

# GENERATIONS

HAWAII'S RESOURCE FOR LIVING WELL

MAGAZINE | VOL 11/2 • APR/MAY 2021

## VIRTUALLY NO BOUNDARIES FOR AUNTIE CAROLEE



**New Rules  
for the  
New Game  
of WORK**

*Page 18*

**Defying  
the Silver  
Tsunami  
Stereotype**

*page 20*

**To Place or  
Not to Place,  
That is the  
Question**

*page 34*

**A Retirement  
Dress Rehearsal  
Can Ease Emo-  
tional Concerns**

*page 52*

Major  
Distribution  
Partners:



Complete  
Distribution  
Locations on  
Page 3



## Veteran's **INCREASED BENEFITS** with Medicare!

The VA is a provider - it is NOT health insurance.

- » The VA is healthcare for veterans, reservists and National Guards
- » The VA is **NOT** available to all veterans
- » **Eligibility and qualification** are required to receive service
- » VA Health care is affordable but **NOT FREE**
- » Treatment must be at **VA healthcare facilities only**-travel often required
- » Can be **difficult to obtain a 2nd opinion** within the VA
- » The VA is **NOT** creditable medical coverage for **Part B** of Medicare
  - » Late enrollment penalties may apply.

**THE VA DOES NOT RECOMMEND VETERANS CANCEL OR DECLINE COVERAGE IN MEDICARE PART B SOLELY BECAUSE THEY ARE ENROLLED IN VA HEALTHCARE.**

Source: <https://www.va.gov/health-care/about-va-health-benefits/va-healthcare-and-other-insurance/>

### Medicare Advantage Plans for Veterans

Contact **Copeland Insurance Group** to learn about all the benefits available for Veterans!

- » Medicare Advantage Plans available to Veterans with Medicare A & B
- » Access to more providers, specialists and location options.
- » Second opinions from specialists and providers
- » Drug formulary options to include access to specialty medications
- » Access to Non-VA Emergency Rooms and Services
- » Access to Urgent Care Facilities
- » Added Value embedded benefits at **no additional cost**
- » Medicaid Plans based on low income status



**Margaret Wong**

Copeland Insurance Group

**808-591-4877 TTY711**

MON-FRI | 8AM-5PM

1360 S. Beretania St., Suite 209

Honolulu, HI 96814

Calling the number above will direct you to a licensed sales agent.

## Get Your Magazine at These Locations

### OAHU DISTRIBUTION LOCATIONS

15 Craigside  
 Ameriprise Financial  
 Arcadia  
 Altres Medical  
 Attention Plus Care  
 Avalon Care Center  
 Big City Diners  
 Care Centers of Honolulu  
 Catholic Charities Hawaii  
 C&C of Honolulu's Elderly Affairs Div.  
 Copeland Insurance  
 Dauterman Medical & Mobility  
 Don Quijote Waipahu  
 Financial Benefits Insurance  
 Filcom Center  
 Franciscan Vista-East  
 Good Samaritan Society-Pohai Nani  
 Hale Hauoli Adult Care  
 Hawaii Kai Retirement  
 Hawaii Okinawan Center  
 Hawaii State Executive Office on Aging  
 HMSA (main office)  
 Honolulu Christian Church  
 Honolulu Design Center  
 Ilima at Leihano  
 Japanese Cultural Center  
 Kahala Nui  
 Kaiser Permanente  
 Kalakaua Gardens Senior Assisted Living  
 Kapahulu Community Center  
 Kapiolani Hospital  
 Kuakini Health System  
 Kuhio Pharmacy I & II  
 Lanakila Meals on Wheels  
 Lanakila Senior Center  
 Leahi Hospice  
 Logos Bookstore  
**Longs Drugs/ CVS:** Ewa Beach, Hawaii Kai, Kahala Mall, Kapolei, Manoa, Pali, Pearlridge, University/King St.  
 Love's Bakery Thrift Stores-Middle St.

### Lunalilo Home & Adult Day Care

Makani Kai Air  
 Makua Alii Senior Center  
 Maluhia Hospital  
 Marukai  
 McKinley Carwash  
 Moiliili Community Center  
 Na Kupuna Makamae Center  
 Olaloa Retirement Community  
 One Kalakaua Senior Living  
 Pali Momi Medical Center  
 Palolo Chinese Home  
**Pharmacare:** Aiea Medical Bldg., Joseph Paiko Bldg. (Liliha), Pali Momi Medical Center (Aiea), Tamura Super Market (Waianae), Straub Pharmacy (Honolulu)  
**Plaza:** Mililani, Moanalua, Pearl City, Punchbowl, Waikiki  
 Project Dana  
**Safeway:** Beretania, Enchanted Lake, Ewa Beach, Kaneohe, Kapolei, Hawaii Kai, Salt Lake, Waimalu  
 Senior Move Managers  
 St. Francis Healthcare System  
 Straub Clinic & Hospital  
 Straub Geriatrics  
 The Ihara Team  
**Times Pharmacy:** Aiea, Beretania, Kahala, Kailua, Kalihi, Kaneohe, Koolau, Liliha, McCully, Royal Kunia, Waimalu, Waipahu  
 Vacations Hawaii  
 Waialae Senior Residence  
 Waianae Comprehensive Health Center  
 Waikiki Community Center  
 Windward Mall Food Court  
 YMCA (all locations)  
**PUBLIC LIBRARIES**  
 Aiea, Aina Haina, Ewa Beach, Hawaii Kai, Hawaii State, Kahuku, Kailua, Kaimuki, Kalihi-Palama, Kaneohe, Kapolei, Liliha, Manoa, McCully-Moiliili, Mililani, Pearl City, Salt Lake, Wahiawa, Waialua, Waianae, Waikiki-Kapahulu, Waimanalo, Waipahu

### DISTRICT PARKS

Aiea, Halawa, Kailua, Kilauea, Makiki, Manoa, Pupukea Beach, Salt Lake, Waimanalo, Wahiawa, Waipahu

### COMMUNITY PARKS

Aina Haina, Ala Puumalu, Ala Wai, Asing, Crestview, Ewa Beach, Kahala, Kaimuki, Kaneohe, Kuapa Isles, Makakilo, Mililani, Moanalua, Pearl City, Piliilau, Whitmore

### OUTDOOR RACKS (OAHU)

Alakea Street (by CPB Building)  
 Bishop Street (by Bank of Hawaii)  
 Kaheka Street (by PanAm Building)  
 King Street (by Down to Earth)  
 King Street (by Tamarind Park)  
 Merchant Street (by Post Office)  
 Merchant Street (by Pioneer Plaza Building)

### NEIGHBOR ISLANDS

**HAWAII:** ADRC, Hawaii County Office on Aging, Hilo Hospital, Kona Health Center, KTA Super Stores (all), Love's Outlet Stores (Hilo)

**KAUAI:** Agency on Elderly Affairs

**MAUI:** Maui County Office on Aging

**MOLOKAI:** Molokai Drugs Inc.

### ALL PUBLIC LIBRARIES



**GENERATIONS TV & RADIO**

Access the archived television episodes and radio segments online at...



[www.generations808.com](http://www.generations808.com)



**FACEBOOK**

[www.facebook.com/genmag808](https://www.facebook.com/genmag808)

■ For distribution location questions or requests call 808-600-4383

Generations Magazine's content—editorial or advertising—should not be used as a substitute for advice from your doctors, financial advisors or life planners. Accounts, views and opinions expressed in this magazine do not necessarily reflect the views of the Publisher, Editor, or its staff and distributors, nor are they liable for damages arising out of any content, products or events mentioned in the magazine. Copyright © 2021; Generations Magazine is produced bimonthly as a free resource for Hawai'i's mature community. All rights reserved. No part of this magazine may be reproduced or transmitted in any form or by any means, except for the inclusion of brief quotations in a review, without permission in writing from the publisher.

Printed by Journal Graphics, Portland, OR | 503-790-9100 | [info@journalgraphics.com](mailto:info@journalgraphics.com) | [www.journalgraphics.com](http://www.journalgraphics.com)



# We've Got You Covered!



Tap in online! The power is at your fingertips. Online, we have four great ways to access *Generations Magazine* senior resources: **articles**, **TV shows**, **broadcasts** and **Facebook**.

Online is immediate! Everything under the sun is on our website, from **previous issues** to all of our **television episodes** and **radio segments**. Check **upcoming events** on our calendar page. Download our **resource guides** that contain a span of topics that you'd need most for caregiving or for yourself on aging in place. Resource guide topics: Support Groups • Adult Day Centers • Alzheimer's Support Groups • Book Clubs • Fall Prevention Programs • Geriatricians • Farmer's Markets • Assisted Living Facilities... and much more.

[www.generations808.com](http://www.generations808.com)

[www.generations808.com/radio-tv](http://www.generations808.com/radio-tv)

[www.facebook.com/genmag808](http://www.facebook.com/genmag808)



Like to read a hard copy magazine? *Generations Magazine* is always found all over the islands (see pg. 3 for all the distribution locations).

You can also get your copy first by subscribing and have it delivered directly to you by simply filling out the form (see pg. 5) and mailing it in. Or... you can subscribe online, too.

[www.generations808.com/contact/subscribe/](http://www.generations808.com/contact/subscribe/)

# SUBSCRIBE HERE... or Online



HAWAII'S RESOURCE FOR LIFE

**GENERATIONS**  
MAGAZINE

**SUBSCRIPTION FORM**

**6 issues for \$18**  
(1 issue every other month)

Please send this form and  
a check payable to:

**GENERATIONS MAGAZINE**  
**PO Box 4213**  
**Honolulu, HI 96812**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Signature \_\_\_\_\_

Online subscriptions: Go to **www.Generations808.com** and click **SUBSCRIBE** on the menu bar.  
Fill out the online form; pay online via **PayPal** or simply choose to send a **check**.







## Come home to Pohai Nani.

Welcome to Pohai Nani. Where you'll wake up to the Koolaus and cool breezes from Kaneohe Bay. Relax or enjoy the day with activities that bring purpose and joy. Wind down at night to chef-prepared meals with friends. Here we are ohana. You have freedom to make your choices in a loving community. Where caring for and about each other is a way of life. And something we've been doing for 55 years. Welcome home to Pohai Nani.

Home is just a call away: (888) 623-9499.  
View more photos at [www.PohaiNani.com](http://www.PohaiNani.com).

**POHAI NANI**

**Good Samaritan Society**  
POHAI NANI

Sponsored by

**Copeland Insurance Group**

**Mutual of Omaha**  
REVERSE MORTGAGE



# GENERATIONS RADIO PODCAST

**LISTEN to KORL OLDIES 101.1FM  
SUNDAYS, 8-9am**



A weekly series on **aging** and **senior issues**  
with Percy Ihara, Publisher of Generations Magazine

As Hawai'i's 65-and-older population continue to grow, the state is urging kūpuna and their families to prepare for home and community-based care. Join Percy for an informative hour of radio with guest advisors and professionals from financial, legal and caregiving businesses, and government agency programs, and hear from outstanding seniors for insights on aging.

Visit [Generations808.com](http://Generations808.com) for a podcast replay of the radio broadcast.

Percy Ihara, NMLS ID 582944. Mutual of Omaha Mortgage Inc., NMLS ID 1025894. These materials are not from or approved by HUD or FHA.

## New Hearing Technology

Today's hearing aids are a far cry from your mothers! Technological advancements make your hearing aid invisible, comfortable, adaptable, affordable & versatile.



