

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 10/5... OCT/NOV 2020

O Ke Aloha Ka 'O'i A'e

Love is...
Unconditional
Caregivers
Kalani Pe'a
& mom, Pua

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Vacations Hawaii
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KAUAI: Agency on Elderly Affairs

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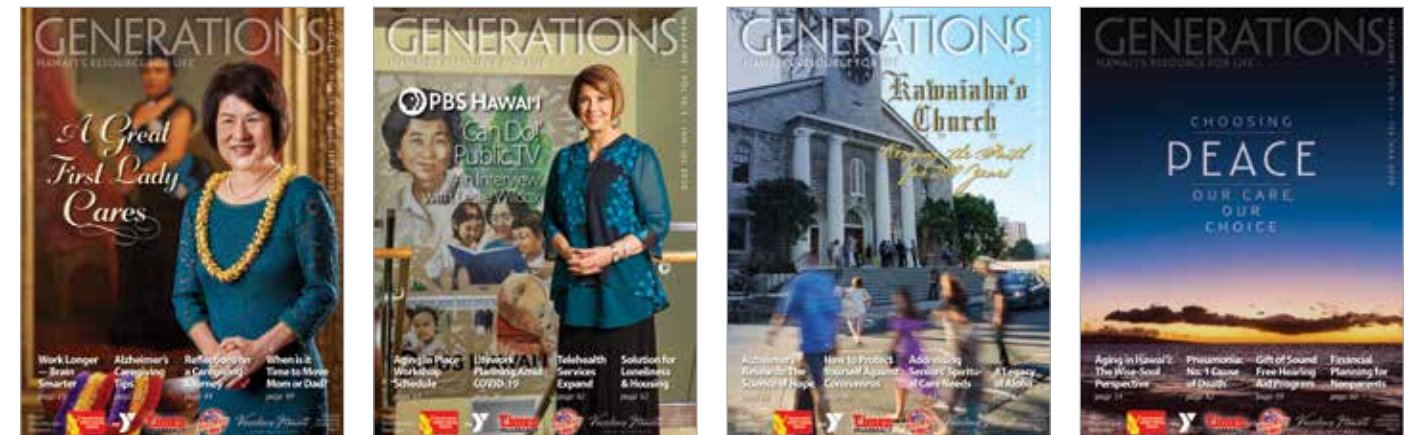


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Alan Lum
808-284-4664
Lic# 471797



Angie Wahinekapu
808-987-8783
Lic# 449942



Art Eugenio
808-393-6042
Lic# 304678



Bernice Roberto
808-640-6398
Lic# 470176



Brenda Tanga
808-341-5557
Lic# 414015



Bricyn Afong
808-349-3873
Lic# 362363



Caroline Dupio
808-221-8396
Lic# 456328



Christina Pahio
808-430-9869
Lic# 498244



Christy Chun
808-542-1807
Lic# 433416



Claren Afong
808-277-1907
Lic# 373272



Damien Morales
808-371-8772
Lic# 315460



Deborah Takafuji
808-230-3138
Lic# 446094



Edward Motosue
808-722-9790
Lic# 334462



Franklin Rafanan
808-343-0252
Lic# 372740



Garry Yee
808-349-2720
Lic# 323147



Grace Rous
808-384-2588
Lic# 343252



Herbert Kaopua
808-688-8802
Lic# 429646



Jessica Arruda
808-345-7102
Lic# 404638



Jin-Ok 'Anna' Ra
808-358-8240
Lic# 363668



Kahale Camara
808-931-9525
Lic# 455072



Kamaka Jingao
808-286-0022
Lic# 433187



Klem Unciano
808-354-4880
Lic# 304012



Kyle Kwok
808-781-8218
Lic# 328428



Laurie Smith
808-855-5328
Lic# 408241



Leeah Tano
808-358-1370
Lic# 340194



Lourdes Dela Cruz
808-393-9549
Lic# 379700



Lowana Richardson
808-640-2582
Lic# 477164



Manuel Roberto
808-640-2643
Lic# 301788



Marjorie Manangan
808-934-0487
Lic# 403205



Michael Anderson
808-722-7385
Lic# 418683



MJ Kim
808-321-0770
Lic# 305879



Naty Ragudo-Smith
808-276-8864
Lic# 374147



Nora Protacio
808-216-6549
Lic# 419673



Pauline Spanier
808-343-0042
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808-721-0533
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Generations Magazine thanks you for your readership and loyalty over these past 10 years, and for telling your friends and neighbors about our resource magazine. I am so grateful to my longtime friend and classmate Wilson Angel, our talented art director; Brian Suda, our brilliant photographer; Sherry Goya, our amazing advertising sales executive; and everyone who has contributed to the success of *Generations Magazine* over the last decade.

I remember sharing the idea of taking over *Generations* with my good friend Kirk Matthews, the subject of our first cover story 10 years ago. He commented, “Are you nuts?” But as we conclude 10 years of publishing, I feel it’s been a worthwhile endeavor. I learned a lot about the needs of our kūpuna and their families.

As we begin our next decade, we cannot thank our *Generations* nonprofit and for-profit sponsors and partners enough for all they do to support us and our readers. Together we have developed a caring community of individuals and entities that genuinely love our kūpuna; they are the cream of the crop. Please support them.



This issue is once again devoted to Alzheimer’s disease. I recently read that seniors’ greatest concern is not COVID-19, but Alzheimer’s. We will move past this pandemic; however, we still need to face the facts and our fears regarding Alzheimer’s and related diseases until a cure is found. *Generations* will continue its commitment to finding and publishing stories about this disease that affects the whole family.

Thank you to Grammy Award-winning musician Kalani Pe’a, and his mom, Pua, who share in this issue their tender story about caregiving Lu, Kalani’s grandmother. Now almost 90, Lu began exhibiting signs of Alzheimer’s almost 10 years ago.

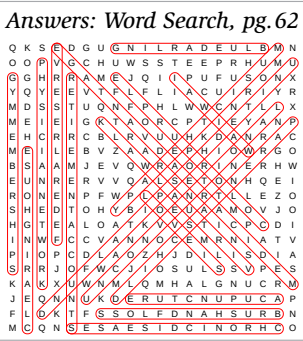
As we move on, *Generations* will continue to be responsive to your needs and provide an increasing number of webinars and online resources. Look for expert advice about legal and financial issues, healthy aging, Medicare, caregiving and more at www.Generations808.com. Everything is archived on our website, including our radio shows. Check the site weekly for information about future webinars.

Lastly, we plan to bring back our ever-popular Aging in Place Workshop in March and November of 2021. More information about the workshops will be publishing in our coming issues and on our website.

Stay safe and live well!


Percy Ihara, Editor/Publisher
Certified Senior Advisor 

Answers: Word Search, pg. 62

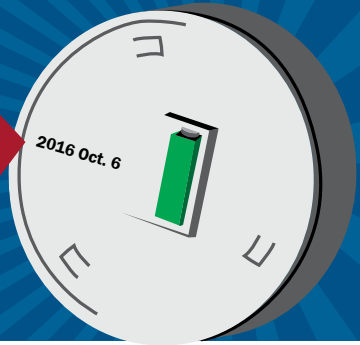


PERCY IHARA Editor/Publisher Percy@Generations808.com 808-600-4383	WILSON ANGEL Art Director Wilson@Generations808.com	DEBRA LORDAN Copy Editor/Content Manager Debra@Generations808.com	LEIGH M. DICKS Content/Ad Coordinator Leigh@Generations808.com
--	---	--	---

SHERRY GOYA Community Relations & Sales SGoyaLLC@aol.com 808-722-8487	MAHLON MOORE Webmaster Mahlon@Generations808.com	BRIAN SUDA Photographer Brian@BrianSuda.com
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Don't Wait — Check the Date!


Replace Smoke Alarms Every 10 Years



Age matters when it comes to your smoke alarms.
Check the manufacture dates on your smoke alarms today!

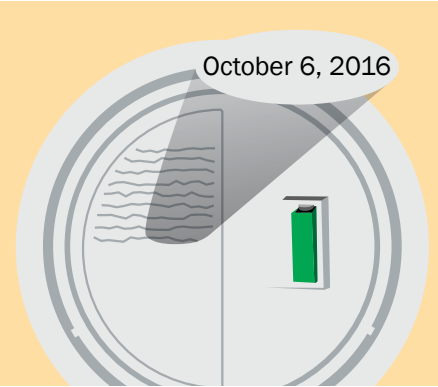
1

Remove the smoke alarm from the wall or ceiling.



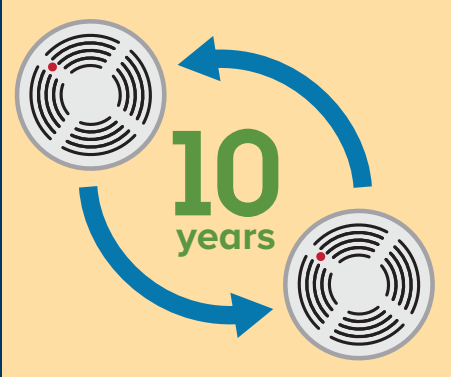
2

Look at the back of the alarm for the date of manufacture.



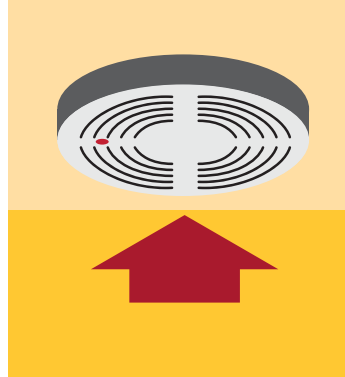
3

Smoke alarms should be replaced 10 years from the date of manufacture.



4

Put the alarm back on the ceiling or wall if it is less than 10 years old.





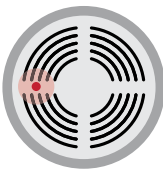
A closed door may slow the spread of smoke, heat and fire.



Test smoke alarms at least once a month by pushing the test button.



If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.



Install smoke alarms in every bedroom, outside each separate sleeping area, and on every level of the home, including the basement. Larger homes may need more alarms. For the best protection, make sure all smoke alarms are interconnected. When one sounds, they all sound.



Call the fire department from a cellphone or a neighbor's phone. Stay outside until the fire department says it's safe to go back inside.

For more information about smoke alarms, visit usfa.fema.gov and www.nfpa.org.

U.S. Fire Administration



Who's Behind Generations Magazine?

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



CAROL HICKMAN graduated from the University of Wisconsin-La Crosse with a BS in therapeutic recreation and became a Certified Therapeutic Recreation Specialist (CTRS) in 2017. She has been practicing recreation therapy since then, and has worked in behavioral health, community-based mental health and geriatrics. She loves the profession because it focuses on the strengths of those she works with and empowers them to live their best lives. Originally from Minnesota, she moved to the Hawaiian Islands in 2019 and enjoys hiking, swimming and running in her free time.



