediation or arbitration regarding the validity of the common expense assessment (provided it is paid in full and current), payment of the common expense assessment shall not prevent the owner from contesting common expense assessment, and if the owner contests any penalty, fine, late or lien filing fee, or other non-common expense assessment, the owner may demand mediation prior to paying those charges. The owner has 30 days from the date of the written statement to file a demand for mediation on the other charges. If the owner does not do so, the association may proceed with collection of the charges. If the owner requests mediation within 30 days, the association cannot collect any of the disputed other charges until it has participated in mediation which must be completed within 60 days of the owner's request. Only if the mediation is not completed within 60 days or the parties cannot resolve the dispute by mediation may the association proceed with collection of any amounts due for attorneys' fees and costs, penalties or fines, late or lien filing fees, or any other charge that are not a common expense of all unit owners.

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This information is for educational and informational purposes only. Owners and associations should consult their attorneys for legal advice and assistance





Now's the Time: Charities Need Our Help by Michael W. K. Yee, Financial Advisor and Certified Financial Planner



'n these challenging economic times, many worthwhile charitable organizations find themselves in a precarious financial position. Meanwhile, they are experiencing unprecedented demand, especially those charities that provide basic needs like food and shelter.

Thankfully, new, unique provisions in the tax code have been implemented in response to the COVID-19 crisis, creating more incentives for giving. You may be able to better leverage your donations with tax-smart strategies. So, if you're able to extend your generosity during this time of increased need, it may be an opportune year to make charitable contributions.

Everyone Can Claim a Deduction

In 2020, the standard deduction is \$12,400 for a single tax filer or \$24,800 for a married couple filing a joint return (even more for those age 65 or over). Your itemized deductions would need to exceed those levels to benefit from itemizing. Those who don't typically itemize are not able to deduct charitable contributions from their taxes. However, on your 2020 tax return, you will be allowed to deduct up to \$300 in cash contributions to qualified charities even if you choose the standard deduction.

A Higher Ceiling on Tax-Advantaged Giving

If you itemize deductions and plan on large gifts, the tax rules prevented you from claiming a deduction that exceeded 60 percent of your adjusted gross income (AGI) in a single year. In a unique provision for 2020, you can now claim

a deduction valued at up to 100 percent of your AGI for charitable contributions. If your financial circumstances put you in a position to make substantial gifts, this will be the most favorable year, from a tax perspective, to do it.

A Tax-Efficient Distribution Strategy From Your IRA

A special provision for 2020 allows individuals subject to Required Minimum Distributions from IRAs and workplace retirement plans to forego those distributions. If you don't need to draw from your IRA to meet your income needs for this year, you still have an opportunity to put the funds that would have been RMD dollars to use as a charitable contribution. The most tax-efficient way to do so is with a Qualified Charitable Distribution (QCD). Up to \$100,000 per year can be contributed to charitable organizations in this way. With a QCD, if you are 70.5 or older, funds are distributed directly to the charity from your IRA so you don't have to claim the income before making the contribution. That is a tax-saving strategy you can use whether you itemize deductions or claim the standard deduction.

Put a Giving Strategy in Place

Your circumstances today and your financial future may require careful reassessment given the current economic challenges. Incorporate your charitable giving strategy into your comprehensive financial plan review. Check with your financial advisor and tax professional as you consider your options for giving in 2020 and beyond.

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Michael W. K. Yee, CFP,® CFS,® CLTC, CRPC,® is a Private Wealth Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services Inc. in Honolulu Hawai'i. He specializes in fee-based financial planning and asset management strategies, and has been in practice for 36 years

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The Time to Plan is NOW

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

Then I was in elementary school in the 1960s, my family's set of encyclopedias claimed that I could expect to live to the ripe old age of 70. That seemed incredibly old to me. Fast-forward to 2020, and the current consensus is that I will live into my 80s, barring a catastrophic illness or an accident. Advances in medical science are probably the primary reason for this difference, but now, when 80 seems pretty young to me, I have to ask, is a longer life necessarily a good thing? It is not that difficult to think of compelling reasons in order to answer that question in the negative.