Hear what you've been missing

**Artificial intelligence:** Formulas allow the hearing aid to analyze a wearer's environment and the sounds coming in, identify sounds and specific people, and automatically adjust the audio based on the wearer's level of hearing loss and preselected preferences. **Bluetooth streaming:** Hearing aids with this feature can play audio directly from a compatible Bluetooth device, such as a computer, smartphone, stereo or television. **Fall detection:** Like some new smart watches, some high-tech hearing aids can figure out whether the wearer has taken a tumble. **Improved directionality:** Hearing aids worn in both ears can detect the direction that sound is coming from automatically and reduce or eliminate lesser sounds from other directions. **Reduced size:** Some of the more recently released hearing aids almost entirely within the ear canal. **Rechargeable batteries:** One of the most sought-after features makes hearing aids more like wireless earbuds.

Call for more information

Since 1966  
**OHANA**  
HEARING CARE

Ask about the new Phonak Paradise

**593-2137**

**1296 S. Beretania St.** (Next to Times Supermarket & Grace's Inn)

**[www.ohanahearingcare.com](http://www.ohanahearingcare.com)**

**HAWAII'S  
BEST  
2020**  
Awarded by the Star Advertiser



**GENERATIONS RADIO PODCAST**  
OLDIES 101.1FM | SUNDAYS, 8-9am

Sponsored by



**Copeland Insurance Group**



**Mutual of Omaha**  
REVERSE MORTGAGE

These materials are not from, or approved by HUD or FHA.





**T**akeaways are a key feature of *Generations Magazine*. We are here to provide you a life raft in the expanding virtual sea of information available. Our goal is to distill information to its essence, making complex issues accessible and understandable.

This issue is filled to the brim with takeaways—key facts and ideas worth remembering. *GM* offers everything from practical decluttering tips from the experts (pg. 12) to how to enjoy a safe stay-cation from your sheltering-in-place lifestyle (pg. 19) to potentially lifesaving COVID-19 vaccination information (pg. 14), coping skills for managing stress (pg. 16) and news about O'ahu's new Parkinson's resource center (pg. 42).

Also in this issue, find out how a leading expert in the field of senior placement addresses the issue of “to place or not to place” a loved one in senior living (pg. 34).

Check out Wendy Suite's feature story (pg. 28) about Auntie Carolee, a kumu hula, musician, teacher, cultural practitioner, living treasure, “gift” and “angel.” A priceless and pragmatic takeaway as we continue to follow social distancing guidelines is her “How Are You?” list. Carolee connects with at least five friends every day by phone.

If you look over at the facing page (pg. 9), you'll see our latest schedule of Brown Bag Lunch Webinars presented by senior well-being and care management experts—all via Zoom and all free on the third Wednesday of each month. And don't forget about Publisher Percy Ihara's radio show on KORL Oldies Radio 101.1FM Sundays from 8 to 9am.

If you would rather be read to than read, don't forget about our handy dandy Screen Reader control panel on the bottom, right-hand side of each *GM* web page. ([www.generations808.com](http://www.generations808.com)). The Screen Reader toolbox includes “The Voice of GM,” who will read anything on our site to you. Just highlight the text and click the play arrow.

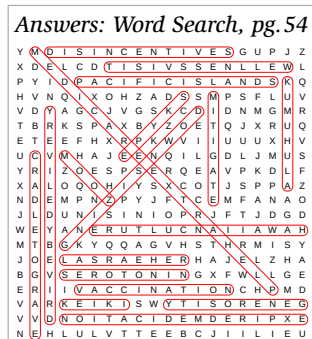
If you're a Facebook user or want to be, *GM* writer Kathlyn Clore is keeping it fresh at [www.facebook.com/genmag808](http://www.facebook.com/genmag808) with daily posts, updates and reminders that will lead you to compelling stories and useful information on our site. It's all just a click away.

We will continue to do our best to help you navigate the increasingly complex jungle out there and provide you with the takeaways you need, but we also request your help. If you have any topics you would like us to investigate and publish, email me at [debra@generations808.com](mailto:debra@generations808.com). I would love to hear from you.



We hope 2021 continues to bring health and happiness to all our valued readers and partners.

Debra Lordan, Associate Editor



**PERCY IHARA**  
Editor/Publisher

[Percy@Generations808.com](mailto:Percy@Generations808.com)  
808-600-4383

**DEBRA LORDAN**  
Associate Editor

[Debra@Generations808.com](mailto:Debra@Generations808.com)

**WILSON ANGEL**  
Art Director

[Wilson@Generations808.com](mailto:Wilson@Generations808.com)

**LEIGH DICKS**

Ad Sales/Content Coordinator  
[Leigh@Generations808.com](mailto:Leigh@Generations808.com)

**RICK TABOR**

Community Development Director  
[Rick@Generations808.com](mailto:Rick@Generations808.com)  
808-285-5936

**MAHLON MOORE**

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

**BRIAN SUDA**

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

Sponsored by **Financial Benefits Insurance, Inc.**

# Generations Magazine on Zoom Brown Bag Lunch Webinar

Hosted by Rick Tabor, GM Community Development Director

3rd Wednesday, 11:30am (log in @ 11:20am) – 1pm

Take a lunch break with Rick, a mental health professional, to learn more about well-being and care management for seniors and caregivers. **FREE** to the public.

For questions, contact Rick: 808-285-5936 | [rick@generations808.com](mailto:rick@generations808.com)

## April 21 – Navigating Medicare Benefits

by Travis Motosue, Financial Benefits Insurance Inc.

Travis will discuss Medicare benefits, including the insulin savings program, extra help for prescription drugs and plans for veterans, along with common Medicare mistakes.

## May 19 – Managing Your Inflammatory Health

by Randall Mau & Dr. Jon Ruckles, Cardax Inc.

Randall and Jon will discuss supplements that help maintain joint, cardiovascular, metabolic, immune system, liver and brain health and extend longevity.

## June 16 – Exercises for Stress Management

by Charlene Childs, Body & Brain Yoga Tai Chi

Charlene will discuss very basic exercises, and how creating a “Happy Cow” in your body can lead to more energy and creativity, stress reduction and overall improved physical health.

## July 21 – Caregiver Challenges & Best Practices

by Dr. Poki'i Balaz

Dr. Balaz shares real-life experiences, and uses her own insights as a professional and family caregiver as she explores the joys and challenges of providing care for loved ones with dementia.

Visit [generations808.com/lunch-webinars](http://generations808.com/lunch-webinars)  
for Zoom links and meeting ID numbers.

**GMWEBINARS**

**GMPODCAST**

**GENERATIONS**  
RADIO SHOW 101.1FM

[www.Generations808.com](http://www.Generations808.com)



# Who's Behind Generations Magazine?

CONTRIBUTORS

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:



**CHUCK BONGIOVANNI, MSW, MBA, CSA®, CFE, CPRS,** is the founder of CarePatrol Franchise Systems, the nation's largest franchised placement organization. He is the president of the National Placement and Referral Alliance, the national senior placement trade association. He is also the CEO of Majestic Residences care home franchise. Chuck is a Post-Acute Medicare Spending Per Beneficiary expert, speaker and author. He is also a board member for Traditions Hospice in Arizona and a founding member of The Professional Association of Senior Referral Specialists.



**JERRY BOSTER** is the volunteer president of the Hawai'i Parkinson Association. As he retired from a 29-year Navy career, Jerry was diagnosed in late 2013 at age 47 with early-onset Parkinson's disease. Jerry works to assist other Hawai'i Parkinson's patients live the best life possible, educate anybody who will listen and facilitate Parkinson's research where possible. Jerry's "day job" is working as a resources and requirements analyst for US Indo-Pacific Command.



**KATHLYN CLORE** is an award-winning freelance journalist based in Honolulu. She is blessed with three grandmothers and considers times spent with them among the happiest moments of her life. A graduate of the Missouri School of Journalism, she has lived in five countries over the past 20 years, including the Netherlands, Egypt and Qatar. Her career in newspaper journalism began covering sports in her native Chicago and has evolved as she's moved around the world. She has worked at the European Journalism Centre as well as for several newspapers.



**GABRIELLE "GABI" SODERHOLM** is newly back home on O'ahu working for her family business, serving as the president Soderholm Mobility Inc. After graduating from Punahou, she went to get her degree in business management in Boulder, Colorado, living out many Hawai'i girls' snowy dreams. She then went to Portland, Oregon, and learned the ins and outs of the bus business from Schetky Northwest Sales, a bus and van dealership.



**ANDREW SOBREPENA, MBA-HC,** is a first-generation immigrant who came to the United States for greener pastures. He served in the Hawaii Army National Guard for six years. He attended the University of Hawai'i at Mānoa, earning his undergraduate degree focusing on Philippine languages and culture, where he worked closely on research for the center for Southeast Asian studies. He also has a master's degree in business, focusing on healthcare management and is currently managing several small businesses.



**CARLEEN MACKAY**, well into her 80s, is a workforce expert of national renown as a speaker, author and coach for multiple generations. As she says age is not a deterrent to working later as we were led to believe in the days when life expectancy was 10 to 15 years shorter for most people in Hawai'i. New strategies, however, are critically important to those who choose to continue to contribute to full-time or part-time work for pay or for the common good. She has authored, or co-authored several books, including her latest PDF title, *New Ways to Work*.

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 BURIGSA | KAHALA HOWSER | SCOTT A. MAKUAKANE | EDWARD MOTOSUE  
CHRISTY NISHITA | EILEEN PHILLIPS | ANNETTE PANG | GARY POWELL | AMY RHINE  
SCOTT SPALLINA | NHAN TRAN | MARGARET WONG | MICHAEL W. K. YEE | STEPHEN B. YIM



COVER:

28 **Virtually No Boundaries for Auntie Carolee**

DEPARTMENTS:

## EDITORIAL

- 12 Declutter Your Home for a Move or to Age in Place Safely
- 14 Rotarians Hold First-Time Virtual RYLA Camp
- 15 Hawai'i's COVID-19 Vaccination Information
- 16 Nine Coping Skills For Managing Stress
- 17 Morning Habits Bring All-Day Joy
- 18 New Rules for the New Game of WORK
- 19 Silver Lining of a COVID Cloud

## LIVING LIFE

- 20 Defying the Silver Tsunami Stereotype
- 21 Senior Pickleball is Exploding!
- 22 Kapu Breakers Help During Pandemic
- 23 How to Be a Positive Communicator
- 24 Ching Ming Festival Honors Ancestors
- 25 Chinese American Culture, Identity, Home

## GIVING CARE

- 34 To Place or Not to Place, That is the Question
- 36 Long-Term Care Cost Financing Options
- 37 Home Cleaning Help for the Elderly
- 38 Care Lessons Learned from COVID-19

## HEALTH

- 40 Bad Breath: Is It Poor Oral Hygiene?
- 41 How to Wear a Mask With Hearing Aids

## PROGRAMS & SERVICES

- 42 Help & Hope for Parkinson's Patients
- 44 Medicare: Increased Benefits for Veterans
- 45 Workers & Social Security
- 46 Annual Wellness Visits to Stay Healthy
- 47 Purpose Pals: A Kūpuna-Youth Connection
- 48 Get Help Paying Health & Prescription Costs

## WISDOMS

- 49 Your Estate Plan: What NOT to Do
- 50 A Recipe for Conflict
- 51 Save Yourself From Sympathy Scams
- 52 A Retirement Dress Rehearsal Can Ease Emotional & Financial Concerns

## WORDSEARCH

- 54 Find 18 Words From This Issue



# Declutter Your Home for a Move or to Age in Place Safely

by Generations Magazine Staff



**An interview with  
Cynthia Arnold, Vice  
President of Senior  
Move Managers/De-  
Clutter Hawaii**

## *How do decluttering and relocation services help seniors move or age in place?*

These services assist older adults and their families with the emotional and physical aspects of relocation and/or aging in place. The services are used when seniors are preparing to downsize to a smaller residence, retirement community or relative's home.

Decluttering services are also used for those aging in place, to help clear and/or organize their home so that it is safer to live in. In all those cases, these services help relieve stress on the senior and help with a smooth transition.