CHERYL KAKAZU PARK, JD, MBA, has been the director of the Hawai'i Office of Information Practices since 2011. She also serves on the boards of the Beta Beta Gamma Foundation and the Hawai'i State Bar Foundation and chairs its joint philanthropic collaboration called "MoveMeHawai'i" that is sponsoring a free educational opportunity called "Move US to Racial Justice" in October 2020, as described in this issue of *Generations*.



CHRISTY NISHITA, PhD, is a gerontologist at the University of Hawai'i Center on Aging. She received her PhD in gerontology from the University of Southern California. Her work focuses on developing intergenerational programming, fostering workforce development in aging, and improving community-based long-term care. She is the coordinator for the mayor's Age-Friendly Honolulu Initiative, developing intergenerational programming and assessing collective impact. She serves on the boards of the Hawai'i Intergenerational Network and Hawaii Pacific Gerontological Society.



GARY POWELL was born in a small plantation hospital on O'ahu. He has a varied entrepreneurial background including, among many others, musician, author, landscape developer, retail store operator, theater director, CEO, facilities manager, financial services consultant, school manager, counselor, teacher and throughout all of those, caregiver. Today he is the executive director of The Caregiver Foundation, a Hawai'i-based not-for-profit agency serving the practical and emotional needs of caregivers and individuals needing care.



CHRISTINE "SPENCE" SPENCER is the Regional Coordinator for the Alzheimer's Association Aloha Chapter covering Maui, Moloka'i and Lāna'i since 2018. She previously worked for the University of Hawai'i Research Corporation and the United Nations. She is a graduate of Fordham University and is passionate about helping the families and kūpuna in her community. She has lived in Kihei, Maui, for five years with her senior rescue dog.



WANDA ANAE-ONISHI became the program director of Hawaii SHIP in December 2018. She acknowledges that Medicare is challenging, yet finds the learning process to be rewarding. She is proud to be associated with SHIP, which provides free, unbiased Medicare counseling, presentations and education in our community and nationwide.

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 BURIG SAY | FRED COLLINS | CHRISTOPHER DUQUE | SHERRY GOYA | KAHALA HOWSER
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Keeping Kūpuna On the Move is Essential

by Sherry Goya, Generations Magazine Staff



An interview with Denise Soderholm of Soderholm Mobility Inc.

How has the transport business for seniors been affected by COVID-19?

Initially, I think the overall private transport business literally fell off a cliff in early March as tourism abruptly stopped and the State of Hawai'i went into lockdown. The businesses in Hawai'i quickly came together to provide solutions to safely transport our kūpuna. Fortunately, transport vehicles for retirement facilities and adult day programs have still operated. I was glad that was happening because transportation is vital for our seniors, even though they've cut back on traveling because of the lockdown mandates. But the necessary travels to the doctor are essential, as well as to the grocery store and pharmacy. Right now, a lot has fallen onto family for transportation—and that has caused an extra burden for them. However, there have been alternative solutions that businesses have adopted and included in their services, such as special senior and disabled shopping hours as well as store-to-door delivery so that the most vulnerable can still obtain their necessary medications or food.

During the state's pandemic mandates, how have client services changed?

Well, the most obvious for businesses was to incorporate extra safety measures to keep staff, technicians and customers secure. Safety concerns for the more vulnerable and aged populations were paramount for everyone. COVID-19 just couldn't take hold in those businesses. Many acquired new disinfectant products that are known to be effective for up to 30 days.

How are seniors faring with changing businesses and client services?

We're in such a different time now. Everything

around us just seems to be moving by so quickly. So I can only imagine how our seniors are viewing the world around them. I don't expect them to keep up, but it just seems you almost have to, because technology is now playing a major part in our lives. Seniors *must* learn the devices we are using in our shifting business landscape.

Our business as well as many others are focusing on maintaining client communication via tablets, smartphones or what have you. FaceTime and Zoom are being widely used for one-on-one interaction and demonstrations with customers. Something that was once done in person is now an alternative norm—such as virtually examining new mobility equipment. Of course, the old phone call interaction is still always available. But definitely going virtual for businesses has dialed up the client services format.

YouTube videos are also another method businesses used as they began to think out of the box. Video demonstrations have been popular and businesses have incorporated those videos into their websites. And that's where and how businesses are adjusting. Not only are clients able to get information about certain products, but transactions are done completely from their own home.

While online shopping may be popular, we need to recognize the importance of buying local. Warranty, service and repair for products purchased is best done on a local basis by a trusted provider. We want to recognize that as we all try to rebuild our local Hawai'i economy.

For businesses in the senior industry, what has been the biggest challenge overall?

The biggest challenge in this COVID-19 environment was the initial shock and stress of how to do business with restrictions and constantly changing situations. Thinking out of the box was required. With that, new opportunities became available. In a way, there's always a silver lining to every situation because it forces you to adapt and be flexible, and to change along with uncertain footing. You certainly remain light on your feet just so you're always prepared.

In conjunction with the first question, I think the biggest challenge overall for seniors, still, is travel. Travel is such an integral part of our daily lives. We never thought twice about it before this pandemic. We've taken that and a lot of other things for granted; socialization stands out enormously. Seniors aren't able to attend their daily social events, such as going to the park, a friend's house, a senior club, etc. Travel is essential as they need to get from point A to point B.

Businesses in this industry must know the importance they play in this modality. They have stepped up and found creative ways to continue their business while keeping seniors mobile in a safe environment.

I have no doubt that the businesses that serve the disabled and aged communities in Hawai'i will continue to evolve.

How do you think Generations Magazine has impacted our kūpuna community?

I would say *Generations Magazine* has made a great impact by providing a plethora of valuable information for our kūpuna and their related community. As an individual with mobility challenges, I started reading the magazine in the doctor's office years before I dreamed of being close to the kūpuna target age group.

Generations Magazine contains so many resources and I learn something new with each issue. The *Generations* community of contributors is also one of compassion and understanding. To have a single, reliable source of kūpuna-related information is vital to our community.

We're proud and honored to be a *Generations Magazine* partner! ■



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Hawaii State Department of Health Executive Office on Aging - 250 S. Hotel Street Ste 406 - Honolulu HI 96813

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

*"Age is an issue of mind over matter.
If you don't mind, it doesn't matter." –Mark Twain*

Help Is On The Way During COVID-19

by Generations Magazine Staff

With the reopening of the state after shutdowns mandated by local government in recent months, kūpuna and other vulnerable people have become more fearful of venturing out into the community to shop and run errands as the coronavirus continues to spread with more people out in public. The demand for food, supplies and assistance has grown in response to unemployment. An increasing number of kūpuna say they do not have sufficient resources to feed themselves.

Help Is On The Way

To address these issues, Gregory R. Kim cofounded Help Is On The Way in March 2020, a nonprofit grassroots organization that offers free pickup and delivery service on O'ahu to help meet the needs of kūpuna who are restricted to their homes, those who are quarantined and individuals with medical conditions in the midst of the COVID-19 pandemic.

Services are Simple to Use

Pickup and delivery items include groceries and household goods, prepared and frozen meals, farmers' market produce, toiletries, prescriptions, appliances and other deliverables. Typically, Help Is On The Way clients order and pay for groceries, and volunteers pick them up and deliver them. (Volunteers do not shop or handle money.) The organization also guides clients to other agencies and resources that might assist them.



The organization has also stepped up to help with Hawai'i's food security needs with its own food drives in partnership with Central Union Church that collect nonperishable food and toiletries. Angel Food Network volunteer drivers across O'ahu have a ready supply of bags of food for quick delivery upon request to kūpuna and others.

How to arrange a pickup and delivery

STEP 1: Place an order by calling a store, pay, get a confirmation number.

STEP 2: Contact Help Is On The Way to request delivery of your order. (Delivery may take one to two days.)

STEP 3: Volunteers will deliver your items to your location.

Help Is On The Way is a member of the Kupuna Food Security Coalition managed by the City and County of Honolulu, Elder Care Division; and the Aloha United Way 211 network.

Contact Help Is On The Way for a delivery, to make a donation or to sign up as a volunteer, through the information provided below. ■

HELP IS ON THE WAY

1926 Kakela Drive, Honolulu, HI 96822
406-426-1013 | hihelpisontheway@gmail.com
www.hihelpisontheway.org

Help Is On The Way also connects those who cannot afford food with programs and organizations that can help.

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Jocelyn Ribao
Admissions Coordinator

Educating Students Supports Our Kūpuna

by Sherry Goya, HPGS Executive Director

The Hawaii Pacific Gerontological Society, organized in 1979, is a nonprofit dedicated to improving the quality of life of Hawai'i's kūpuna. One of the missions of HPGS is to raise funds and award scholarships to college students interested in careers involving aging and older people. The society just awarded three scholarships for the 2020 fall classes.

One such awardee is University of Hawai'i West O'ahu student Dani Waring, who wrote to HPGS. "This scholarship allows me to pay for one fall course and subsequent study books so I don't have to rely on my income, and it will help me realize my goal of being a nursing administrator."

The society is also excited about the next set of awardees for 2021. In this upcoming event, HPGS is doing it differently and going virtual.



The fourth annual HPGS Scholarship Fundraiser will be held virtually on **Nov. 6** with Gerontologist Cullen Hayashida as the honoree. He has helped develop over 50 elder care service projects in hospital, nursing home, home care, college and community settings. Entertainer-comedian Frank Delima will serve as the emcee. All proceeds will go to the scholarship fund. Sign up, register and donate to this worthy event online. ■

HAWAII PACIFIC GERONTOLOGICAL SOCIETY

P. O. Box 3714, Honolulu, HI 96812

www.hpgs.org | 808-722-8487 | sgoyallc@aol.com

HPGS's enrollment is open throughout the year for those interested in being part of an association that educates, communicates and continues to bring together its membership for the common goal of servicing Hawai'i's elders.

GENERATIONS

SENIOR COMMUNITY NOTICE BOARD

SHARE YOUR PHOTOS WITH US!

Although these past months have been challenging, these unusual circumstances have actually brought families and friends closer together. We would like to help you share your precious moments with our GM readers. For our Dec/Jan issue, send a picture (jpg format) of yourself, your family, your friends or your pets with a caption expressing your gratitude for them.

- Send to Wilson@Generations808.com
- Include your name and the names of those in your photo (first names are fine)
- **Deadline: Oct. 31**

We'd like to publish all of the photos sent to us, but it'll have to be first come, first served basis dependent on space available.

This is about sharing experiences. We'll continue to publish them in upcoming issues when we can for as long as we can. Thank you in advance for sharing a bit of your 'ohana with our community.



Note: By submitting your photos, name and information, you are giving Generations Magazine ownership of all materials for publication in print and/or online at www.generations808.com.