Although science has stretched our lifespans, it has not yet perfected a way to keep us mentally and physically competent until the ends of our lives. The net result is that we live longer, but our quality of life in the extra years that science has granted us may not be what we would desire. In our grandparents' day, senility was not unknown, but back then, most people died before they had a chance to plumb the depths of Alzheimer's. Each person reading these words must recognize that he or she has about a 70 percent chance of being incapacitated to the point of needing long-term care for some period of time before the final bell.

Planning for the likelihood of eventual incapacity can make our final years much more bearable for ourselves and our loved ones than will otherwise be the case. So each of us needs to include in our estate planning arse-

> nals against the inevitable—not only clear instructions about

passing on our things, but also clear chains of authority and clear instructions about how decisions will be made on our behalf if we lose the ability to make those decisions.

Most of us would prefer not to think about these things and most of our children (the good ones, anyway) want to think about them even

less. But that is a poor excuse for leaving our loved ones in a haze of difficult decisions that could have been considered, analyzed and planned for in advance. Seeing how our minds and bodies are unlikely to improve over time, a plan delayed may very well end up being a wishful thought and the source of deep regret.

Gather your loved ones and your trusted advisors and document the path that you will follow if time and health take you where you do not want to go. This process requires honesty, courage and wise counsel. Ultimately, it will be a source of tremendous peace.

SCOTT MAKUAKANE, Counselor at Law Focusing exclusively on estate planning and trust law. www.est8planning.com 808-587-8227 | maku@est8planning.com

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Estate Planning Mirrors Life

by Stephen B. Yim, Attorney at Law

As a member of ACTEC, I am privileged to learn from and exchange ideas with some of the most skilled and dedicated trust and estate lawyers in Hawai'i. I often wonder why most of our discussions focus on probate and litigation issues rather than on how we can help plan to mitigate family conflict and avoid probate.

As professionals, we must continue to fight against the inclination to treat estate planning as "the preparation of documents." Rather, we ought to consider ourselves more as "counselors of law" who guide their clients through a process that considers all factors—understanding clients' intentions and hopes, first and foremost—as well as convenience, probate avoidance, minimization of tax, family relationships, liability and fashioning a plan well-suited to their unique needs. This includes proper counseling and assistance in the funding of a trust, and engaging in meetings with



family members and professionals to communicate intentions and the plan so that everyone—family, client and professional—are working together seamlessly with common goals.

Estate planning is not a commodity of different pieces of documents put into a three-ring binder. Estate planning mirrors life, where change is constant and communication is key.

STEPHEN B. YIM, ATTORNEY AT LAW
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Timeshares Pt. 3: Scam or Investment?

by Scott Spallina, Senior Deputy Prosecuting Attorney

s I indicated in the last issue, under Hawaii Revised Statute §514E-9, timeshare compa-**1** Inies are required to give clients all information regarding the unit for purchase, including all the fees attributed to that unit that are due im-

mediately and the "hidden" fees that require seemingly endless future payments —the monthly mortgage, property tax, maintenance fees and interest.



Because timeshare agents usually don't verbally deliver the "caveats" of the transaction to the clients, it is with

utmost importance that prospective timeshare buyers read through those contracts thoroughly. If the salesman tries to subtly pressure you into just signing the paperwork and indicates you can change your mind later, stand up and walk away.

There have been local stories of people feeling trapped in the sales pitches, having their intelligence questioned, having their emotions played upon and being made to feel guilty for "wasting" the salesman's time.

How to Exit From Ownership

If you have actually bought into a timeshare and you can no longer afford it, options include renting or selling, going into foreclosure, or hoping that the hotel/resort can take back the deed of the unit if the mortgage agreement will allow it.

These options in exiting a timeshare, however, are fraught with pitfalls. It's important to verify the legitimacy of the companies that approach for the purpose of resale. There are also signs to be wary of, including huge initial fees, overseas bank

> account addresses for wire transfers and asking for personal or financial information. Reputable companies will use written contracts specifically outlining the services to be provided. These contracts should include the services the resellers will perform, outlined fees with deadlines, the length or term of the contract to sell the

timeshare, and it should note the person responsible for documenting and closing the sale.

A timeshare is not a bad thing in itself. It is the lack of understanding of the industry and contracts that lead people to become victims of the system. So, read and understand the details of everything you sign—or prepare for unforeseen and unpleasant consequences.