## *When should decluttering begin?*

People should *always* be thinking about decluttering. Clutter isn't age-related. All of us can accumulate too many possessions. However, if you start to notice that you can't find things or you can't get into areas in your home, then that is definitely a time to start thinking about decluttering.

## *Can your services be used in preparation for downsizing for a move down the road?*

Yes. When you start thinking about a future move, whether it's one or five years from now, now is the time to start downsizing. The emotional aspect of getting rid of things can be difficult, so start as early as possible to help moderate the emotions of moving from your home.

## *How do you help seniors and their families make decisions about their possessions?*

Making decisions on what to keep and not keep can be very emotional and difficult. Most clients want to keep everything because they love all their possessions. However, if we keep the focus on what we want in our future, like a move to

a retirement community—our decisions can be based more on that destination instead of the stuff. We focus our clients on their happy future and their new goals.

We stress that the value we need to hold onto is our memories and stories, and the journey we are about to embark on.

## *How do you help determine what to discard?*

When working with clients, we can't tell them what to discard. The question we always pose is "What do you want to keep?"

## *What can seniors do with unwanted items?*

Unwanted items are often discarded, but [www.Opala.org](http://www.Opala.org) includes recycling guidelines and locations. There are many organizations that take used household goods, clothing and furniture.

## *How do you help them determine what memorabilia to hand down through generations?*

Everyone has different memories or special feelings regarding different items, so family members are the only ones who can determine what they would want. Include immediate and extended family when you are considering gifting your items.

Our general rule for family items would be to keep photos and videos. We also recommend scanning photos and digitizing videos.

## *What should seniors gift to friends?*

It is nice to give a special gift to a friend, especially if you remember them saying "Wow, what a beautiful platter!" or "I love that jacket!"

## *How do you help them determine what to move to the new location?*

When relocating, the first thing we like to do is create a floor plan of where you are relocating to, which will help you to see what furniture will fit versus what furniture you want to take. You can only take the furniture pieces if they will fit in your new home. After you make those decisions, decide how many books, how much clothing...

## *How do you help seniors determine what to declutter for safety reasons?*

When we declutter to age in place, the first places to focus on would be walkways that are obstructed, such as hallways, stairways and high-traffic areas. We want to remove any trip hazards that we can see, like floor mats, and extension and computer cords. Ideally, there should be three feet of clear space in all walking areas.

## *When is renting a storage space for extra possessions a viable solution?*

We do suggest a storage unit when clients have a hard time getting rid of things or if they are short on time. If a client needs to be moved out of a place by a specific time and the sorting process is taking much longer, then a storage unit can accommodate those items for the time being.

Most times, if you are moving from a four- or five-bedroom home to a one-bedroom home, it will be difficult to let go... We also encourage clients to pack up their "maybe" items and put them into storage. If they don't think about those items in three to six months, then that probably means they don't mean much to them. This is a good way for them to have more time to process.

## *What tips can you offer to motivate everyone approaching their golden years to start decluttering on a regular basis?*

We have what we call a "De-Clutter Sweep." Take a box/bag and go into each area of your home and take things out that you quickly see you don't want—for example, trash items. Take a trash box/bag and discard old mail, paper clippings, food wrappers, etc. You may be surprised how much trash is on the floor.

Once you get the hang of it, you can then do this with things you don't like; things you haven't used in a while; things you don't need; then, things you don't want. If you do a declutter sweep once a week, you'll be surprised how many things you are getting rid of. Before you know it, you'll have several boxes/bags to get rid of. Call your favorite nonprofit to schedule a monthly donation pickup.

## *What are some of the benefits of hiring an expert rather than attempting to do it with the help of friends and family?*

When our clients moved into their homes 50-plus years ago, they were in their 30s and they called their friends with trucks to help. Moving in 2021 is very different than moving in 1971. Now that they are in their 80s, it's not that easy to call those friends and ask them for help.

Having a hired professional will help relieve the stress and ensure that all the details of moving are completed: packing up all the items, moving the furniture, unpacking and even getting your cable, internet and phone set up. There are so many aspects to moving now and it can be extremely stressful, so it is very helpful to hire a professional who can walk you through the entire process.

## *When looking for decluttering or relocation help, are there any certifications to look for that help ensure quality service?*

To be a member of the National Association of Senior Move Managers (NASMM), you need to be reviewed based on experience requirements, certifications and insurance coverage prior to being accepted. Read testimonies or reviews about a company, but also ask around. Many retirement communities have resources on specialists like us. Another place to call is the Elderly Affairs Division, which has many resources as well.

## *What advice would you give to those approaching their golden years about the importance of decluttering and downsizing?*

Don't wait. It is never too early to start the process of decluttering and downsizing. Educate yourself about all the retirement communities on the island. Decide which one you like the best now, that way, when the time comes and you want to move, you are ready to go to the place you like. It is also a good time to get all your affairs in order, like your wills, trusts, life insurance paperwork and such. Not only is it good to declutter for today, but to also prepare for the future. ■



# Rotarians Hold First-Time Virtual RYLA Camp

by Generations Magazine Staff



RYLA 2021 all-island committee members included (L-R, top row) Joshua Laguna, Rick Tabor, Dylan Bode, Jakob Au, (middle row) Brian Dunkel, Wendy Acosta, Naomi Masuno, Tim Hansen, (bottom row) Mary Albitz, Sandy Matsui, Gail Takaki and Jen Tanouye.

part of the core RYLA team on Hawai'i Island since 2010. She connected RYLA and Jakob Au, a software engineering student at Drexel University, who came home

to Hilo for spring break in 2020 and was still there a year later. Jakob developed and ran RYLA's virtual platform, training senior Rotarians and tech savvy RYLA students alike on Zoom and Discord platforms. He facilitated the event without a hitch.

"The trick to this virtual world is to be open to our youth's virtual-world talents," said O'ahu RYLA Co-chair Rick Tabor (*Generations Magazine* community development director).

"The COVID-19 pandemic presented opportunities for problem solving, community collaboration, creativity and action," says Gail. "Learning is an everyday activity." It is essential to our ability to survive and thrive. My passion has always been helping people grow. My life work is about understanding what children or adults desire and their needs, and providing the opportunities for their experimentation and learning that is truly their own. Discovery of one's courage and capacity to explore new ideas, people and things lead us all through challenges to valuable and personal rewards. RYLA 2021 was simply a joy to create."

At the conclusion of the virtual camp, graduates presented 11 powerful community projects. RYLA's lessons in leadership became Gen Z's declarations, announcing their arrival as they prepare to lead the world to better places. RYLA 2021 was an amazing experience for all concerned. ■

ROTARY DISTRICT 5000 HAWAII (501(c)(3) nonprofit)  
Rotary D5000, P O Box 3325, Honolulu, HI 96801  
808-536-8778 | [www.rotaryd5000.org](http://www.rotaryd5000.org)

For more information about the Feb. 11 to 13, 2022, RYLA event: <https://rotaryd5000.org/sitepage/ryla>

Whoever said you can't teach an old Rotarian new tricks doesn't know Hawai'i Rotarians. For the first time in the 50-year history of the annual Rotary Youth Leadership Awards (RYLA) in-person camps, the Rotary Clubs of District 5000 (Hawai'i) facilitated an all-island virtual camp with 110 participants on Feb. 26 and 27 due to the ongoing pandemic.

RYLA is an annual leadership program officially adopted by Rotary International in 1971 and coordinated by Rotary Clubs around the globe. Today, 160 countries offer RYLA camps. Thousands of young people are sponsored by Rotary Clubs to attend events run by the clubs' district committee.

RYLA offers an opportunity for our next generation of leaders to define themselves while expanding their own leadership skills through lessons based on Rotary principles such as the Four-Way Test: "Is it the truth? Is it fair to all concerned? Will it build goodwill and better friendships? Will it be beneficial to all concerned?" In addition to leadership skills, RYLA lessons help youth build character, self-confidence, personal development, self-awareness and good citizenship practices.

Student camp participants are typically high-school age. Of the 60 percent of Hawai'i Rotarians who shared their birth years, 64 was the average age. Rotary's mature members have much to offer students—and visa versa. The 2021 RYLA camp itself was a product of multigenerational problem solving. An all-island Rotary committee led RYLA into the virtual world, with the help of students.

Hawai'i RYLA Committee Member Gail Takaki, a 1975 University of Hawai'i graduate, has been

**GM BROWN BAG LUNCH WEBINAR**

Zoom Presentations: **APR. 21, MAY 19**  
11:30 am – 1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**WWW.GENERATIONS808.COM**

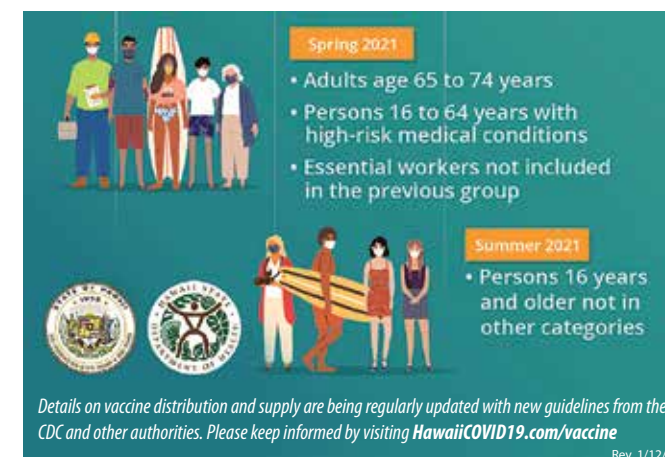
# Hawai'i's COVID-19 Vaccination Information

by Generations Magazine Staff

The Hawai'i Department of Health (HDOH) is moving forward with its implementation of the state's COVID-19 vaccination plan.

Points of dispensing (PODs) are open across the state for the initial phases of the COVID-19 vaccine distribution.

As Hawai'i continues to receive more vaccine, dosages are being distributed to vaccination PODs throughout the islands as quickly as possible.



## Eligibility & Timeline

There are two major phases in the vaccination plan. The first phase is now underway to protect the three priority groups:

- ◆ **WINTER:** Phase 1A includes healthcare personnel and long-term care facility residents, which is estimated to be 6 percent of Hawai'i's total population are eligible to register for vaccination.
- ◆ **WINTER:** Phase 1B initially included frontline essential workers and adults 75 and older, which

is about 20 percent of Hawai'i's population. In early March, the DOH announced that those who are 70 or older could register for COVID-19 vaccine appointments starting on March 8.

◆ **SPRING:** Beginning on March 15, phase 1C began, which includes adults aged 65 to 74 years, persons 16 to 64 years old with high-risk medical conditions and essential workers not included in the other categories. Phase 1C will covers 47 percent of the state's population.

◆ **SUMMER:** Phase 2 will cover the rest of the population, which includes all persons 16 years and older who are not in the other categories.

It is estimated that 73 percent of Hawai'i's population will receive the vaccination if all those in Phase 1 receive the vaccine. Phase 2 will cover the remaining 27 percent of the state's population.

## How Will I Know When It's My Turn?

You may hear from your healthcare provider, your employer, announcements from state and local leaders, or the media. Subscribe to daily updates at [health.hawaii.gov/updates](http://health.hawaii.gov/updates). Review the prevaccination checklist and register for your vaccination at <http://bit.ly/C19VaccReg>. ■

## COVID-19 STATE OF HAWAII PORTAL

808-586-8332 | 1-833-711-0645

[www.hawaiiicovid19.com/vaccine](http://www.hawaiiicovid19.com/vaccine)

Kaua'i County: <http://bit.ly/KauaiC19VaccFacts>

O'ahu: <http://bit.ly/OahuC19VaccFacts>

Maui County: <http://bit.ly/MauiC19VaccFacts>

Hawai'i County: <http://bit.ly/BigIsleC19VaccFacts>

Note that the HDOH may provide continuing updates.