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NOV. 3, 2020

All voted ballots must be received by your Clerk's Office
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What's Happening to Papa?

by Generations Magazine Staff

Pomai has become worried as she sees Papa, her grandfather, become more forgetful. She wants Papa to play with her, but he is losing his memory and is no longer able to make poi with her or take her to the beach.

In *Pomai and Her Papa: Growing Up with Memory Loss and Holding On to What Matters Most*, a short, illustrated storybook, Pomai sets off on her journey to learn how to help Papa and her family. She receives guidance from a teacher, social worker and doctor, who help her understand what is happening to Papa. The story educates young caregivers about dementia, including the most common form, Alzheimer's disease, and offers age-appropriate ways to help.

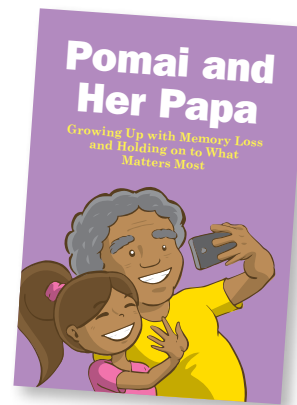
"People in Hawai'i are especially affected by Alzheimer's disease, in part because of the high rate of multigenerational homes here," said Professor Colette Browne, one of the book's co-authors.

"Children are deeply affected by dementia in their families, and yet often they are not viewed as caregivers who need education and support."

This free booklet includes information on local and national resources where youth and families can seek answers and find support.

It was written by Myron B. Thompson School of Social Work researchers at the University of Hawai'i at Mānoa. It is published and distributed through Hā Kūpuna project, a resource center for Native Hawaiian elders and their families. ■

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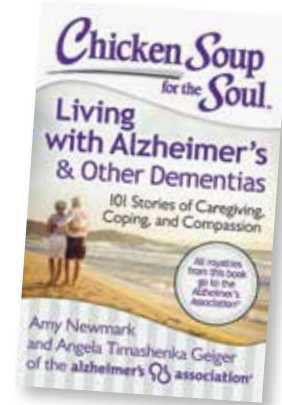
101 Caregiver Stories

by Generations Magazine Staff

If you are caring for a loved one with Alzheimer's or another form of dementia, know that you are not alone. Know that you are not the only one who has experienced the wrath of these diseases or felt the roller coaster of emotions that accompanies watching a loved one disappear.

Currently, more than 29,000 people in Hawai'i are living with Alzheimer's disease, and over 65,000 family members and friends are providing their care, according to the Alzheimer's Association website (www.alz.org/hawaii).

Chicken Soup for the Soul Publishing offers *Living with Alzheimer's & Other Dementias: 101 Stories of Caregiving, Coping, and Compassion*, a collection of personal stories of love and lessons written by caregivers especially for caregivers. This joint project with the Alzheimer's Association aims to provide support, advice, encouragement and



comfort for caregivers, as well as those living with Alzheimer's. Chapters includes stories that touch on topics such as, what it's like to have Alzheimer's, advice from other families,

keeping marriages strong and loving, the role of laughter, and powerful music and art therapies.

The book is full of heartfelt reflections and heartwrenching truths told by those who have endured seeing a loved one in the clutches of a cruel thief. ■

Chicken Soup for the Soul: Living with Alzheimer's & Other Dementias: 101 Stories of Caregiving, Coping, and Compassion by Amy Newmark and Angela Geiger
All royalties go to the Alzheimer's Association. The book is available at most bookstores and online.

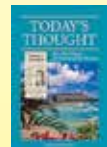


Remembering the
life inspirations of
Reverend Paul S. Osumi
Courtesy of Norman Osumi

Today's Thought

By Rev. Paul S. Osumi

Music can bring enlargement of mind and heart. It uplifts us and carries us out of ourselves. It brings our souls out of the narrow confines of routine. It transports us from our mundane world to an enchanted world of beautiful sounds. It behooves all of us to cultivate good music and enrich our starving souls. *



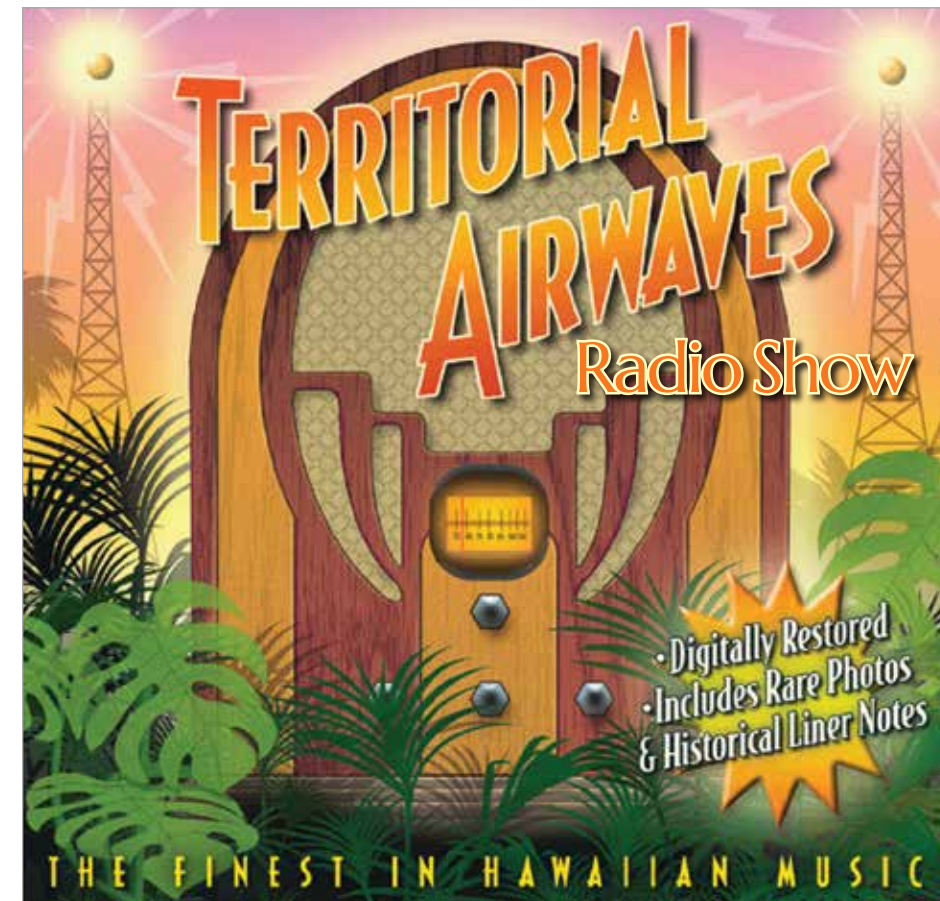
You may find a compilation of Rev. Osumi's life inspirations at Logos Bookstore of Hawaii, 760 Halekauwila St., Honolulu, 808-596-8890 or online at www.bookshawaii.net



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Plan for Tomorrow Today

by Fred Collins, Advanced Planning Advisor, Preplanning Webinar Speaker

We will all face the inevitable some day. No one likes to think about their eventual passing, but loved ones can be spared anxiety and uncertainty about your final wishes if you take time now to preplan your cemetery and funeral arrangements.

To help relieve their families from stress at an already stressful time, an increasing number of people are planning their own funerals and designating their funeral preferences — sometimes paying for them in advance.

It does not have to be a complicated process. In fact, many funeral providers have created preplanning guides that allow clients to document important details and wishes. Some providers offer online webinars to inform viewers of the options they have to preplan arrangements from the comfort of their homes.

Preplanning will provide comfort to your loved ones and give them the confidence that comes from knowing they are honoring your wishes and following through with your plans exactly as you wanted.

Be sure to tell your family about the plans you've made, including if you have prepaid. Preplanning your cemetery and funeral needs will make a difficult time just a bit easier for your family. Do it for yourself; do it for your family. ■

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Organized. Happy. Safe.

by Lori Stevens, Store Mgr., Simply Organized by City Mill



As we age, staying organized and living in an uncluttered space can help reduce the stress of transitioning into different phases of life. Many seniors find themselves needing or wanting to downsize from a family home to a smaller space, such as an apartment, retirement community or multigenerational family space. Taking the time to sort through possessions accumulated over the years will make downsizing or aging in place less stressful and improve your overall health. Here are tips to help you create an organized living space:

- Keep only those belongings most precious to you. Share other items with family and friends who will treasure them or donate items to your favorite charity for someone else to enjoy.
- Create large, open areas for easy mobility and cleaning. Remove any unused furniture and keep steps and hallways clear of clutter.

- Make frequently used items accessible. Store items between waist- and upper thigh-level to prevent bending over or reaching overhead.
- Label drawers and cabinets to make it easier for you and/or caregivers to find items.
- Use clear or translucent boxes for storage.
- Store important documents in a secure location.

Living in a clean and organized home is beneficial at any phase of life. Just set aside a little time each day to declutter. Remember, don't be afraid to ask family and friends for help! ■

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Move US to Racial Justice

by Cheryl Kakazu Park, MoveMeHawaii Chair



MoveMeHawaii is a joint effort of the Beta Beta Gamma Foundation and the Hawaii State Bar Foundation with the objectives of educating the public about social justice issues, promoting community unity, and supporting organizations that provide legal or social services to the underserved. This October, MoveMeHawaii is presenting a free, online community education program, Move US to Racial Justice, which will include an award-winning film and a lively panel discussion about racial discrimination during World War II and how we can move together to combat systemic racism that continues today.

A Documentary: ALTERNATIVE FACTS

Throughout October, participants can view *Alternative Facts: The Lies of Executive Order 9066*, a compelling documentary about the false information and political influences that led to the World War II incarceration of Japanese Americans. This film, an Honorable Mention for the 2020 American Bar Association's Silver Gavel Award, sheds light on the people, prejudice, and politics behind the lies and deliberate withholding of critical information that influenced the signing of the infamous Executive Order 9066 and US Supreme Court reviews of that order.

Panel Discussion

On Oct. 25 at 2 p.m., MoveMeHawaii will present a live, online panel discussion of the film and how it relates to the ongoing social injustices faced by US minority groups. The Black Lives Matter movement, Hawaii's own racial issues,

and alliances of people of all ethnicities in support of racial equality will be discussed by Jon Ozaki, the filmmaker and visionary of *Alternative Facts*; Camille Nelson, the new dean of the William S. Richardson School of Law and a leading scholar on critical race theory; and Avi Soifer, the immediate past dean of the law school and a constitutional law expert.

Submit questions for the panelists in advance via the online registration form or use the online chatbox during the live panel. The discussion and the film will both be available through Oct. 31. ■

MOVE ME HAWAII (501(c)3 nonprofit)
For details, film and panel discussion registrations:
MoveMeHawaii@gmail.com | www.MoveMeHawaii.org.
Access links will be sent for the film, the live panel discussion and the recorded panel discussion.