If you suspect elder abuse, call these numbers:

- Police: **911**
- Adult Protective Services: 808-832-5115
- Elder Abuse Unit: **808-768-7536**

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







Beware of Coronavirus Scams!

by Christopher Duque, Cybercrime Investigator, DPA

It may be hard to believe, but even during the coronavirus pandemic, L criminals are targeting and preying upon the public via phony websites, bogus emails and text messaging, and by phone.

Cybercriminals and online fraudsters are sending out phishing emails, text messages and setting up robocalls offering "discounted" coronavirus test kits, masks and even hand sanitizers—all bogus offerings—in an attempt to scam the public.

Claiming to be medical experts, they are also advertising bogus treatments and vaccines.

They are also creating fake websites purporting to be the Centers for Disease Control and Prevention (CDC), the World Health Organization (WHO) or even the Internal Revenue Service (IRS), and tricking unsuspecting visitors into clicking on links that will infect their devices with malware that steals financial and personal information.

Phishing emails have also offered to expedite government relief checks.

Here are some preventive tips on how not to be duped by these cybercriminals:

- Beware of online requests for personal information, such as your Social Security number.
- Check the email address or link. You can inspect a link by hovering your mouse button over the URL to see where it leads.
- Do not click on links in emails or texts.
- Watch for spelling and punctuation mistakes, and bad grammar.
- Beware of contact tracing scams. Do not provide personal information or click on any links from an unverified source.
- Avoid emails that insist you act now. Phishing emails often try to create a sense of urgency or demand immediate action.
- Do not download, view or open any email attachments sent to you.

• Do not reply to the email, text message or robocall.

> • **Ignore online offers** for vaccinations. They do not exist vet.

WISDOMS: DPA-ELDER ABUSE

• Be wary of ads for test kits. Most test kits being advertised have not been approved by the FDA and are not accurate.

If you feel you have been victimized by a scam, contact your financial institution or credit card company, and report it to your local law enforcement agency.

THE DEPARTMENT OF THE PROSECUTING ATTORNEY 1060 Richards St., Honolulu, HI 96813 **808-768-7400** | Office hrs: Mon-Fri, 7:45 am -4:30 pm www.honoluluprosecutor.org/contact-us/

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Find 18 Words From This Issue



WORD LIST & DIRECTION: $\rightarrow \downarrow \leftarrow \uparrow \lor \nearrow \nwarrow \checkmark$

Answers on pg. 8

ALZHEIMER'S DISEASE ASSISTED LIVING **CAREGIVING JOURNEY** CONDOMINIUM FIRST LADY **HEALTHY HEART**

JUMP START BREAKFAST LONG-TERM MEMORIES **NEW NORMAL ONLINE LEARNING ORAL HEALTH PHOTOBIOMODULATION**

RESILIENCE SEROTONIN STORYTIME VIRTUAL TRAINING WALK TO END **WASHINGTON PLACE**

The Home Equity Conversion Mortgage



What Is A Home Equity Conversion Mortgage (HECM) Reverse Mortgage?

A reverse mortgage converts a portion of your home equity into tax-free cash.* You can establish a line of credit that grows larger over time, receive predictable monthly payments, or receive a lump sum. There are no monthly mortgage payments required, although you are allowed to make payments if you so choose. You do not give up ownership of your home and you can still pass your home on to your heirs. You must continue to meet loan obligations, which include occupying the home as your primary residence and remaining current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees. The program was designed for homeowners aged 62 and over who own and live in the home as their primary residence.

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.

If you are receiving Supplemental Security Income (SSI), please contact your SSI administrator to determine if a Reverse Mortgage would affect your eligibility to receive SSI benefits.

Ways To Use A Home Equity **Conversion Mortgage**

- Pay off your forward mortgage to eliminate your monthly mortgage payment.
- Maintain a line of credit (the unused portion grows) for health emergencies and surprises.
- Pay for health insurance during early retirement years until Medicare eligible at 65. Consult a plan specialist.
- Pay for long-term care insurance, long or short-term health needs.
- Cover monthly expenses and avoid selling assets at depressed values and avoid capital gains tax consequences of selling off other assets.

Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

Call Today for More Information



Percy Ihara NMLS: 582944 Reverse Mortgage Specialist Cell (808) 234-3117 1585 Kapiolani Blvd., Suite 1100 Honolulu, HI 96814

pihara@mutualmortgage.com









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