**Right at Home**  
In Home Care & Assistance  
The Right Care, Right at Home®

Call us today to schedule a free consultation!

**808.797.2111 | [www.eldercareoahu.com](http://www.eldercareoahu.com)**  
2019 West Coast Caregiver | Satisfaction Award Winner

Assistive Technology Resource Centers of Hawai'i is a 501(c)(3) nonprofit that provides access to assistive technology for people with disabilities of all ages, enabling independence and participation in every aspect of life. Serving all Hawaiian Islands.



**Assistive Technology Resource Centers of Hawai'i**  
[atrc.org](http://atrc.org) | [barbara@atrc.org](mailto:barbara@atrc.org)  
(808) 532-7112



**GENERATIONS RADIO PODCAST**  
OLDIES 101.1FM | SUNDAYS, 8–9am

Sponsored by



**Copeland Insurance Group**



**Mutual of Omaha**  
REVERSE MORTGAGE

These materials are not from, or approved by HUD or FHA.





# Nine Coping Skills For Managing Stress

by Rick Tabor, Generations Magazine Community Development Director



**S**tress is a part of life. And our ability to manage stress is part of the resilience needed to live a well-balanced life. Our ability to cope with stress determines the quality of our life. How we handle stress defines who we are.

Here are nine very practical coping skills strategies to help us cope with our stressors:

## The 9 Coping Skills

**1. Deal with your feelings.** Feelings tell us what we need to do. To deal with them, we must name them, realize it's ok to feel them, express them in a safe way, then decide what to do to feel better.

**2. Adjust your attitude.** What we tell ourselves about the situation will determine how we feel about it. Looking at the good side of things (having a positive attitude) can help us feel better.

**3. Discover your choices.** In every situation, there are things that can and cannot change. We help ourselves when we choose something that can be changed. Your attitude can always be changed.

**4. Accept imperfection.** Everyone makes mistakes. We can help ourselves feel better by adjusting our attitude and assessing our choices.

**5. Give yourself a break.** When you become physically and/or emotionally tired, get your energy back and make yourself feel better by relaxing and taking a break from what you are doing.

**6. Take things one step at a time.** When you have too much to do, you can feel overwhelmed. Feel better by slowing down, prioritizing and taking things one step at a time.

**7. Treat yourself kindly.** The stress caused by being angry, frustrated or pushing yourself too hard can make you feel worse. Feel better by using patience and gentle affirmations.

**8. Plan ahead.** When we have a lot to do or think about, planning ahead can help prevent problems before they arise. Planning ahead helps us to have enough time, energy & tools to complete the task.

**9. Ask for help.** When no matter how hard we try or how many coping skills we use, we still can't solve our problem, it's time to ask for help.

Which of these nine coping skills do you frequently use? Which are hard for you? Which are easier? You will benefit by practicing all nine, with an emphasis on the harder ones.

Practicing them during routine situations will help make them a part of your daily navigation, so when things become rough, you're more comfortable finding your way. ■

RICK TABOR  
GM Community Development Director  
808-285-5936 | [Rick@Generations808.com](mailto:Rick@Generations808.com)

Helping members all over Oahu

Robin Reisinger 808-724-4993

[robin@themedicaregeek.com](mailto:robin@themedicaregeek.com)



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



Let us find the quality long term home placement for your loved one. We provide information, support and assistance at no cost.

Contact us for your FREE consultation

808-425-5101

[kuunani@caregivershearhawaii.com](mailto:kuunani@caregivershearhawaii.com)  
[www.caregivershearhawaii.com](http://www.caregivershearhawaii.com)



# Morning Habits Bring All-Day Joy

by Jen Angeli, Brain Education Instructor, Kaimuki

**H**ave you ever observed how you wake up? Are you quick to rise or slow to get moving? Do you wake up happy or with a sense of dread, or is your mind already dealing with problems?

If feeling better is important to you, consider starting your day more deliberately. When you first wake up, smile! Smiling has positive chemical effects in the brain, including the release of dopamine, endorphins and serotonin, the happy hormones that help lower stress, anxiety and can aid in lowering heart rate and blood pressure.

Make a positive declaration that feels good to you, and if possible, say it aloud and express it with your body. It can be a simple thing like, "I am healthy!" or "I feel bright!" Try different



phrases until you find one that resonates with you. Then, take a moment to thank your body and brain for keeping you alive while you slept. Your internal systems worked hard detoxing, purging, processing and rebuilding, all without any work or thought on your part. When you take that moment to appreciate your body's functions, you might even start to feel your body responding to your attention.

The first time you do this, it may feel strange, but after a week, you will feel the difference! ■

KAIMUKI BODY & BRAIN  
3569 Harding Ave., #B, Honolulu, HI 96816  
808-738-5522 | [www.bodynbrain.com/kaimuki](http://www.bodynbrain.com/kaimuki)





The Lamakū Extended Care program, first introduced at The Plaza at Kaneohe, is now open at The Plaza at Mililani.

This Plaza exclusive program is designed to offer a continuum of care allowing Residents to remain at The Plaza as their mobility declines. With the help of dedicated nurses and care aides, the Lamakū Extended Care program provides around the clock personal care to those Residents who are wheelchair and bedbound.

To find out more about The Plaza, and if the Lamakū Extended Care program is right for you or a loved one, **call or schedule a tour today.**

KANE'OHE | MILILANI | MOANALUA | PEARL CITY | PUNCHBOWL | WAIKIKI



(808) 377-5292 | [PLAZAASSISTEDLIVING.COM](http://PLAZAASSISTEDLIVING.COM)





# New Rules for the New Game of WORK

by Carleen MacKay, Emerging Workforce Expert

Our changing workplace dynamic at this stage of life requires a new set of rules to help us navigate our careers.

■ The first rule of the “new game:” To remain financially secure, most of us (over 50 percent) will need to continue to work — in some capacity — much later than in past generations.

■ So-called “entitlements” and social systems set up to ensure cradle-to-grave support are rapidly becoming obsolete in all countries and nations. People who count on these entitlements are going to be in for an unpleasant surprise.

■ Organizations will never again hire full-time “office workers” to solve short-term problems. They will keep very few people who do not serve their immediate needs because the world is in play. Technology and innovation are not birthrights. Work that can be done somewhere else by someone else will be!

■ “Work” is to the 21st century what “jobs” were to the 20th. Many people will do more than one thing and serve several clients or customers at any given time. Portfolio careers, so long predicted, are now a fact, along with highly specialized careers that support marketplace needs.

■ There is opportunity awaiting those who plan and act, because change will continue to be fast and discontinuous, meaning that frequent upgrading of competencies, reinvention and innovation are, now and forever, part of the new rules of the game. Careers that served millions once-upon-a-time in the not-so-distant past may now be obsolete or so materially changed that they bear little resemblance to once-familiar careers.

■ Those who model their career planning after our strategic business (yes, your career is your business) model, will succeed while many others will live hand-to-mouth in an economy that favors the consistently prepared. We will present this business planning model in our next article.



■ “Why am I here and has my life mattered?” This question arises in virtually everyone’s life. You will matter in ways never previously imagined in younger lifetimes.

Remember, those who ask this question at mid-career have the time to create the meaningful lives they long for and deserve. Those who don’t, won’t! ■

## NEW WORKFORCE HAWAII

Carleen MacKay

916-316-0143 | [carleenmackayhi@gmail.com](mailto:carleenmackayhi@gmail.com)

[www.linkedin.com/in/carleenmackay](http://www.linkedin.com/in/carleenmackay)

## Turning 65? Retiring? Have questions?



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



586.7299

1.888.875.9229

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

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

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

**GM BROWN BAG LUNCH WEBINAR**

Zoom Presentations: **APR. 21, MAY 19**  
11:30 am – 1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**WWW.GENERATIONS808.COM**

# Silver Lining of a COVID Cloud

by Gabi Soderholm, Assistant Operations Manager, Soderholm Mobility, Inc.

When we all closed our doors, fluffed our couch pillows and settled in for what we thought was only going to be a two-week lockdown, no one could have imagined where we would be in 2021. We’re here now and life has a breeze of normalcy amid the chaos. Zoom family celebrations or business meetings are regularly scheduled in our calendars, delivery drivers know our routines and we’ve become more okay with staying in.

Supply and restaurant delivery are some of the conveniences the disabled and aged communities have needed for so long. Yet, seemingly overnight, these options are now available. Farmers markets are doing drive-by delivery, offices switched entirely to remote work and schools became “anywhere,” using distance learning.



And along the way, members of the disabled and senior communities have found that they can get a break from sheltering in place and stay safe by taking a drive, using their auto adaptive equipment. During their solo drive, they can avoid the virus. Their vehicle becomes a safe haven, an escape and a silver lining in this dark pandemic cloud. So taking care of your vehicle is more important than ever to stay safe and healthy in 2021. ■

SODERHOLM MOBILITY, INC.

2044 Dillingham Blvd., Honolulu, HI 96819

P: 808-834-1417 | F: 808-834-1070

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

Soderholm Sales and Leasing Inc.

PO Box 19010, Honolulu, HI 96817

# Talk, Listen, and READ!

Captioned Telephone (CapTel®) service from Hawaii CapTel allows you to **LISTEN** and **READ** captions of everything during your phone conversations!

- Built-in answering machine with captions
- Built-in speakerphone
- Bluetooth® capability
- Large touch-screen display

For more information or to order a CapTel phone **AT NO COST\***, contact:

Phone: 877-805-5845

Email: [captel@captel.com](mailto:captel@captel.com)

Website: [hawaiicaptel.com](http://hawaiicaptel.com)



\* Free phone with qualified applications. FEDERAL LAW PROHIBITS ANYONE BUT REGISTERED USERS WITH HEARING LOSS FROM USING INTERNET PROTOCOL (IP) CAPTIONED TELEPHONES WITH THE CAPTIONS TURNED ON. IP Captioned Telephone Service may use a live operator. The operator generates captions of what the other party to the call says. These captions are then sent to your phone. There is a cost for each minute of captions generated, paid from a federally administered fund. No cost is passed on to the CapTel user for using the service. CapTel is a registered trademark of Ultratec, Inc..



# Defying the Silver Tsunami Stereotype

by Debra Lordan, GM Associate Editor

**D**oug Matsuoka started working at Hawaii Meals on Wheels (HMOV) seven years ago as a part-time delivery driver. But his previous computer experience opened the door to his current job as the IT (information technology) and digital media coordinator, and “YouTube guy.”

He was an early adopter of computer technology, building his own microcomputer from a kit in the early 1980s. Doug learned his trade through various jobs.

Doug worked as the director of technology for the Honolulu Board of Realtors for six years before coming to HMOV. As the years passed, Doug became aware of a growing chasm between his personal ideology and the goals of a real estate organization that grew more prosperous while homes became further out of reach for an increasing number of would-be owners. This crisis of conscience prompted Doug to quit his well-paying job.

He left at age 57. His father died at 60, so assuming he may face the same fate, he wanted to spend his remaining time immersed in political activism—a socially conscious decision not based on dollar signs. He soon expended his savings and found himself homeless.

“The problem, if I can call it a problem, was that I lived longer than my dad did,” Doug says.

But it was through this political activism that he got to know the now-former executive director of HMOV, who eventually offered him a job.

“I am not making the money that I once did, but I get to do what is beneficial to the community,” he said. “It is important how you make a living and I finally understand that completely now. It’s the best job I’ve ever had.”

Prepandemic, about 500 HMOV volunteers—most of them seniors—delivered hot meals every day. “That’s what seniors do when their work obligations are finished... they still want to serve their community,” says Doug. However, now more meals are delivered by staff members rather than senior volunteers, due to safety concerns.