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A photograph of a man and a woman in a stream, with a large portrait of an older woman on the right. The man is wearing a purple cap and a floral shirt, and the woman is wearing a red and black patterned shirt. They are both wearing leis. The stream is flowing over rocks, and the background is a rocky bank. The large portrait on the right is of an older woman with short, curly hair, looking down.

‘O Ke Aloha Ka ‘Oi A‘ie

By Debra Lordan
Photography by
Hideharu Yoshikawa

Love is Unconditional Caregivers Kalani Pe‘a & mom, Pua

Caring for a loved one with Alzheimer’s disease requires patience, compassion, understanding and endless, unconditional love. In the following pages, Kalani Pe‘a and his mother, Pua, share the story of Lu Kahunani; Pua’s mother, Kalani’s grandmother. “I saw her slipping away. I knew I was going to lose her one day...”

Kalani is 37, the oldest of five children. His mother, Pua, the youngest of seven, has been serving as the sole caregiver for her mother, Lu, for over seven years. In the stream, they reflect on Lu, who Kalani calls “Mama,” and their Hawaiian perspective to mālama your kūpuna, symbolically represented by their connection to the wai. “As water is our waiwai, our kūpuna are our waiwai.”



She was a dynamo; a no-nonsense force of nature; a feisty fireball. She was a wise woman with a huge heart. But she did not mince words. She passed her pragmatic knowledge and deep-rooted values to her seven children. “Be good to people,” she would tell them. “And stop crying so much,” Lu Kahunani would tell her grandson, Kalani Pe’a.

Music lovers in Hawai‘i and beyond know Kalani as a gifted, Nā Hōkū Hanohano and Grammy Award-winning singer and composer. It’s in his blood. He comes from a long line of musicians — his kūpuna. But he said he began to cry often when he saw his grandmother, who he calls “Mama.” “I love her so much and she is slipping away,” he said. He knew one day she’d be gone.

About 10 years ago, when her husband was still alive, Lu Kahunani began to lose her words. She started to misplace things. Sometimes she didn’t know where she was. Her husband noticed and asked their youngest daughter, Pua, to keep an eye on her.

Daughter Pua provided respite for her mother, caring for her father as he endured cancer and treatments. Before dying in his daughter’s arms later that year, he asked her to take care of his beloved wife. Pua then turned all of her attention to her mother, who was exhibiting signs of advancing Alzheimer’s disease.

Mama

Lu Kahunani will turn 90 in November. She was a model in her younger days, with the beauty of a queen. Later, she raised a family and worked at hotels, restaurants and at KTA Super Stores in Hilo. “My Mama never complained,” says Kalani. “She was the matriarch of the family. She was very steadfast and strong-willed; always vigilant and

industrious. If ever we complained about a problem she would say, ‘Get over it. Figure it out.’”

Kalani admits to being a crybaby when he visited Mama, even before Alzheimer’s started to steal her body, mind and memories.

She would ask, “Why are you such a crybaby?” Kalani replied, “‘Because I love you so much.’ But in my head, I knew time was flying. I knew time was precious. I knew I would not have her forever. I saw her small hands become more frail and thin. I cried not just because I was a crybaby; I cried because I knew I was going to lose her one day.”

However, Kalani seldom saw his stoic Mama shed a tear. The first time was when he was 18, when his mother and grandmother took him to



get settled in college in Colorado. It was their first time leaving the islands. “She cried because she said she was going to miss me.” But through her tears, she said a prayer that her grandson would do well in his college endeavors.

The second time he saw Mama cry was after Kalani’s mom, Pua, became her caretaker. “She realized she was forgetting things,” says Kalani. “She became aware of the state that she was in and how her condition might affect her family.” Kalani shed more tears as he witnessed his Mama break down.

During the first stages of her dementia, Mama was asked to retire from her job at KTA. She did not want to retire, but she had to.

“It was in 2009 that she started wandering; forgetting her place; forgetting where she left things,” said Pua.

“She started to catch herself. She was aware of what was happening to her. She began to experience what is called sundowners... dementia, agitation, forgetting where she was,” says Pua. She was assessed for Alzheimer’s in 2010.

For those with dementia, sunset can be a time of increased confusion, frustration and agitation. Sundowning is a symptom of mid-stage to advanced Alzheimer’s.

Pua says, “She asked me to do three things: ‘When I forget to speak for myself, be my voice. When I forget to think for myself, will you think for me? Will you please be me?’ So I became her.” Pua learned to put herself in her mother’s place in order to understand her and her needs and mālama her. Social workers would frequently call on her for advice, because, they said, “You know your mother.”

Because of her mother’s Alzheimer’s assessment, Pua was able to educate herself about the disease in order to best understand what was happening to her mother and how she could help her most effectively.

“I had to understand this disease,” Pua said. “It’s not curable. It worsens as time goes by. And

“When you’re a child, your parents think for you, speak for you, guide you, teach you and protect you. So now, she was like my child.”

you see that. I saw all that. So you really have to understand this disease so you can help. This was my job now.”

Parent as Child, Child as Parent

“When you’re a child, your parents think for you, speak for you, guide you, teach you and protect you. So now, she was like my child,” says Pua. “She looked at me as her mother. There were times when she called me mama. They went through difficulties raising us. Now it is our turn to care for them.”

Pua is the youngest of seven. While trying to provide the best care and create the optimal treatment plan for her mother, family discord erupted at an already stressful time. Pua’s “perfect, no-brainer plan” to involve her six siblings in her mother’s care (seven siblings, each caretaking one day a week) did not come to fruition as she had hoped, leaving her as the sole caregiver for her ailing mother. Full-time caregiving takes an emotional toll, as she learned firsthand.

“My mother became the sole caretaker,” says Kalani. “She put her marriage on hold. She literally put her life on hold.” Caregiving tasks also took a physical toll. “My grandmother is a short, petite little lady, but the effects of Alzheimer’s took away her mobility. I watched her deteriorate. She cannot stand on her own or talk any longer.” She was dead weight as Pua tried to take care of her physical needs of daily living and support her mother in every way possible, as she promised her father she would.



Long-Distance Caregiving

Lu now lives at the Life Care Center in Hilo. Pua and Kalani visited her often in person before the COVID-19 pandemic exerted its overpowering grip on the world. Now, the families of those in long-term medical facilities must comply with health mandates for the safety of all concerned. Families now provide long-distance caregiving by communicating with their loved ones through internet meeting programs on tablets, computers and smartphones.

"We used to bring her flowers and candy and chocolate ice cream," says Kalani. "Oh how that tiny Filipino-Hawaiian woman loves her sweets! My mom also dropped off my albums. Caregivers at the center play them for her and I could see in the videos they sent us that she would wander. Since she can not articulate, her eyes tell the story. As she connects with the music, her eyes tell me that she loves me and she is proud of me."

In 2013, Kalani and his partner moved to Maui. Pua came to live with them years later. Kalani transferred from the Big Island as a teacher and Hawaiian resource coordinator at Kamehameha Schools. He left that position after 10 years to pursue his dreams full-time as a musician and educator. He conducts workshops on Hawaiian music composition and songwriting while he is touring. He donates a portion of his concert proceeds to the Alzheimer's Association to honor his grandmother.

After years of solo caregiving, fighting feelings of failure and defeat, Pua moved to beautiful Maui to live with Kalani and his partner. Mama was moved to the Life Care Center.

"I want to emphasize that caregivers should take care of themselves," says Kalani. "Mālama their piko — all of their temples — and spiritually heal. Ask for help for a good hour or two a day so you can take care of



Pua and Kalani at one of their many visits with Mama. "She loves every minute of it, whether she remembers who we are... or not. She knows she is loved."

yourself and find time to heal so you can take care of others, as well. You can't do it all."

"Mom didn't get that," says Kalani. So he told his mother, "Come holomua in Maui. Come and heal. I will take care of you. If you are not going to take care of yourself, I'm going to lose you first before I lose my grandma."

"It was a fight for me with my siblings," Pua says. "But my mother taught me the meaning of the word forgiveness. With that, you allow reopening of a new chapter in your life. You allow acceptance because God is going to take care of you. My mother is a

woman of faith. She is my light. She lights the way when I feel I am in darkness."

"So I kissed Mama goodbye, telling her I have to leave," says Pua. "And although she could not articulate her thoughts and feelings, the look in her eyes told me 'All is well.'"

"Mama continues to shine even over this distance that separates us," says Pua. They often connect through internet video. "As soon as she is able to tell where the voices are coming from, she looks right at the screen — right at us." Pua also sends regular care packages. The social workers at the center are very helpful maintaining whatever connection is possible with her mother. "God is ensuring I connect with her no matter what."

"I just came back from visiting her before the quarantine. Hurricane Douglas had just passed. I told myself I just had to go," says Pua. "Mama is on the third floor of the facility. They sit her next to the window and I talk to her outside from the ground floor. She hears my voice and looks right at me. Our spirits connect."

"I think Mama wants us to accept the fact that she is going to go," says Kalani. "We are okay with her going to leave, but she is such a strong woman... to have this horrendous disease for 10



years when many last only five or six years before they succumb to the disease."

"She is fighting it, but I think she wants our family to ho'oponopono," the Hawaiian practice of reconciliation and forgiveness, "and holomua" [improve]," says Kalani.

"Values play such an important role in our 'ohana, ... understanding the values of forgiveness and having the trait of being a good person who is good to people," says Kalani.

The Alzheimer's Stigma

Kalani spoke of friends who were very secretive and ashamed regarding their loved ones with dementia and Alzheimer's. Kalani's advice: "Don't be ashamed to talk about it. People will talk about their loved ones with cancer or diabetes or whatever, but this particular disease — Alzheimer's — is also something to talk about. It's okay to talk about your mom forgetting things. It's okay to talk about your mom forgetting your name. It's okay to talk about her hitting you during sundowners because she can't control her anger. Just don't be hard on her or him... Love them, hold them, tell them it's okay. Just understand that they can't control their behavior. They can't control their delusions."

He reports that those friends who took his advice are very grateful that he shared his own experiences with them.

"There is a stigma," says Kalani. "People are afraid and ashamed. So it is helpful for us to create and share this dialogue and diary with other people who are new to this. It's okay to talk about the issues to help

*"Lu Darling,
you're the one
and only one."*

*Lu Darling,
you're the one
and only one."*

*Customized and sung
from the tune Blue
Darling by Kapena.*



"I didn't know she would totally remember a song and remember me through song," says Kalani. "And I realized how music brings healing to the heart and the soul and to the mind. Music is so essential; it plays such an important role. I think music is among our antidotes and medicines for the elderly. Whether there are workshops through the Alzheimer's Association or through caregivers out there, music and dance should be imbedded in a system for our kūpuna. Music allows you reflect on the past and allows our elderly to really connect with their loved ones."

"I still cry every time I visit her because I know she is deteriorating," says Kalani. "I know I am losing her verbally, mentally... all of that. But the music allows me to link with her spiritually. I knew that was the strongest medicine I could have given her. And at that specific time and place of deep connection, you can't replace that moment."

Kalani also said that despite her forgetfulness, Lu was able to recite her prayers without hesitation, underscoring her strong spiritual connection.

While there's no cure for Alzheimer's, music has been shown to have emotional and behavioral benefits for those living with the disease. Kalani



Kalani's passion for his family extends into his performances, as on KHON's lifestyle show, Living808, while promoting awareness of Alzheimer's disease.

and Mama continue to have rare instances of connection through his music, but the frequency has dissipated over time as the disease progresses.

A Musical Heritage

"My whole family sings," says Kalani. "My paternal grandfather, John Pe'a, who passed away from Alzheimer's, was an opera singer. My dad plays the bass. My mom's family were musicians, too. I come from a line of musicians but I was the first to record an actual album that talks about people I love, places I love in Hawai'i, people who have affected me my whole life... and that is all through song-writing and personal experiences. I didn't win accolades overnight... I prepared and trained. The accolades do not define who I am. It is my parents — my mom — who taught me to be proud of who I am as a kanaka and to be good to people. My grandmother always taught us that being good to people is the best trait you could have."

Kalani says he owes his musical career to his mother and his ancestors. He shared that he stuttered as a keiki and what helped him overcome the impediment was music. "My parents put me in choirs, music theory classes, ear training, and piano and guitar lessons."

And ultimately after his performances, they would ask him about his signature purple clothing. He expresses his deep connection to his ancestors through symbolism in both song and color. Kalani means "the heavenly skies." He is named after his father, Arthur Kalani Pe'a.

"The sky is blue. The koko, the blood of God, Jesus Christ, is red. When you combine both colors,

He said his mom put him in oversized suits and encouraged him to sing at weddings and charity events. "But I never thought I would do music full-time because full-time musicians don't make any money at all," Kalani says. "I'm not becoming a teacher either, flying chalk at kids. But I became a teacher, creating Hawaiian culture curriculum, and using my music skills and proficiencies, I have created STEM curricula."

Music Curriculum for Kūpuna

"I have talked to Alzheimer's Association Executive Director LJ Duenas and the team at the Aloha Chapter about building a curriculum for our kūpuna," says Kalani. "I want to contribute that because I believe that music plays a role with our kūpuna. I believe that music should be implemented in their care programs and I am there to assist. The Alzheimer's Association is my number one charity because of my kūpuna."

Kalani's late paternal grandparents also suffered from this disease. "This disease truly runs through the veins of my family."

The Water of Life

Waiwai means value, wealth or knowledge. Wai means water; water is wealth. "Water is a medicine that keeps us alive and well," says Kalani.

Na Wai Eha in West Maui — The Four Great Waters, a place of Nā Akua — is a system of fresh water streams that sustained thriving Hawaiian communities since time immemorial. Part of the system includes Wailuku Stream (ʻĪao Stream).

"The stream symbolizes the cycle of energy and life," Kalani says. "Similarly, our kūpuna and those before them had this wealth of knowledge and wisdom that they bestowed upon us to continue their legacies and our heritage, whether we

you have purple! It is my connection to the spiritual world and reconnecting with my kūpuna. It is they who paved the path for me. They have nurtured me and raised me to be the man I am today."

Kalani Pe'a embodies the understated confidence of one who knows he is much loved. He is very good to people.

speak the language, dance hula, or learn our history and genealogy. They teach us to be comfortable with our identity and ourselves and remember who we are and where we come from."

"That stream talks about the connectivity of life," says Kalani. "If we are going through trials and tribulations, we are rejuvenating ourselves with water given by God so we grow and be strong and be good people. And we all need to be good people of compassion, especially now."

It is one of the places we have a spiritual connection with our ancestors," says Kalani. "The water of life flows through us from our kūpuna. The stream that flows consistently from mountain to ocean is symbolic and metaphoric of this human cycle. As water is our waiwai, our kūpuna are our waiwai."

"I often wake up and wish this was just a terrible nightmare and I could just pick up my phone and call her and tell her how much I love her," says Kalani. "I wish I could fly to the house she once owned and see her purple orchids... I wish I could just grab her and tell her how much I love her. It is really hard to understand this disease. I wish I could be in the shoes of a person with Alzheimer's and feel what they feel... what is holding them back, what they are thinking." Kalani sighs. "I miss her so much. I do." ■



(L-R) An Alzheimer's Association volunteer, Kalani and Dr. Poki'i Balaz, DNP. Follow Kalani's musical journey and his work with the AAAC at kalanipeamusic.com and [@kalanipeamusic](https://www.instagram.com/kalanipeamusic).

The Color Purple

When Kalani would perform Kahunani No 'Ōla'a, the song he wrote for his grandmother that was recorded on his Grammy Award-winning sophomore album, No 'Ane'i, some audience members would make the connection to their loved ones who have faced Alzheimer's or who have passed away from the disease. Kalani and his mother, Pua, were honored to share their experiences.

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Dementia & the Power of Music

by Carol Hickman, CTRS Recreation Therapist at Manoa Cottage Kaimuki

Music is often the background of many of our memories. We grow up hearing it on the radio, on TV and in concerts. We sang in school and at special events. We often associate certain songs with our relationships, happy memories, sad memories, growing up and different seasons of life. Because of its constant presence in our lives, music is deeply woven into our memories, and can offer hope and helpful tools to those whose memories are fading.

When a person has dementia, different parts of the brain deteriorate along with his or her ability to engage in daily life. Memories become more difficult to access, but according to a 2009 study by Petr Janata at UC Davis, memories attached to music are housed in the areas of the brain that deteriorate at a later stage in dementia. This offers hope to be able to connect with those living with dementia for a longer time. At some point, we may not be able to ask the person, "Do you remember when?" But by playing a favorite song, we might be able to elicit a response.

Those in later stages of Alzheimer's may sing along with parts of their favorite song. Others may open their eyes and look around after the music is turned on. One man was brought to tears after singing *God Bless America*, saying, "It reminds me of my Navy days." In another case, a woman spends most of the day waving her hands to the beat of the music and is often in a better mood.

Often, those with dementia can exhibit challenging behaviors. This is usually a response to something being "off" in their world. Listening to a familiar song that will evoke happy memories

or emotions can reduce the fear that comes with confusion about where they are and what is happening. A 2017 study showed that facilities utilizing the Music and Memory program, which provides personalized music on iPod shuffles to nursing home residents, showed a decrease in antipsychotic and anti-anxiety medication use when compared with facilities that did not utilize Music and Memory.

So how do caregivers use music to enhance their loved one's life? The first step is to determine what songs will be familiar and memorable. For the music to be effective, it must be something that person would enjoy listening to. Unknown tunes offer less benefit because they do not have memories and emotions tied to them. Singing, playing music during bathing, dancing along to a beloved song and tapping along to the beat are all great ways to engage someone with dementia.

Music can benefit both the caregiver and the individual with dementia by helping him or her to "remember" for longer, elevate mood, and provide familiarity and comfort in a world that is becoming more unfamiliar. Best of all, the caregiver can easily access all kinds of music. ■

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Caregiving During COVID-19

by Mapuana Taamu, Resident Care Manager, Kina'ole Estate, Certified PAC Trainer & Dementia Educator

The COVID-19 pandemic has all of us dealing with additional stressors in life, and many of us may find that our abilities to deal with conflict and issues are short-fused.

People living with dementia (PLWD) rely on their care partners to provide assistance with activities of daily living with kindness and compassion. PLWD also require mental stimulation, socialization and a reason to live just as much as you and I do. COVID-19 has changed our world into a place where we no longer feel safe, and social distancing has left many people feeling lonely, depressed and isolated. As overwhelming as it may be, we have the responsibility to guide our loved ones through this difficult time. Here are a few tips to help our care partners continue to provide care, compassion and find time for self-restoration.

Ask your primary care physician for a telehealth appointment

Telehealth is a visit with your doctor or specialist powered by digital technologies. It allows us to experience the physician visit without the travel and unnecessary exposure. In today's society, it is difficult and somewhat scary to book appointments in person and get a PLWD to and from the doctor's office. As a resident care manager caring for six kūpuna, I've found that telehealth appointments are easily accessible while allowing our kūpuna to stay in the comfort of their home. We spoke directly to the doctor within 15 minutes



and were able to have all our questions answered.

Learn how to use video call apps

FaceTime, Skype, Zoom, GoToMeeting

and any video call app will suffice for video calls. At this time, care homes are following strict CDC guidelines by decreasing visitations. Our residents and families are very understanding of these changes but also find it frustrating to be distant from each other. In lieu of regular in-person visits, we transitioned to scheduling Zoom meetings. All you'd need is a smartphone or laptop computer to allow you to have interaction with your loved one. Video calls, letters and phone calls are crucial to keeping our residents happy and fulfilled.

Make time to care for yourself

Everyone knows that you need to put your mask on before a child's in a distressed airplane. The same concept applies to caregiving. Burnout will happen if you don't take precautions. Find a relief care partner for a few hours and take a break. Go somewhere that helps relieve your stress. Go for a drive, read a book, listen to music, enjoy a cardio workout or go for a walk. Taking breaks is vital in order to give sufficient quality care to our loved ones. ■

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Managing Complex Care at Home

by Eileen Phillips, RN, Attention Plus Care

An increasing number of family caregivers are performing more complex medical care for their family members at home. According to Home Alone Revisited: Family Caregivers Providing Complex Care, a report prepared jointly by AARP and the United Hospital Fund, there is an increase in the number of family caregivers performing tasks that would, in the past, have been provided under the direct supervision of a medical professional. The report concludes that "...it is presumed that every home is a potential hospital and every service the person needs is provided by an unpaid family member..."

Advanced home care ranges from managing complex medication routines, injections, tube feedings, peritoneal dialysis, wound care, incontinence care and using specialized medical equipment. When families are faced with bringing their loved one home from the hospital after a devastating health event, they are expected to learn and perform these kinds of tasks in addition to providing basic care.

The reasons why family caregivers might feel obligated to take on this additional care include:

- It allows them to feel like they are fully contributing to their loved one's care.
- A promise is made not to put their loved one in a nursing facility.
- There was no other choice given at the time of discharge and insurance doesn't cover the kind of care needed.