Doug says that even though he and the seniors he knows have a lot to offer, when people talk about the Silver Tsunami, many think of older people only as consumers of social services. “It’s interesting getting older, because you age into a unique form of discrimination. Day by day, you start becoming aware of microaggressions—indirect, subtle, unintentional discrimination.”

“People worry about meeting the demands of our growing older population, when actually, a lot of the older people are economically productive and serving the community,” says Doug. “Seniors run nonprofits, businesses... including the man who holds the highest office in the country.”

Even so, seniors are often stereotyped. “Their biggest threat is their stereotype threat—the risk of conforming to the stereotype,” says Doug.

Doug will soon be 69. “Old guys like me are not conforming to the stereotype. We are doing what we can in the community,” says Doug. “I am not alone. There are many my age and older who are social service providers, not consumers. I wish that was the senior stereotype: productive people who are a resource for the community.”

Their professional experience and life perspectives continue to sculpt seniors into one of society’s most valuable resources. ■

HAWAII MEALS ON WHEELS (501(c)3 nonprofit)  
P.O. Box 61194, Honolulu HI 96839  
808-988-6747 | [www.hmow.org](http://www.hmow.org)

**The Caregiver Foundation**  
Helping you help those you love!

Care Coordination    Conservatorship  
Money Management    Family Care Planning  
Trust Administration    Webinars / Workshops... and more

808-625-3782 | [info@thecaregiverfoundation.org](mailto:info@thecaregiverfoundation.org)  
[www.thecaregiverfoundation.org](http://www.thecaregiverfoundation.org)



# Senior Pickleball is Exploding!

by Generations Magazine Staff

**P**ickleball is growing fast among fun-loving athletes and non-athletes alike. The paddle-and-ball game has become especially attractive to baby boomers and former tennis players. There is less acreage to cover for aging legs and the ball moves slower than in a typical tennis match.

Beginning players love the game immediately, because it is easy to learn, once you master the somewhat unconventional scorekeeping method. It’s fun at any skill level, providing exercise and social interaction, even during the pandemic.

“I give lessons to local and visiting players; the majority are seniors,” says Laurie Loney, one of Maui’s four USA Pickleball ambassadors. “They have fun immediately! Most become hooked instantly and recruit their friends to join in.”

Ambassadors like Laurie are volunteer representatives and unofficial spokespersons for USA Pickleball who promote goodwill and help grow the sport in their area.

Laurie, a senior player, instructor and state gold medalist, estimates that about 80 percent of Maui’s 500-plus players are over 50, adding that the under-50 age group is also growing quickly.

“The latest numbers show that Hawai’i’s over-50 players comprise about 70 percent of total players in the state,” says Jack Hodges of Kaua’i, the state’s USA Pickleball ambassador. “We also have a very large group of under-50 players and a large group of players over age 70 on Kaua’i, as well.”

Laurie, who has had her own court for 18 years, says there were several private courts in South



(Left, L-R) Megan Crouse and Judy Teltscher LeLevier. PC: Laurie Loney (Above) Megan teamed up with Laurie Loney for the 2019 Maui Pukaball Tournament. PC: Irene Bowering

Maui back in the ’70s and ’80s. Since popularity of the game has increased at such a fast rate, players have commandeered existing tennis and basketball courts, awaiting designated, county-built pickleball courts. Private tennis clubs, such as Kapalua, Royal Lahaina, Wailea and the Maui Country Club, are accommodating pickleball play. There are also dedicated county courts at Waipuilani and Lahaina Civic. “But the current public facilities are becoming overwhelmed,” says Laurie. “The need for more courts is great”

Especially after COVID-19 restrictions were put in place, many pickleball fans are also playing in their driveways, neighborhood cul-de-sacs or condo parking lots. Some are even building their own 20-by-44-foot cement or asphalt courts on their private property.

Looking for a game? Visit [www.places2play.org](http://www.places2play.org) or download the USA Pickleball Places2Play app. ■

## USA PICKLEBALL

Hawai’i Ambassador Jack Hodges  
808-634-4049 | [jhodges26@mac.com](mailto:jhodges26@mac.com)

Please adhere to your local COVID-19 safety regulations when playing or waiting to join a pickleball game.



## BENEFITS ENROLLMENT CENTER

Are you a senior having trouble paying your monthly expenses or having to choose between paying for your medical bills, utilities or FOOD? **We can help.** Call us at (808) 527-4777 for more information. [www.CatholicCharitiesHawaii.org](http://www.CatholicCharitiesHawaii.org)



**Kimberly Cooper**  
Licensed Sales Representative  
[kimbercooper@juno.com](mailto:kimbercooper@juno.com)

**Medicare**  
Need a Helping Hand?

Mobile: 808.485.7319

- Medicare Advantage Plans
- Medicare Supplement Insurance
- Medicare Part D Prescription Drug Plans





# Kapu Breakers Help During Pandemic

by Debra Lordan, GM Associate Editor

Former TV news reporter Angela Keen helps track down residents and visitors statewide who are not in compliance with the state’s COVID-19 quarantine rules and mask mandate through the Hawai’i Quarantine Kapu Breakers, a volunteer, community action group on Facebook.

Angela joined the leadership team in March 2020. “The group enables me to use my journalism and reporting skills to investigate the people suspected of breaking quarantine,” says Angela. The original founder left the group last May, leaving Angela in charge.

Angela also has personal reasons for getting involved in the group. “I am a COVID-19 survivor,” says Angela. “I had the virus when the group started. My situation was serious—it took me eight weeks to recover. I felt it was my kuleana to help prevent others from contracting it.”

About 6,000 active members share tips through the group’s private Facebook page. Angela likens it to a neighborhood watch, aiding law enforcement to help stop the spread of COVID-19.

“We are a unique group of professionals mixed with a few kūpuna,” says Angela. “Many kumu and kūpuna in the group are my advisors and mentors—to make sure we do things pono. Many feel our efforts help the kūpuna and others at



high risk. But most of our members work in the tourism industry.” The group has lead teams in every county and members on all islands.

Through these tips and information, she builds a digital file and sends it to the Hawai’i attorney general’s office, where it is reviewed by the AG’s lead special investigator and his team. The quarantine-breaker is usually arrested within 48 to 72 hours.

As of this writing, HQKB has helped to identify more than 74 violators.

Angela and her group also lobbied for a better statewide mask mandate. The group assists in enforcing it by holding weekend monitoring events. When they see unmasked people, they approach with a mask and a flyer explaining the mandate.

The group also gets tips on large group gatherings. “For large parties, we ask people to call the non-emergency number of their local police department. Reports on mask or distancing issues at restaurants go to the state Department of Health.”

Of those identified as kapu breakers, about 70 percent are tourists and 30 percent are locals.

Angela has currently focused on lobbying, and working with state and county leaders.

Find the group at [www.facebook.com/groups/KapuBreakers](https://www.facebook.com/groups/KapuBreakers). Membership is by referral only; nonmembers can report possible violations by emailing [quarantinebreakers@gmail.com](mailto:quarantinebreakers@gmail.com). ■

# How to Be a Positive Communicator

by Annette Pang, The Forever Family Communicator

If you feel some tension in your relationships, you are not alone. So do your part at home to protect loved ones’ feelings and emotions.

## Keys to Successful Communication

- Rotate chores and praise each person for doing a slam dunk job.
- LOL—Listen out loud to each other and avoid making comments.
- Use connecting conversations to soothe feelings by cutting out criticism, pushy words and rolling your eyes.
- Remember, your kūpuna may be confused, so speak slowly, smile and give hand massages.
- Introduce fun games and interactions. Kūpuna can become feisty competitors during bean bag toss and balloon volleyball.



## Pivot Negativity to Positivity

- I can’t pay my bills. (*resignation*)
- + I’ll apply for assistance. (*hopeful*)
- I’m trapped at home! (*anger*)
- + So I have more time for fun! (*fun*)
- I can’t go out and eat. (*helpless*)
- + Let’s order takeout! (*a good solution*)
- Why now? Why me? (*victim*)
- + I’m grateful I’m in good health. (*appreciation*)

What seem like bitter trials are sometimes blessings in disguise. Practicing an attitude of gratitude can make all the difference. ■

ANNETTE PANG-LIFE COACH VILLAGE, LLC  
2383 Beckwith St., Honolulu, HI 96822  
808-372-3478 | [ap@annettepang.com](mailto:ap@annettepang.com)  
[www.annettepang.com](http://www.annettepang.com)



Release stress and reclaim  
your health & happiness

## HAWAII CENTERS

- Aiea (808) 486-9642
- Honolulu (808) 596-9642
- Kaimuki (808) 738-5522
- Manoa (808) 691-9642



1723 Kalākaua Avenue, Honolulu  
[KalakauaGardens.com](http://KalakauaGardens.com) | (808) 892-4500

## Limited time move-in special!

50% OFF your first month of rent when you move into your one-bedroom or private studio by May 31, 2021

## See for yourself!

Call Kathy Rupert at (808) 892-4502 to schedule your tour today!



# Ching Ming Festival Honors Ancestors

by Kathlyn Clore

When Douglas D.L. Chong thinks about celebrating Ching Ming as a child, he remembers waking up before dawn to the smells of home cooking. Sitting in traffic en route to the Mānoa Chinese Cemetery, a line of cars backs up all the way to University Avenue. Finally, around 7am, his family would reach their oldest ancestors' grave sites, arriving there at the same time as about 40 other relatives.

"There were literally thousands of thousands of Chinese; hundreds of families," he recalls. Chong is the president of the Hawaii Chinese History Center. "You'd bring all the kids; all the grandchildren. Everybody had to go to these rituals. It was a big thing—the only time the whole clan would get together."

"This is where family history, family lore and connections are made," he says, "but always invoking the spirits of those ancestors, asking them to bless the offspring."

A springtime ritual paying homage to family ancestors, the Ching Ming Festival is still celebrated in Hawai'i each April. A month-long period during which families clean grave markers and pay respects to deceased parents, grandparents, great-grandparents (and so on), it begins with a community gathering. This year, due to the pandemic, the United Chinese Society hosted a private opening ceremony April 4 at the Tomb of the Grand Ancestor in Mānoa.

Started in the 1850s, the Mānoa Chinese Cemetery sits on the 'Akāka peak on the east side of former ag lands, surrounded on three sides by the Ko'olau Mountains. 'Akāka offers a clear view to the water—the Pacific Ocean—thus adhering to important concepts of feng shui, the practice of aligning oneself with nature.

"You have to be facing the water in feng shui," Chong said. "That water is the blood of the Earth dragon—the dragon of the Earth."



Opening ceremonies of Ching Ming this year included some of the usual trappings, but gatherings were smaller. Still, Chinese families will gather at the 10 Chinese cemeteries on O'ahu, or the dozen cemeteries on Big Island and Maui. Graves will be tidied and cleaned. Before cemetery caretakers were employed, Ching Ming was one of

the few times in the year grass and foliage would be manicured, said Michelle Choy, a past president of the Chinese Chamber of Commerce who is active in the Chinese community. She typically attends five or so Ching Ming graveside ceremonies with family and friends; this year, she'll likely attend only two.

While each family has its own traditions, the most traditional graveside ceremony is a long one involving symbolic grave decorations and five traditional dishes presented along with drinks and incense. A whole roast pig is presented.

Sometimes, paper objects—including spirit money—are burned so as to send an ancestor into the afterlife with all the necessary resources. Douglas and Michelle mentioned offering spirit money to ancestors who liked to go to Las Vegas.

With its focus on filial piety, the ritual begins and ends with firecrackers and includes each relative bowing several times to the ancestor.

Douglas feels satisfied and pleased watching his grandchildren and children perform Ching Ming rituals, which begin for his family at the site of his grandfather's grave on a hillside in Mānoa. One of his grandsons is a student at Maryknoll, learning one of the five dialects of the Chinese language Douglas himself speaks.