Imagine providing complicated wound care for a loved one with the teaching provided to you on the day of discharge. Would you feel prepared to manage it all when you are alone at home? Would you have concerns about making a mistake and causing your loved one pain or even more complications? How can family caregivers make sure



they are ready and have the support after discharge? Here are some findings that came out of the AARP report which you may want to consider:

- Demand to be part of the care planning process and discharge meetings. This will ensure the discharge team understands your ability to manage the kind of care expected.
 - Ask the planning team what kind of support you will have at home in case you have questions or find yourself unsure of the procedures.
 - Ask for the instructions in writing.
 - Do not allow the team to assume you can manage the tasks at hand. Advise them that you are anxious about doing the care and ask for a referral for in-home support resources.
- When considering home care support, family members should make sure the provider is licensed to provide more complex care. Also, oversight by a licensed medical professional such as a registered nurse, will give family caregivers additional reassurance that care tasks are performed safely and with enough hands-on practice to prevent another hospitalization. With an increasing number of families facing this type of situation, there is a growing need for periodic — and sometimes ongoing — home care support. ■

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The Medicalization of Family Caregiving

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



Healthcare systems are changing, with radical implications for family caregiving. Cost-saving reductions in hospital stays ensure that patients are discharged "quicker and sicker." Management of complex chronic care thus moves to the home, and responsibility for that care shifts from medical professionals to family caregivers. US family members have always provided the bulk of long-term care for older adults (around 80 percent). Now, in addition to assistance with activities of daily living (ADL) (e.g., bathing, grooming) and instrumental activities of daily living (IADL) (e.g., cooking, housekeeping), caregiving involves complex medical/nursing (M/N) tasks. Approximately 60 percent of family caregivers provide M/N care, which includes assistance with complex medication regimens, mobility devices, special diets, wound care, medical equipment (such as ventilators, oxygen tanks, suctioning tubes), catheters, IV fluids or meds, injections, blood glucose monitoring, tube feedings, home dialysis and ostomy care. Of those providing M/N care, approximately 35 percent perform three to four M/N tasks; 26 percent perform five or more.

M/N caregivers are stressed. They worry they will make a mistake or hurt their care receiver. M/N tasks are emotionally difficult, especially pain management. Demands of providing special diets and incontinence care are constant and unending. Considerable skill is required to master complex procedures, recognize complications and side effects, and know when to seek additional help. Most claim they learned M/N tasks on their own. Peer support is rare. Although mandated in most states, caregiving instruction at hospital discharge is typically limited by time constraints to the most complicated tasks (tube feeding, suctioning, managing IVs), with less attention to more constant and anxiety-provoking demands, such as incontinence care or special diets.

Decisions regarding severity of need and allocation of services should consider M/N tasks, in addition to ADL and IADL.

A number of resources are available to reinforce initial M/N training:

M/N Caregiving Instructional Videos and Resource Guides

Home Alone AllianceSM

Videos on incontinence care, specialty diets, etc.

www.aarp.org/nolongeralone

Supporting Family Caregivers: No Longer Alone
Videos on wound care, injections, etc.

<https://journals.lww.com/ajnonline/pages/collectiondetails.aspx?TopicalCollectionId=38>

Reports:

Caregiving in the United States 2020

by AARP, National Alliance for Caregiving

<https://doi.org/10.26419/ppi.00103.001>

Home Alone Revisited: Family Caregivers Providing Complex Care

by Reinhard, S.C. et al. (2019), AARP

<https://www.aarp.org/ppi/info-2018/home-alone-family-caregivers-providing-complex-chronic-care.html> ■

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Dementia Patients, Caregivers & COVID-19

by Kathy Wyatt, RN, Founder and President of Hale Hau'oli Hawai'i

The COVID-19 pandemic has affected everyone in some way. But our most vulnerable population, our senior citizens — especially those with dementia — are being particularly challenged.

Our normal routines have been altered during the pandemic. This can be devastating for dementia patients, who thrive on the consistency of a regular routine. The disruption can cause them greater confusion and increased stress, which may prompt abnormal behaviors, such as acting out.

The best thing family caregivers can do while keeping their loved one home during the pandemic is to establish new routines. Make a daily schedule that incorporates consistency in activities. This new routine will soon become the new norm.

One normal routine seniors with dementia and their families have grown to depend upon is adult day care, which provides respite for families and activities, exercise and an opportunity for socializing for the senior. All of these have been proven to help slow the progression of dementia. But because many centers closed during the pandemic, families have reported noticeable cognitive decline in their loved ones.

Family caregivers can help by scheduling simple daily exercises and engaging them in activities, such as puzzles, singing, or arts and crafts. To help them socialize, set up FaceTime or Zoom meetings with friends and family.



Other challenges and disruptions for seniors with dementia are the safety measures needed to prevent the spread of the virus. Seniors with dementia may not understand why they need to wear a mask and will refuse to do so willingly. They may not fathom the importance of thorough hand-washing and must be assisted. They may not grasp the necessity of socially distancing from their loved ones.

And the general public may not understand these aspects of dementia when they see a senior without a mask and not social distancing. Signage that explains why some seniors aren't wearing masks might be helpful. To increase the public's awareness, more emphasis on how dementia patients are affected by the pandemic could be discussed in statewide town hall meetings and televised press conferences.

The state's COVID-19 press conferences encourage everyone to wear masks to curtail the spread of the disease. Due to health problems, some people are not able to wear them — this includes some dementia patients.

Health and safety come first, but tolerance and understanding are more important than ever. ■

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Decision-Making Positions for Caretakers

by Gary A. Powell, Founder & Executive Director, The Caregiver Foundation

Guardianship, conservatorship, trustee, power of attorney, agent, healthcare surrogate and other critical decision-making positions in the life of a senior or an adult with disabilities are a complicated mixture of ethics, law and common sense. Many caregivers, however, have little or no training in these areas and can find themselves in awkward and unnerving positions.

The Caregiver Foundation deals with these issues every day and adheres to standards established by many professional organizations. This does not mean all decisions are easy or that they are well-received. Here are some quick filters to use when you need to make decisions for someone in your care.



1. Identify what kind of authority allows you to make decisions for another person. POA? Guardianship? Healthcare surrogate? Be sure you know what your authority allows.

2. Are you making decisions or carrying out decisions? When your senior has defined issues early, preferably in writing, you are carrying out decisions. If you're not sure you're making decisions based on their wants, only then should you make decisions based on what you determine to be in their best interest. ■

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Hearing Tips During the Pandemic

by D. Kona Smith, Director, Ohana Hearing Care

This has been a tough year. Our lives have been disrupted at the least and dramatically changed at the worst by COVID-19. The effects are far-reaching and life-changing for us all—especially for our kūpuna.

For those with hearing problems, it's even more difficult to understand conversation when the speaker is wearing a mask. Voices become muffled and visual speech clues are hidden. Social distancing requires a separation of at least six feet, which makes it harder to communicate. The following are some tips for the kūpuna with hearing loss and their family and friends.

Tips for kūpuna with hearing loss:

- Let the speaker know you have problems hearing.
- Ask the speaker to talk slower and louder so you are more likely to understand him or her.

Tips for family and friends:

- Make sure you have the person's attention before you begin to speak.
- Never speak from another room or over a long distance.
- Ask a simple question to determine if you are being heard and understood. "Tūtū, can you understand me now?"
- Do not start speaking and then turn away. Always face the person you are talking to. ■



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Battlefield Acupuncture for Pain

by Kathy K. Sato, Licensed Acupuncturist

Some of our best inventions come out of the military: the walkie-talkie (1930s), duct tape (1942) and "Battlefield Acupuncture" (2001).

Chronic pain is a serious problem for many of us, including combat veterans and soldiers. Unfortunately, pain medications, including opioids, often have limited efficacy and may impose adverse effects.

Acupuncture is known to provide immediate relief for acute and chronic pain without the risk of addiction. Dr. Richard Niemtzow, MD, has fine-tuned this idea by developing Battlefield Acupuncture (BFA), an acupuncture protocol in which needles are placed in the ear.

There are five points in this protocol: 1) Cingulate Gyrus, 2) Thalamus, 3) Omega 2, 4) Shen Men and 5) Point Zero. These points influence how the central nervous system processes pain.

It has been suggested that they elicit short-term analgesia or anti-inflammatory cytokines for long-term effects. BFA has been proven effective for immediate pain reduction.

Little gold semi-permanent needles are left to fall out on their own in a few days. But conventional acupuncture needles can work, too. This protocol is a quick and effective way of managing pain. ■



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"Growing old is mandatory, but growing up is optional." – Walt Disney



SEED for the Holidays

by Jen Angeli, Brain Education Instructor, Kaimuki



The holiday season is a time of joy, but for many, it's a challenging time as well. When the body holds too much tension and emotional energy, it can affect the immune system, making a person more prone to illness, as well as depression. And while we all want to enjoy this time, if we're not proactive in taking care of ourselves, we may not feel like celebrating. So here is a word to practice to make this winter more wonderful: SEED, an acronym for stress, exercise, emotions and diet.

Stress: More than 80 percent of chronic diseases are caused by stress. Learn to manage and reduce stress through proper breathing and meditation.

Exercise: Deliberately move your body for one minute every hour at least 10 times a day to help make your body stronger and your brain smarter.

Emotions: Positive emotions are the most power-

ful vitamins for your mental health. Spend time each day to appreciate yourself, your life and your loved ones. Smiling goes a long way, too.

Diet: If overeating or making bad choices is challenging for you, stock your fridge with fruits and vegetables, and eat them before you indulge in holiday party food. You'll eat less and your body will thank you.

Plant this SEED now and ring in the New Year in better health. Happy holidays! ■

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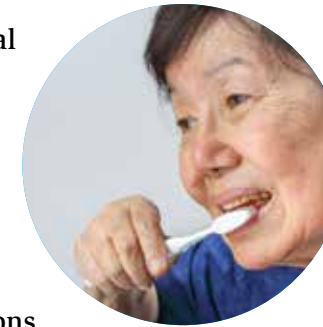


Caregivers' Tips for a Healthy Smile

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

Most caregivers know good oral health is important at every age and is a clear indication of their patient's overall health. Some things caregivers should look for are signs of change in the patient's mouth. Has there been recent tooth loss, discoloration or dryness? Often, seniors may experience those conditions, which affects how they digest their food or indicates other health problems. It's important to monitor even small changes or signs of discomfort while eating or drinking.

Caregivers can maintain good oral health for their patients by brushing their teeth twice a day for two minutes and flossing daily. Use special oral health tools to properly brush and floss. Rinse dentures after every meal and brush them with a denture cleaner. Don't forget to take the dentures out



before bedtime and store them in water.

Nutrition plays a large role in maintaining good oral health at any age; it's best to limit sugary foods and drinks. Drinking lots of water keeps the teeth and body healthy. Also, don't forget that seniors still need to see the dentist twice a year for exams and cleanings, even if they have dentures.

Lastly, I want to say thank you to all caregivers for caring for our kūpuna. You are appreciated and valued. We hope these tips help your patient or loved one live well and smile more. ■

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For Med Safety, Work With Your Pharmacist

by Generations Magazine Staff



When medications are not properly administered, the result can be harmful—even fatal. Research indicates there is a vital need for people to manage their medications to avoid adverse drug reactions. This is especially true for our kūpuna.

According to one study, adverse drug events accounted for 4.5 million visits to outpatient settings and emergency rooms nationally per year. Adults over 65 had the highest adverse drug events rate. The odds of these events increased in proportion to the number of medications taken. Public health officials are especially concerned about older adults who take five or more medications.

Although Hawai'i's kūpuna generally use fewer prescription drugs compared to their counterparts across the nation, they still fill an average of 25.7 prescriptions per year.

The Hawaii Pharmacists Association (HPhA) and the Honolulu Subarea Health Planning Council (HONSAC) have begun a public education program promoting patient safety in self-administered medications for our kūpuna through locally produced public service announcements that will air statewide. The three new PSAs remind kūpuna to “know” their medications, adhere to all medication guidelines and take advantage of any additional pharmaceutical services that provide healthcare benefits. The campaign empowers kūpuna to work with their pharmacists in preventing harm from self-administered medications.

“The PSAs serve as a reminder that pharmacists are a resource whom kūpuna can rely on for medication management that must be carefully

executed to avoid adverse drug events and other types of patient harm,” said HPhA President Dr. Janelle Siu.

“For kūpuna, pharmacists are sometimes the most accessible healthcare practitioners, so we want to encourage the kūpuna to feel comfortable in asking their pharmacists questions about their prescriptions, over-the-counter medications, vaccinations or any other services the pharmacy can provide,” said Dr. Wes Sumida, who chairs HONSAC. “We want them to ‘Ask questions. Get the answers. Age wisely.’” ■

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Dental Caregiving

by Dr. Paul K. Tanaka, DDS



Early in my dental career, I was the dental advisor for elder care facilities in Honolulu. The most challenging tasks were demonstrations on dental care. Some patients were extraordinarily combative!

The combative patient's teeth are typically not clean—minimal toothbrushing is done. It can be a struggle! Occasionally, though, you may be able to use a proxy-brush (a small Christmas tree-shaped brush) to clean between their teeth. Sometimes, using a thin, wet cloth or gauze around your finger works well in place of a toothbrush.

Teeth that are very loose should be removed. They may choke and/or aspirate them.

If the person can still go to the dentist and has cavities, the amount of difficulty and risk while conducting the restorative treatment must be weighed against the amount of discomfort the patient is in.

A product we call “Silver Diamond” (silver diamine fluoride) is easy to use and works well in arresting decay. It does turn the decayed area black and may require more than one application.

If the person you are caring for is cooperative, then do whatever you can to remove the plaque and debris.

I admire all of you who are caregivers. You all have hearts of gold. ■

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What Did We Learn About Alzheimer's Disease in 2020?

by Christine Spencer, Maui County Regional Coordinator, Alzheimer's Association - Hawaii

While in 2020 the world may have felt like it's been on hold, the threat and devastation of Alzheimer's disease has not been. Here are four important things we learned about Alzheimer's disease this year.

Emphasis on the Connection Between Brain Health and Heart Health

Over the years, science has shown that a healthy lifestyle may counteract the risk for Alzheimer's disease. Recent research has shown strong linkages between brain health and heart health factors such as high blood pressure and diabetes, which can lead to a higher risk of cognitive decline. Maintaining good heart health is one key lifestyle choice recommended by the association, in addition to physical activity, eating healthy and social engagement.

COVID-19 Health Disparities Exposed

The pandemic has further exposed the health differences that exist between racial and ethnic groups due to economic and social conditions. Studies showed Black/African Americans are two to three times more likely to develop Alzheimer's disease and Hispanics are one to two times more likely to develop Alzheimer's disease than whites. Additionally, multigenerational households, which are more common among some racial and ethnic minorities, may find it harder to protect older family members or to isolate in limited home space. Lack of access to insurance and work conditions of minorities also make them especially vulnerable to COVID-19. Conditions of inequality can isolate people from resources and services to keep their families safe. The association is deeply committed to addressing such inequities. The Alzheimer's Association's board of directors,

TAU: ANOTHER BLOOD BIOMARKER EMERGES

Research reported at #AAIC20 suggests that a form of tau called p-tau217 is very specific to Alzheimer's and, when measured in the blood, is highly accurate in distinguishing Alzheimer's from other neurodegenerative disorders.

TANGLES

Research is looking at twisted proteins called tau tangles that build up inside cells and may correlate more closely with cognitive decline than beta amyloid.



PLAQUES

These amyloid protein deposits build up between brain cells in Alzheimer's disease.

volunteers and staff are committed for the long term to close these gaps. Great advancements have been made in developing a blood test that could accurately detect Alzheimer's disease. Studies focused on biological markers that detect abnormal versions of the tau protein in blood or plasma, including a specific form of tau known as p-tau217, which is most specific to Alzheimer's disease. Blood tests could offer an easier way for families to get a diagnosis earlier, which could greatly benefit families now and in the future.

Flu and Pneumonia Vaccination Tied to Lower Risk of Alzheimer's

New research suggests that flu and pneumonia vaccination are associated with a reduced risk

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According to data presented at #AAIC20

A SINGLE FLU VACCINATION may be associated with a 17% reduction in Alzheimer's

MORE FREQUENT flu vaccinations may be associated with an even lower prevalence of Alzheimer's

alzheimer's association

volunteers and staff are committed for the long term to close these gaps.

Blood Test for Abnormal Brain Protein May Confirm Alzheimer's Disease Diagnosis

Great advancements have been made in developing a blood test that could accurately detect Alzheimer's disease. Studies focused on biological markers that detect abnormal versions of the tau protein in

"There have been incredible advances made in Alzheimer's disease and dementia research in 2020. It is exciting to continue to move forward towards our vision of a world without Alzheimer's disease and all other dementia."

LJ Duenas, Executive Director, Alzheimer's Association - Hawaii

of Alzheimer's. The reports are some of the first large-scale studies investigating the relationship between vaccination and Alzheimer's risk, highlighting the potential of vaccination as an accessible intervention and supporting further research into the biological mechanisms underlying the



observed protective effects of vaccination.

As we wrap up this unprecedented year, these are just a few milestones reached by the association, in addition to providing uninterrupted and increased services during the crisis by transitioning programs to virtual and telephonic platforms. ■

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Your Medicare Options for 2021

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

Each year, **Oct. 15 through Dec. 7** is the Medicare Annual Election Period (AEP). During AEP, you will have the opportunity to explore and choose your Medicare coverage for 2021. You will have many choices, which includes selecting a Medicare Advantage plan or staying with your current option.

Even if you are satisfied with your current option, it is important to review your Medicare plan during AEP for a few reasons:

■ Your plan may change.

The cost and coverage of your Medicare plan may change each year. Make sure that your plan meets your needs. Medicare recommends reviewing your health plan's "Annual Notice of Change."

■ The physician network, specialists and hospitals may change.

To avoid having to find a new doctor or paying for higher costs, it's a good idea to make sure your doctor is participating in your Medicare Advantage plan physician network.

Medicare Advantage physician networks vary greatly in size and composition. This may have important implications. For example, if you are enrolled in an HMO plan, you have limited access to the number of doctors or hospitals.

Please check and make sure your primary care physician, specialists, and hospitals you trust and prefer are participating in your 2021 Medicare plan option.

■ A new plan may be offered — or additional benefits may be available.

Certain plans offer additional benefits not provided by Original Medicare. Medicare Advantage Plans, for example, offer additional benefits, such as dental, prescription drug, vision or gym membership, possibly at no additional cost.

■ Your healthcare needs may change.

You may find that you want more coverage than you currently have. By planning, you can ensure that you have the coverage that is right for your anticipated healthcare needs.

■ Your prescription needs may change.

You may require different prescription medications if your healthcare needs continue to change.

Remember, the Medicare annual enrollment period runs from **Oct. 15 through Dec. 7, 2020.**



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Purpose Pals: A Kūpuna-Youth Connection

by Christy Nishita, PhD, Gerontologist, Mayor's Age-Friendly Honolulu Initiative and UH Center on Aging

When kūpuna and keiki interact, both generations benefit. Although these interactions are more challenging during the COVID-19 pandemic, technology offers an opportunity to connect virtually.



Purpose Pals is a virtual, intergenerational program led by Christy Nishita and Colby Takeda, in collaboration with Age-Friendly Honolulu, Hawaii Afterschool Alliance and Blue Zones Project Hawaii. Purpose Pals matches adults (50 and over) and youth (high school through college age) based on their interests, and fosters regular communication using Big & Mini, a web-based video conferencing platform. The program provides themed conversation starters and online activities to ensure pals have enriching conversations.

With funding from an AARP Community Challenge Grant, and in partnership with Big & Mini, Purpose Pals will be offered for free to schools, youth groups, senior clubs and senior living facilities. If technology support is needed, training will be provided.

Purpose Pals will lessen the challenges of social distancing while building a more age-friendly community. If you are interested in being a pal, or want to bring Purpose Pals to your group, contact Christy at info@purposepals.org.



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Get the Most Out of Medicare

by Edward Motosue, Co-Principal and Vice President of Financial Benefits Insurance Inc.

Have you found the right Medicare plan yet? If so, stay with it. If not, you can enroll, disenroll, or change plans from **Oct. 15 to Dec. 7** during the Medicare Annual Election Period. Every year, plan features and prescription coverage change, so you should practice due diligence to discover what fits your current needs best.

Plans differ widely in cost, coverage, provider networks, care coordination and additional benefits. Since each person has unique medical conditions, no one plan fits all.

For instance, can you afford the monthly premiums? What are the deductibles, copays and other out-of-pocket costs? Are all your Part D prescriptions covered and on what tier? Is your doctor in-network or are there additional costs



to see out-of-network providers? Are dental, vision, hearing, gym memberships or flex-cards offered?

One way to start evaluating options is to open your "Medicare and You" book that is mailed each October. In the back, you will find quick comparison charts of every Medicare Advantage plan in Hawai'i.

Remember, you may make more than one enrollment choice during the Annual Election Period, but the last one you chose will be the plan that becomes effective Jan. 1, 2021. ■

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More Than Just a Friendly Thrift Shop

by Generations Magazine Staff

The Assistance League of Hawaii (ALH) is an all-volunteer, nonprofit organization with 100-plus members and volunteers who strive to make a difference to the people of Hawai'i.

The ALH Thrift Shop in Honolulu continues to be the primary source of funding for its philanthropic programs. The shop is staffed and managed entirely by member volunteers. All monetary donations and thrift shop profits stay in Hawai'i.

"We are proud of our reputation as one of the best and friendliest thrift shops in Honolulu," says ALH President Mary Monohon.

ALH delivers programs to schools, shelters and hospitals. The Share Program distributes donated items that are unsellable in the Thrift Shop to other nonprofits. Programs for keiki include Operation School Bell, which provides new school clothing to Title I students. ALH volunteers teach fourth

grade students about endangered species in Operation Wildlife. The We Care Program provides teddy bears to organizations that give them to children in hospitals and hospice centers. And when an emergency strikes, outreach volunteers help other organizations post-crisis.