"It's my hope once they are exposed to it, they internalize it to make it a part of themselves," he said. "My main theme in all of this is not cultural identity. This isn't my cultural identity; it's not my culture. It's my own true self-identity." ■

# Chinese American Culture, Identity, Home

by Generations Magazine Staff



What does it mean to be Chinese American?

How are we reflected in the people we love and us in them?

What obligation do we have to those who share our blood?

How does a woman claim her life as her own?

Where is my true home?

Big Island bestselling novelist Darien Hsu Gee explores the answers to these questions through her poetic memoir and award-winning poetry, which debuted last fall in *Allegiance* and *Other Small Histories*.



In *Allegiance*, a collection of microessays and prose poems, Darien explores her Chinese American identity and themes of belonging. Darien navigates the complexity of family dynamics in search of her identity.

As a first-generation Chinese American, she portrays a feeling of spiritual homelessness as she charts her itinerant journey through her lyrical narrative of Asian diasporic experiences.

"Gee is a marvelously direct writer of powerful autobiographical vignettes, each one telling in its quiet ferocity for personal revelation, each a momentary, lyric ascent above everyday confusion," says fourth-generation Japanese American poet Garrett Hongo.

*Other Small Histories*, a collection of poems, was selected as a Poetry Society of America 2019 Chapbook Fellowship winner by Patricia Smith, who called the book "a lush and lyrical chronicle of a walking back, a mesmerizing merge of research, vision and invention that gradually crafts a story of the women in her matriarchal line." One critic wrote, "These luminous narratives explore complex familial relationships with spare, controlled prose. Gee is an eloquent writer whose voice resonates well past the last page."



Darien is the author of six novels, five of which have been translated into 11 languages. Three were written under the name Mia King.

She holds a BA from Rice University and an MFA from the Rainier Writing Workshop at Pacific Lutheran University. She serves as series editor for the Hali'a Aloha micro-memoir and hybrid publishing program. She and her family currently live in Waikōloa on the Big Island. ■

DARIEN HSU GEE

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

Other Small Histories: Poems: <http://bit.ly/PoemsGee>

Allegiance: Micro Essays: <http://bit.ly/AllegianceGee>

Hali'a Aloha Series: <http://bit.ly/HaliaAlohaGee>



HALE HAU'OLI  
HAWAII

**"Committed to helping meet the needs of our elderly and their caregivers in the communities we serve."**

Our mission is to promote positive aging through community education programs, caregiver support and adult day care.

Play, learn and socialize at the Adult Day Care in Aiea, starting at \$75 per day. **Free 4-hour trial** (pre-admission physical and assessment required prior to free trial). **Mon-Fri 6am-6pm, Sat-Sun 8am-5pm.** New full-time clients receive a 15% discount for first two months.

For more information on our programs, please call Kathy Wyatt at (808) 292-4665. **NOW OPEN WEEKENDS!**

**TUITION ASSISTANCE AVAILABLE!**

We are excited to announce a second location is now open for your convenience.

**HALE HAU'OLI HAWAII II**  
at St. Timothy's Episcopal Church  
in the newly renovated Sumida Hall.  
98-939 Moanalua Road, Aiea, HI 96701  
For more information, call (808) 798-8706



98-1247 KAAHUMANU ST., SUITE 207 | AIEA, HI 96701  
98-939 MOANALUA RD. | AIEA, HI 96701  
[WWW.HALEHAUOLIHAWAII.ORG](http://WWW.HALEHAUOLIHAWAII.ORG)

**GM BROWN BAG  
LUNCH WEBINAR**

Zoom Presentations: **APR. 21, MAY 19**  
11:30 am–1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**WWW.GENERATIONS808.COM**



**GENERATIONS RADIO PODCAST**  
OLDIES 101.1 FM | SUNDAYS, 8–9am

Sponsored by



These materials are not  
from, or approved by  
HUD or FHA.





- Licensed Adult Residential Care Home
- 24/7 Care
- RN Supervised
- Wellness Program
- Daily Activities
- Private Rooms Available
- Fully Furnished
- Meals Included



**AIEA HEIGHTS SENIOR LIVING**

99-1657 Aiea Heights Dr, Aiea, HI 96701



**WAIALAE SENIOR LIVING**

2945 Kalei Road (Near UH Manoa), Honolulu, HI 96826

**Call 979-6229 for more information**  
**[www.aieaheightsseniorliving.com](http://www.aieaheightsseniorliving.com)**

*Fully licensed by the State of Hawaii, Office of Health Care Assurance.*

## FREE DECLUTTER WEBINARS

### Learn how to:

- Declutter to age in place or move
- Organize your home
- S.O.R.T. through your personal belongings

Webinar is open and free to the public, however, RSVP is required.



[www.smmhawaii.com](http://www.smmhawaii.com)  
[info@smmhawaii.com](mailto:info@smmhawaii.com)

P.O. Box 201432,  
 Honolulu, HI 96820

### Mission Statement:

To honor God by serving others with the highest level of competency, care and compassion with uncompromising integrity.



Hawaii's First and Only Member of the National Association of Senior Move Managers. Bonded & Insured.

### For dates and information

contact **Cynthia** at **808.779.6224**,  
[cynthia@smmhawaii.com](mailto:cynthia@smmhawaii.com) or visit our website at  
<http://www.smmhawaii.com/seminars.html>

**GM BROWN BAG LUNCH WEBINAR**

Zoom Presentations: **APR. 21, MAY 19**  
 11:30 am – 1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**[WWW.GENERATIONS808.COM](http://WWW.GENERATIONS808.COM)**

## MDX Hawai'i

**Are you turning 65 this year, over 65 and finally retiring or losing your employer coverage, or a U.S. Veteran, and qualify for Medicare?**

**When Choosing a Medicare coverage option, make sure your preferred doctors and hospitals are in-network.**

MDX Hawai'i Physician Network represents over **630** top primary care physicians, and more than **2,200** leading specialists and **22** hospitals.

Our physicians provide exceptional care for nearly **39,000** members of these Medicare Advantage plans:

- ❖ Humana HONOR PPO
- ❖ Humana HMO
- ❖ Humana PPO
- ❖ AARP Medicare Advantage PPO
- ❖ AARP Medicare Advantage Patriot PPO

**We are grateful to our doctors, nurses and healthcare workers on the front line fighting for all of us.**

**#HawaiiStrong**



**For more information, call us today at (808) 426-7600 or visit [www.MDXHawaii.com](http://www.MDXHawaii.com).**

**We are here to help!**



# VIRTUALLY NO BOUNDARIES FOR AUNTIE CAROLEE

By Wendy Suite  
Photography by Brian Suda



**K**umu hula.  
Musician.  
Teacher.  
Cultural practitioner.  
Living treasure.  
True friend.

These are some of the many ways that people have described Carolee Nishi. And hundreds (maybe even thousands) know her simply as Auntie Carolee. If you ask her, she'll tell you she's just a community volunteer. So don't ask her, because everyone who knows Auntie Carolee will tell you that she's much more than that.

For 53 years and counting, Carolee Nishi has taught Hawaiian Studies as a volunteer at the Nuʻuanu YMCA. For 41 years, she worked at United Airlines, and for a while, took a part-time job at Liberty House. For more than 20 years, she taught Hawaiian Studies at Hawai'i public schools. And yes, in case you're counting, the multitasking 77-year-old has worked more than one job at a time.

*(R) Carolee and daughter Robyn are delighted to share their aloha for the Hawaiian culture. (L) Keiki and kūpuna from Hula Hui o Kapunahala perform at dozens of events each year.*







### **Hula Hui O Kapunahala**

Carolee Nishi is best known as the kumu hula (hula teacher) of Hula Hui O Kapunahala (HHK) at the Nuʻuanu YMCA. For 53 years, HHK has delighted audiences on stages from Waikīkī to Waipahu, from City Hall to the Hawaiʻi Theatre and from Disneyland to Expo '70 (the World's Fair in Osaka, Japan) with students aged 3 to 83, representing keiki to Kūpuna (children to seniors).

HHK isn't a formal hālau hula (hula school), which is why it's called a hui (club or group). And Carolee takes pride in saying that at HHK, every child is welcome. "We accept all ages; all nationalities; all personalities," Carolee says with a chuckle. And when the group enters competitions, "We might not ever win," she says. "And it's okay. It's okay not to win. Because life is not all about winning."

The key lesson that Carolee imparts on all her students is to have an attitude of gratitude. "Aloha is everything. But gratitude is everything else. And gratitude is very important," she says.

At HHK, students learn life lessons, along with Hawaiian language, music, dance and cultural values. Many of Carolee's students have become kumu hula themselves. And many more have brought their children to Carolee's classes. While she says she couldn't begin to count how many students she's taught over the years, it's clear that she's had an impact on generations of them.

*Auntie Carolee nurtures each of her students, builds up their self-confidence and finds a way to get the best out of them all. Many are leading successful lives and have returned with their own children.*

### **Living Treasure**

Lately, the community has been showing a lot of love to Carolee, both for her service to the community and for teaching and preserving Hawaiian culture. But for someone so petite and so humble, accepting these laurels hasn't come easy. But Carolee has stood tall and received all this respect with characteristic grace and humility.

In 2020, the Honpa Hongwanji Mission of Hawaii announced its 45th set of Living Treasures of Hawaii, including musician and Kumu Hula Robert Uluwehionapuaikawekiukalani Cazimero; Hawaiian language champion Larry L. Kimura, PhD; Japanese brush painting master Sachie Saigusa; and volunteer and Kumu Hula Carolee Mei-Jen Kapuamae'ole Nishi—four community leaders who have demonstrated "excellence and high achievement in their particular field of endeavor, and who, through continuous growth, learning, and sharing, have made significant contributions toward enriching our society." An official announcement stated that, "Carolee Nishi's selfless generosity of her time, knowledge and passion with the young and old for more than a half-century truly qualifies her as a living treasure."

When Carolee accepted this tremendous honor, she insisted that she didn't earn the recognition on her own. But that wasn't the only time she's been feted recently.

In 2019, the Kalihi-Pālama Culture & Arts Society used the stage at its annual Queen Lili'uokalani Keiki Hula Competition to present Carolee with the Miriam Likelike Kekauluohi Achievement Award that is named for Princess Likelike, the mother of Princess Ka'iulani and sister of Queen Lili'uokalani.

In 2018, Carolee was recognized by the YMCA of Honolulu–Nuʻuanu Branch for 51 years of volunteerism, for her dedication to teaching Hawaiian culture and hula, and for teaching discipline and core values to youth in the community.



On Oct. 17, 2013, Ron and Carolee were joined by 1,017 of their closest friends in celebrating their 50th wedding anniversary. This was one of the biggest, but certainly not the only honor that Carolee has graciously accepted recently.

For all the accolades heaped upon her, Carolee is adamant about sharing credit with others, like the kumu kōkua youth who volunteer to help teach hula to the children at the YMCA. She's also fond of the Kūpuna volunteers, a group of about 30 seniors who, pre-quarantine, were getting together regularly to teach and dance hula with HHK.

To Annette Endow, Carolee is an inspiration. "She's taught me so much, and I have so much more to learn from her," says Annette, who could be considered an inspiration herself after working for 30 years as a special education teacher and nine years as a nurse. "And she has a heart of gold," the 82-year old adds, describing one way that Carolee supports children and youth. "She writes tons of college recommendations," Annette says with a smile, adding, "And they all get in."

### **Work + Life = Balance**

Carolee Nishi hasn't always been a volunteer. She had a long and colorful career working for United Airlines from 1964 to 2005, starting in the data processing department in San Francisco, transferring to the Red Carpet Room in Honolulu and spending seven years in passenger service at the Lihue Airport on Kauaʻi.