Although COVID has changed some of the nonprofit's practices, ALH's programs continue to support the keiki and families of our community. ■



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ALH, a local chapter of National Assistance League, collaborates with over 120 similar chapters across the US.

Photo Courtesy by Assistance League of Hawaii / Melvin Ah Ching



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*"Age is an issue of mind over matter.
If you don't mind, it doesn't matter." – Mark Twain*

Call Hawaii SHIP Today!

by Wanda Anae-Onishi, Hawaii SHIP Program Director

Medicare’s Open Enrollment Period (OEP) occurs every **Oct. 15 to Dec. 7**. Beneficiaries may enroll in, switch to or disenroll from Original Medicare, Medicare Advantage (MA) or Part D prescription (PDP) drug coverage. Changes made during OEP take effect on Jan. 1 of the following year.

Health insurance companies promote their plans during OEP, making the decision to stay with or change plans overwhelming. Fortunately, resources are available. “Medicare & You” handbooks contain costs and benefits offered by MA and PDP plans in Hawai‘i. **Medicare.gov** has created the Medicare Plan Finder, a tool assisting beneficiaries in making informed choices by comparing health and drug plans.

Administered by the Department of Health’s Executive Office on Aging, Hawaii SHIP is a



Counselors like Wayne are ready to help you with your Medicare needs.

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Changing Your SSA Direct Deposit

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

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Will the Election Impact Markets & Investments?

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



Investors are understandably wondering—and maybe even anxious—about how the US presidential election will affect the stock market. Election years often come with increased market uncertainty. And this year, COVID-19 and a fragile economy have added new dimensions to what may be a landmark US election cycle.

Regardless of who wins in November, the election will likely play a factor in the markets. Here are a few things investors should consider:

Dealing with uncertainty

This year's election season has been marked by unusual circumstances. Republican incumbent Donald Trump is running for a second term as president after a surprise victory in 2016. Former Vice President Joe Biden began the campaign season competing against 25 candidates for the Democratic presidential nomination before emerging as the party's nominee after a rocky start.

There are many important issues at stake, including trade, healthcare, tax policies, social justice and our relationship with China. How well the economy is doing is also a significant influence on the election outcome, especially for an incumbent or incumbent party. But that calculus suddenly became clouded by the onset of the COVID-19 pandemic. How long the virus will persist and how significant the impact on economic growth will be remains unclear at the moment.

Even without these unusual circumstances created by the pandemic, it isn't uncommon for the

stock market to exhibit a degree of volatility in the run-up to an election. This can be particularly true in the final weeks leading up to the election and if the race is neck and neck. Investors should be prepared for circumstances where the "noise" generated by the campaign contributes to overall market fluctuations.

It's not just about the president

It's true that our president has tremendous influence in the direction our country takes. However, it is important to keep in mind that regardless of who is successful in winning the White House, there is a significant difference between proposals and policy. How much any administration can accomplish is influenced quite heavily by the makeup of the House of Representatives, Senate, local and state legislatures, federal regulators, as well as circumstances in the economy and the country at large.

In addition to electing a president this fall, voters will also be electing 35 senators; there are now 23 Republicans and 12 Democrats. Currently, the Republican Party has a three-seat majority in the Senate. And as happens every two years, the entire House, where the Democratic party currently controls a 35-seat majority, is up for reelection.

Is history a guide?

While no two election years offer the same set of economic or political circumstances, it may be instructive to take a look back to see how markets have performed in the past as a means of providing some context for the present.

- Historically, market volatility begins to rise about 45 days ahead (about three weeks into September) before peaking one week before the election.¹
- When control of the White House changes parties, stock market volatility tends to increase.²
- During an election year, US stocks and bonds tend to perform better compared to the year after.³
- Interestingly, there has been very little difference in the performance of the economy under Democratic and Republican presidents since 1977. According to recent analysis by Deutsche Bank, "The average growth rate for a Democrat presi-

dent is 2.9 percent compared to 2.7 percent for a Republican president."⁴ However, the economic performance during a president's term isn't necessarily a direct result of the actions of their administration, as presidents ultimately inherit an economy shaped by their predecessor's actions, as well as other structural factors.

What may be a more important consideration for investors than who is elected president are the longer-term drivers of economic growth and corporate profits, which are shaped by policy, but also other factors outside Washington.

The impact on specific market sectors

Although it's speculative to try and predict the outcome of the election and all of the policy implications each party would impose, the result of the election is likely to influence key industries, such as healthcare, energy and technology.

What this means for your finances

Keep your long-term goals in mind. Review your portfolio diversification and risk tolerance with a financial advisor for an objective perspective on your financial situation. ■

MICHAEL W. K. YEE, CFP®, CFS®, CLTC, CRPC®

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

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

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

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1- David Joy, Ameriprise Chief Market Strategist. Aug. 2020.

2- Ameriprise Financial: "Committee Perspectives: U.S. Election Guide." Aug. 2020. Compiled by Ameriprise Global Asset Allocation Committee.

3- "Report: Stock Market Performance By President," Darrow Wealth Management.

4- Deutsche Bank Economic Analysis, 2020.



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Publishers Clearing House Scams

by Scott Spallina, Senior Deputy Prosecuting Attorney

In the last couple of months, I have had two people come to my office because they were not millionaires yet. You see, they each had won the Publishers Clearing House sweepstakes (PCH) and had not received their monies yet.

The first case was a gentleman named "Clyde" (not his real name) who was notified by telephone that he won \$2.2 million. All he had to do was pay taxes on this amount and the prize money would follow. He was instructed to purchase gift cards and also send cash. Clyde maxed out all his credit cards to purchase the gift cards and cleaned out his life savings to mail the cash. In total, he was out \$64,000. He came to my office when the credit card companies started harassing him and wanting payments from him.

The second case involved "Mary" (again, not her name), a retired school teacher who supposedly won \$5 million (and two new cars) from PCH. Over the course of a year, with almost daily phone calls from strangers representing themselves as PCH employees, she gave them over \$300,000 in cash and gift card numbers. When she was brought into my office by her son, she was still of the belief that she was a legitimate winner. Unfortunately, I had to break the news: My job was to educate her that she was not.



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It should first be noted that PCH is legitimate company that was founded in 1953 to sell magazines. In 1967, the company started its sweepstakes to garner publicity and now is known worldwide for its prize giveaways. Because PCH is so recognized for giving away money, many scams have used this company's name and reputation and fooled thousands of people into believing they won the sweepstakes.


If you have been told you have won, verify with PCH. Do *not* use the telephone number or email of the person who told you that you won, but speak directly to PCH at **1-800-392-4190**. They will confirm if you won or if someone is lying to you.

Lastly, *never* send money to collect prize money if it is for fees or taxes. It is illegal for any legitimate lottery or sweepstakes company to demand payments for prizes before the money has been given personally to the winner. ■

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- 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



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Hiring a Caregiver is Tricky

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

You may be tempted to treat a caregiver as a "private contractor" in order to avoid the humbug of tax withholding and buying the right insurance policies. You would do so at your peril. The IRS and the state will take the position that the caregiver is an employee, that you are an employer and that all of the legal obligations that attach to those labels apply to your situation.

IRS Publication 926 gives outstanding guidance about employment issues. One of the points raised is the need to verify and document that your prospective caregiver can legally work in the US. On that subject, you can find all of the information and forms you will need on the US Citizenship and Immigration Services website (www.uscis.gov). Or, it may make sense to avoid becoming an employer by working with an agency, which will be the caregiver's employer and will deal with all of the legalities. What you pay for this kind of service may make the

extra cost a bargain. Note that even if you work with an agency that carries worker's compensation insurance, you should still ask your personal insurance professional whether there is anything else you should do to protect yourself through your homeowner's and umbrella policies.

Ask your trusted advisors for guidance and check out resources. You will be glad you did. ■



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**GENERAL ELECTION
NOV. 3, 2020**

All voted ballots must be received by your Clerk's Office
no later than 7pm on Election Day.



Cybercrime Claims

by Christopher Duque, Cybercrime Investigator, DPA

One of the most common problem I encounter investigating a cybercrime is that the reporting person and/or victim fail to provide any records and/or documentation to support their claim that they had been victimized — more so in cases involving online fraud.

One of the simplest and quickest methods of documentation is **printing** out the webpage offer, sale or service. The URL (or webpage address) and the date and time the printout was made will usually be found at the bottom of the page.

Another good practice is to **print out** any confirmation of sale, receipt of funds and delivery notices, etc. **Bookmarking** the webpage is also a good record-keeping method.

Solicitations and purchases done via email should follow the same practice. Print out the emails offering the sale of items and/or services.

Likewise, print emails reflecting the receipt of funds and delivery notices, etc.

In addition, all emails involving the transaction *should not* be deleted, but saved in a separate folder.

And finally, obtaining any bank or credit card statements reflecting the transactions would greatly assist in the investigation.

Again, prevention is the key. “If it’s too good to be true...” ■

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www.honoluluprosecutor.org/contact-us/



Needs Planning During a Pandemic

by Stephen B. Yim, Attorney at Law

I recently received a call from a concerned parent of an adult special needs child. Her son was recently diagnosed with schizophrenia, refuses to take his medication and has been living on the street. Unable to physically care for her child and experiencing a health scare of her own, she decided it was time to get “her ducks in order” and contacted our office. Her main wish is to continue to provide financially for her son’s present and future care without disrupting his governmental disability benefits. My client’s situation is not unique. According to the CDC, a total of “61 million adults in the US live with a disability;” that’s 26 percent or one in four adults.

Life during a pandemic is difficult enough. It forces us to look at our mortality as well as the mortality of our loved ones. The good news is



that for families who have a disabled child or loved one who is receiving or qualifies to receive governmental benefits, it is an opportune time to plan. The SECURE Act recently adopted considerable changes regarding Inherited Retirement Accounts or IRAs. Those who wish to leave their IRAs to a disabled family member or loved one may chose to preserve the IRA for their benefit and stretch its distributions throughout the disabled loved one’s life. ■

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For more information online about the CDC and disability, go to <https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html>



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M C Q N S E S A E S I D C I N O R H C O

WORD LIST & DIRECTION: → ↓ ← ↑ ↘ ↗ ↖ ↙ Answers on pg. 8

ACUPUNCTURE	FEDERAL RESERVE	PHYSICIAN NETWORK
BLUE DARLING	GYM MEMBERSHIPS	RETIREMENT ACCOUNTS
BRUSH AND FLOSS	LOVE IS	UNCONVENTIONAL
CHRONIC DISEASES	MEDICARE ADVANTAGE	UNITED HOSPITAL FUND
CLEARING HOUSE	MUSIC THERAPY	VIRTUAL WALK
COLOR PURPLE	PARENT AS CHILD	WAIWAI

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