Something that may seem surprising about Carolee is that she's very computer-savvy. When

*Annette Endow, 82, loves learning new things from Carolee, like using technology to join in virtual 'ukulele classes from home.*

*Auntie Carolee has taught Hawaiian Studies classes to students from ages 3 to 83 at the Nuʻuanu YMCA for 53 years.*

she was first hired at United in 1964, she was doing statistics for the airline and learning to use computer programming languages like Fortran and COBOL. "I was a computer programmer," she says. "But we didn't call it that. It was performance operations analysis."

A solid education at Roosevelt High School, the English standard school in Honolulu, helped to prepare Carolee for college and career. After she graduated with the class of 1961, she went on to earn a degree in sociology from the University of Hawaiʻi, and also attended college in San Jose and Los Angeles while Ron was studying aeronautical science in California.

Ron's first job upon graduating from college was as a mechanic for United Airlines. But in 1968, the US Army drafted Ron and shipped him off to Vietnam. After a five-year tour of duty, Ron headed back to college and earned a business degree at UH. His career after that spanned multiple industries, and he retired as director of international sales and services at Hawaiian Tel.

Ron and Carolee, friends since high school, have now been married for 57 years. And their







Carolee Nishi (center) with daughter Robyn Kuraoka, granddaughter Kaila Nishi (18), husband Ronald Nishi, granddaughter Kiralee Kuraoka (18), son-in-law Lance Kuraoka and grandson Kona Nishi (9).

family includes daughter Robyn Nishi Kuraoka and son Trevor Nishi (they were both born on the same day, two years apart), their spouses, and granddaughters Kaila Nishi and Kiralee Kuraoka (they're both in high school and were born a few months apart).

Robyn celebrated her 50th birthday earlier this year and is proud to say that she's grown up with HHK. She's now following in Carolee's footsteps—working full-time at Hawaii Medical Service Association (HMSA) while volunteering and teaching keiki hula classes at the YMCA. During the lockdown, she's been teaching hula classes via Zoom. "I'm very proud of Robyn," Carolee says, eager to share examples of the ways her daughter encourages young students and keeps organized behind the scenes. Robyn has learned well from a very good teacher.

"Hula is a way of life," says Robyn. "Hula is our way of life."

### Family Heritage

Born Carolee Mei-Jen Kapuamaeole Chung on Jan. 3, 1944, Carolee comes from a big Chinese family. "My father's family is quite celebrated," she says, describing how her father's father came to Hawai'i from China. "He was with the first wave of Chinese people that came here." In contrast, her father's mother was born in Ka'u on Hawai'i Island and was "very local." The pair married and had eight children. Robert Mon Gee Chung, Carolee's father, was born in 1898, the seventh child. All five Chung brothers attended

Punahou School. The eldest son graduated from Yale University and the next one from Harvard Medical School. The second brother's daughter, Hawai'i State Sen. Suzanne Chun Oakland, was the flower girl at Ron and Carolee's wedding.

Many of the life lessons Carolee enjoys recounting are words of advice from her father. "He used to say: 'If you're gonna give, give. If someone asks you to do something, do it. Don't ask what's in it for me? Those are fighting words. Don't ever think that way. If you're going to give, you don't tell people what to do with it. You just give it.'"

"The word 'hā'awi' means 'to give,'" says Carolee. "But there's never a time that you give that you don't receive."

### HAY: How Are You?

Another piece of advice from her father motivates Carolee daily. "My dad taught me that phone calls are important. When I was young, he used to tell me, 'You better stay in touch if you want to be friends.'" And that's the reason Carolee makes at least five phone calls to friends every day.

"I have a HAY list," she says. It might sound like she's saying, "Hey!" But she's really saying, "HAY," an acronym that Carolee made up for the phrase "How are you?" Sometimes the HAY calls are very brief. "I called Laura the other day and said, 'How are you?' She said, 'I'm fine.' And that's it. I said, 'Good talking to you.' And that's all we needed to say. Just called to touch bases."

Making phone calls to friends is good for the soul. It's good for both parties. And it's a good practice for us all, especially at a time when we're encouraged to follow social distancing guidelines.

It's safer, for now, to use our phones to keep in touch. So it's better then, to call and say "HAY."

Longtime friend, 83-year old Charlie Ishii, enjoys getting calls from Carolee whom he calls an angel. When COVID-19 vaccines first became

available for seniors 75 and over, Carolee helped Charlie register for his shots. "I gave her the information she asked for," says Charlie. "Full name, date of birth, last four digits, you know," adding quickly, "She hustles; she's a hard worker." Carolee even arranged for a young volunteer to take Charlie to the mass vaccination site. "I know he could drive himself," Carolee says. "But isn't it nice to have someone do the driving for you?"

### Zooming Along

During the pandemic, Carolee hasn't been quite as busy as before. But she's still getting much done. In addition to helping friends register for vaccines, she also assembled a Zoom Crew of young volunteers to help seniors navigate technology. It's an idea that might seem outside the box to some, but it was oh so obvious to Carolee: Mobilize people under the age of 30 to help people over the age of 70. It's her own Genius Bar!

For the first several months of the quarantine lockdown, Carolee rarely left her house. But she really didn't need to. She learned quickly to appreciate connecting to people and teaching classes via Zoom.

One benefit to teaching online, says Carolee, is that it forces her to be organized. She's found that she needs to prepare lesson plans and have all her

song sheets on hand before each class begins. But she isn't complaining. Rather, she says, "It is the most wonderful way to get together. It really is."

And the spry 77-year-old is continually innovating and reinventing herself. She started something new in 2021 — teaching virtual 'ukulele classes to seniors. And it seems that everything about the remote 'ukulele classes is a win-win for the teacher and her students. Classes began with the basics and have gotten progressively more advanced, which is a good challenge for their brains. Plus, it's good for seniors to connect with others, to learn new skills, and to sing songs and play music in a group. And as an accidental bonus, the classes often become talk story sessions, which can also be a really good outlet for seniors' mental health. "It's really good to see them zooming along!" says Carolee.

### Lifelong Learning, Learning for Life

It's never too late to learn a new skill and you're never too old to start. Just look at Carolee Nishi. She learned to dance hula as a child. But she didn't learn to speak Hawaiian until she was an adult. Her first formal education in the Hawaiian language was from Dr. Larry Kimura at the University of Hawai'i. And it wasn't until she was about 30 that Carolee, along with her buddy Genoa Keawe, studied Hawaiian language, Hawaiian song and slack key under Auntie Alice Nāmakelua. Then, after the age of 35, Carolee began studying the Japanese language. And today, she's using that skill when teaching another new program — virtual 'ukulele classes for students in Japan, in Japanese.

"I don't think I've, ever in my life, been bored," says Carolee. "There is always so much to do. I mean, just tons of things."

After state and CDC guidelines forced the YMCA to close and shut down in-person hula classes, Carolee found that she has more free time now than ever before. "I'm writing song books now and I'm getting people together, and I'm doing a family reunion because I have all this time."

At 77, Carolee Nishi is making good use of her free time while having the time of her life. ■

Charlie Ishii, 83, learned to play the 'ukulele and dance hula from Carolee. Now he's an award-winning dancer who loves performing onstage.





# To Place or Not to Place, That is the Question

by Chuck Bongiovanni, MSW, MBA, CSA, CFE, CPRS

The decision to move to senior living involves a variety of factors based on several circumstances, including finances.

Professionals across the country have different answers to the question of whether “to place or not to place” a loved one in senior living. Some feel that older adults should stay in their home with paid caregivers. Others think that older adults would receive enhanced care and retain a higher quality of life if they were with others their own age, with more activities and socialization.

The dilemma of why someone should move into assisted living can be mutually exclusive to making the actual decision in the first place. Family members can have all the reasons in the world their loved one should make a move, but that doesn’t mean they make the decision to place their loved one. Family members must find a balance between safety, finances, and common sense to make the decision that is right for them.

## FOUR STYLES

One study concluded that there were four distinct decision-making styles when it comes to deciding to place a loved one. These categories included Scramblers, Reluctant Consenters, Wake-Up Callers, and Advance Planners.

Families who utilize the expertise of a placement agent usually populate the Scramblers and Reluctant Consenters category types.

■ **Scramblers** are usually in a crisis situation resulting from a serious injury or a quick onset of an illness or disease. A sudden fall, stroke, or worsening of a pre-existing condition, along with the added pressure of a pending hospital discharge, can make the family feel the need to quickly find a senior living environment.

■ **Reluctant Consenters** are older adults who are “pushed” to make the decisions due to a noticed decline in their ability to function independently — perhaps because of a health condition. These older adults may not have been victim to an acute onset of issues, but a more constant decline of functioning from conditions like emphysema, heart conditions, dementia, or Alzheimer’s dis-

ease. The family and the older adult may have noticed the decline for some time before any intervention was discussed.

■ **Wake-Up Callers** are usually victims of a “near-miss” situation. A severe fall may have kept the older adult on the floor for hours, even without a fracture, for example. He or she may have suffered from dehydration or mild confusion resulting from the fall itself. This group tends to wait until several “wake-up calls” are received before making the final decision to move into senior living. This group is usually the target group for in-home caregiving services.

■ **Advance Planners** are those who have researched long-term care options for many years while they were very healthy. They have strategies for “if” scenarios and are ready and committed to making the needed changes on the fly.

## MORE CHOOSE GROUP LIVING

It is essential to know how today’s older adults feel about where they prefer to live as they age. A 2019 Harris Poll concluded that attitudes have changed regarding senior housing over the years. Back then, an AARP study (2012) revealed that nine out of 10 older adults wanted to stay in their own home as they age. The recent Harris Poll showed that the percentage feeling the same way now about aging in place has dropped significantly.

Twenty-four percent of those polled reported that they prefer to move into an assisted living community at some point, rather than continue living in their own home. A startling finding was that only 5 percent indicated wanting to live with a family member. The lowest findings (1 percent) preferred a nursing home or the services of an adult daycare center.

Fifty-eight percent of respondents reported the reason for choosing assisted living was due to the professional care services offered. Other reasons published included not being a burden on families, wanting a familiar, consistent surrounding and the affordability of the care received.

Understanding the differences in decision-makers and older adults’ preferences is essential. Finances



are another. Most older adults who need senior living due to medical reasons require at least eight to 24 hours of supervised or hands-on care daily.

## FINANCES

At eight hours of private duty services at \$25 to \$28 per hour, families can expect to pay \$200 to \$250 per day, or about \$6,000 to \$7,500 monthly, to maintain a safe and somewhat independent environment at home. The 2019 Genworth Assisted Living Cost study (2019) showed that the average cost of assisted living nationwide was \$4,051 per month. In-home caregiving services can cost 33 percent higher in cases that need more hours of supervision.

While some older adults have long-term care insurance that pays for private-duty caregiving services, many of these policies have lifetime caps. This means that once the capitation lifetime rate is achieved, the long-term care insurance coverage stops, and actual private pay begins. It’s also true that depending where the older adult lives, care can cost much more than the insurance policy covers from the get-go. A policy may cover as little as a third of costs.

## WHEN TO MOVE

Understanding the finances behind senior living compared to staying at home is important when comparing dollars; the next dilemma is considering when a move makes sense. The most common reasons to make a move to senior living rather than staying at home with a paid caregiver are:

- Living alone and needing supervision and hands-on assistance with everyday activities, like showering, getting dressed, personal care and housekeeping.
- Meal preparation and proper nutrition is crucial to maintain an older adult’s health. When someone has difficulty cooking, preparing, or making healthy choices when it comes to nutrition, it could be a wake-up call.
- Medication management is vital, especially the

more medications an older adult takes. Older adults who are hypertensive, diabetic or have other conditions can have serious health complications if their medications are forgotten or not taken on a timely basis.

• Loneliness and depression should be taken seriously. The recent death of a spouse can cause loneliness, depression and a need for companionship. Even if a spouse passed away years ago, depression could be caused by regretting plans that never happened. Assisted living holds with it the opportunity for a variety of activities and socialization.

• Health-related issues are the reasons for a move for Scramblers and Reluctant Consenters. Arthritis, failing eyesight, and a whole host of health-related deficits can make living at home a potential crisis.

Referral and placement agents with the CSA® and CPRS credentials are overwhelmingly qualified to help families during their decision-making process. Their knowledge of local community care options makes their expert guidance invaluable. Referral and placement agents work with no cost to family members and are available nationwide. Families, as well as professionals, can find qualified and certified agents at [www.CSA.us](http://www.CSA.us) and [www.NPRAlliance.org](http://www.NPRAlliance.org).

In conclusion, the question “to place or not to place” is a significant decision for families and older adults to make. In a perfect world, families have time and will include their loved ones on all decision-making. However, life doesn’t always go as planned. Knowing the signs that extended care is needed, as well as the cost, can make the journey of long-term care easier. Getting advice from a qualified placement agent with professional credentials can make the transition into senior living a safer and easier route to take. ■

This article has been provided courtesy of the SOCIETY OF CERTIFIED SENIOR ADVISORS®

800-653-1785 | [Society@csa.us](mailto:Society@csa.us)  
[www.csa.us](http://www.csa.us)



# Long-Term Care Cost Financing Options

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

**L**ong-term care is expensive, whether you provide the care yourself, have caregivers come into the home or use a care facility. If you have no assets, no savings and nothing of real dollar-sign value, and your income is not enough to pay for long-term care, the government has a plan for you — Medicaid. That is a topic for another time, but if Medicaid appears to fit your circumstances, be sure to use an expert to complete the application. For now, let's look at just a few more creative methods for covering this cost.



term. A reverse is used like a line of credit — you may pull out tax-free funds to pay for care. A reverse mortgage offers many benefits. But getting good advice from a licensed and experienced reverse mortgage loan officer is a must.

## • Stand-alone plan

A stand-alone, long-term care insurance plan is the cleanest way to protect your estate. But if you can't have that — these are other solutions.

Work with a professional who really understands long-term care planning. ■

## • Hire a family member

To hire a family member to provide your care, you need an attorney and CPA to create proper contracts and address tax issues. Basically, you will sign over an agreed-upon amount from the estate each year to the caregiver.

At your passing, those dollars get paid out of any remaining estate. The family member can't collect beyond the total value of the estate. Make certain all family members understand this.

## • Obtain life insurance

Purchase a large life insurance policy to replace what you spend on long-term care. If you are not easily insurable, you can find someone close to your age who is insurable and purchase a policy on them as a surrogate. If you pass early, your heirs have more. The heirs may need to continue to pay the premium after your passing until your surrogate passes. Again, work with experts. This is definitely not a do-it-yourself method.

## • Pay with a reverse mortgage

Using a reverse mortgage may be a good option if you are planning to stay in your home long-



THE CAREGIVER FOUNDATION (501(c)3 nonprofit)  
926 3rd St, Pearl City, HI 96782  
808-625-3782 | [gary@thecaregiverfoundation.org](mailto:gary@thecaregiverfoundation.org)  
[www.thecaregiverfoundation.org](http://www.thecaregiverfoundation.org)

## Roselani Place

MAUI'S ASSISTED LIVING COMMUNITY



Nurturing Hawaii's Seniors Since 2002

- Independent
- Assisted Living
- Respite Care
- Memory Care

88 South Papa Avenue, Kahului, Maui, HI  
[www.roselaniplace.com](http://www.roselaniplace.com) (808) 871-7720



# Home Cleaning Help for the Elderly

by Andrew Sobrepena, MBA-HCM, Director, Malama Nui Home Care LLC



**H**ome cleaning might be a simple activity for some of us. However, this could be the opposite to our elderly family members and friends. Even daily upkeep might require tremendous effort on their part. That is why, as 'ohana, it is our duty to help and share the spirit of aloha. If you are involved in your elderly family's home's upkeep, these four tips could save you time, effort and money.

## 1. Declutter the fridge.

This task can be quite overwhelming even for younger people. However, a simple decluttering could save your elderly family member the time and effort to look for their food and snacks inside the fridge. You can even try using organizing trays for soda, condiments and fruits.

## 2. Clean your microwave regularly.

The microwave could be the next best thing since television for our seniors. However, frequent use could lead to a mixed smell of all the foods we heat and eat. A simple kitchen hack to remove smells from your microwave is to heat a mixture of one tablespoon of lemon juice with a half-cup of water in a microwave-safe bowl for three minutes. Let it stand for a minute or two, and voila! Just wipe it clean with a paper towel and your microwave is as good as new!

## 3. Throw away expired medication.

This is very important, as seniors tend to take numerous medications over time. They might mix up old and expired medication with new ones.

This is potentially dangerous if not overseen. The good thing is that most drugs can be placed in the household trash with proper handling. You can always call your pharmacist if you have questions about disposal for a particular drug.

## 4. Hire a caregiver or make it a family activity.

Sometimes, we don't have the time to do everything for our elderly family and friends. That is why we should make it into a family activity so we get to regularly check on them and make them feel cared for. If your schedules are tight, hiring caregivers or a senior-friendly cleaning company may be a great your choice for your family. ■

MALAMA NUI HOME CARE LLC  
500 Ala Moana Blvd., Bldg. 7, Honolulu, HI 96813  
8084394058 | [malamanuillc@gmail.com](mailto:malamanuillc@gmail.com)  
[malamanui.com](http://malamanui.com)

## Captain Cook Coin Company

OF HONOLULU



We buy & sell collectibles:

- Coins & Currency
- Vintage Jewelry
- Tokens & Medals
- Hawaiiana

**Collections and Estates sought!**

Captain Cook Coin Company is one of Hawaii's most respected coin dealers. Owner, Craig Watanabe has over 60 yrs. experience in buying and selling coins, currency and other collectibles. Give Craig a call or go online now!

ANA Life Member | Authorized PCGS, NGC, ANACS & CAC Dealer | ICTA Charter Member

**808-531-2702** [captaincookcoin.com](http://captaincookcoin.com)



# Care Lessons Learned from COVID-19

by Carol Hickman, CTRS- Recreation Therapist at Manoa Cottage Kaimuki



Beginning in March 2020, recreation therapists, activity directors and staff were faced with the daunting task of making their activities safe for their residents. Groups were cancelled; family members, volunteers and outside entertainment were no longer allowed inside of nursing homes. Much more time was devoted to cleaning and social distancing.

Now it's been almost a year and the new normal has provided insights that will stick with us even as we (hopefully) get to return to some semblance of pre-pandemic normalcy. Here are some things we've learned:

## Video Chat Apps Will Stay

As staff have become experts at using FaceTime, Zoom and Skype, residents will continue to enjoy getting to call their family members and see them face-to-face. For example, one resident was able to connect with family off-island and talked to them even more than he did pre-pandemic. These regularly scheduled calls allow for connections to continue with friends and family near and far, despite the inability to travel.

## Don't Underestimate Virtual Offerings

Virtual classes have allowed activity staff to provide kūpuna with more ways to stay engaged and feel part of the community. High school students in California performing jazz via Zoom, a virtual art class with supplies and assistance from staff and getting to see famous symphonies performing free online holiday concerts all offer great possibilities for future programs.

## Compassion is Still No.1

Lastly, though this is not new, the pandemic has shown the importance of human connection. Staff working in nursing homes have provided the love and attention that family members would normally be able to give, while simultaneously keeping those outside connected and assured that those inside are being well-cared-for. It has been a heart-wrenching balancing act, but for many of us working in this setting, our ability to love and care for kūpuna has increased and the attention to detail we have learned will stick with us even as we overcome and move past COVID-19. ■

MANOA COTTAGE KAIMUKI  
748 Olokele Ave., Honolulu, HI 96816  
808-426-7850 | [info@manoacottage.com](mailto:info@manoacottage.com)  
[www.manoacottage.com](http://www.manoacottage.com)



## A higher level of home care.

We understand the trust involved in allowing us to care for your loved one. Here's how we deliver you a higher level of care:

- Dedicated care manager
- Customized care plan
- Highly qualified, fully-screened caregivers
- Strong commitment to continuity of care
- Consistent, timely communication

Contact us today for a free consultation!

591-3254  
[altreshomecare.com](http://altreshomecare.com)

HOME CARE  
by ALTRES MEDICAL

# Experience the Extraordinary Pōhai Mālama in Hilo

Welcome to Hawai'i Care Choices' Pōhai Mālama a Harry and Jeanette Weinberg Care Center – a place of encircling comfort. The very best transitional hospice care facility in the state, offers luxury surroundings fit for royalty.

This state-of-the-art facility, offers a warm home-like setting with trained, compassionate, round-the-clock professional staff.



Twelve beautifully appointed air conditioned suites, with ceiling fan, private restroom, phone, wifi, television and lanai await each patient and their families. Adjustable couch and chair, serve as pull out beds for family members who wish to remain with loved ones overnight.



Two manicured courtyards flank this beautiful center, with benches to relax and take in the fresh air.



Other amenities offered, are a family and keiki room, ice machine and on-site coin operated laundry.

For more information about admission to Pōhai Mālama, please call 808-969-1733, Monday through Friday 8:30am-4:30pm.

HAWAII CARE CHOICES  
Where Quality of Life Matters

Palliative | Hospice | Bereavement

[hawaiicarechoices.org](http://hawaiicarechoices.org) 1011 Waiānuenue Ave, Hilo, HI 96720 (808) 969-1733 [care@hawaiicarechoices.org](mailto:care@hawaiicarechoices.org)



GM BROWN BAG LUNCH WEBINAR Zoom Presentations: APR. 21, MAY 19 11:30 am – 1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT [WWW.GENERATIONS808.COM](http://WWW.GENERATIONS808.COM)



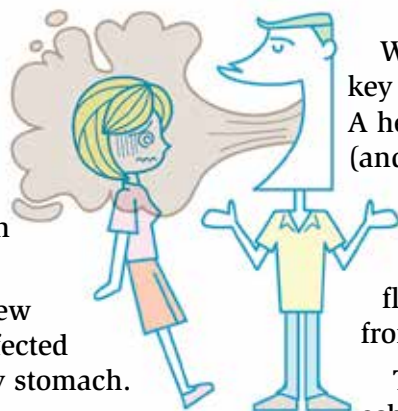
## Bad Breath: Is It Poor Oral Hygiene?

by Kahala Howser, Wellness & Events Manager, Hawaii Dental Service

Chronic bad breath can be embarrassing, but it can also tell you what's going on with your mouth or body, such as underlying medical conditions, stress, hormonal changes, dry mouth and poor oral hygiene.

Bad breath can be caused by a few things: bacteria, decaying food, infected gums, smoking and even an empty stomach.

Make sure your oral health is in good shape by maintaining a solid routine of brushing at least twice a day, flossing daily and seeing your dentist twice a year. Your dentist can tell right away if your gums or other parts of your mouth are causing bad breath. It's important to also gently brush your tongue each day, as bacteria tends to cling to the back of the tongue.



What you eat and drink also plays a key role in maintaining good oral health. A healthy diet of fruits and vegetables (and yes, even garlic) helps keep your teeth strong and clean. Limiting sugary foods will help prevent cavities, and drinking lots of water helps flush away food debris and bacteria from the mouth.

There is no better time than now to schedule an appointment with your dentist to kick bad breath and poor oral health aside so you can live well and smile more. ■

### HAWAII DENTAL SERVICE

Kahala Howser, Wellness & Events Manager  
808-521-1431 | [khowser@hawaiidental-service.com](mailto:khowser@hawaiidental-service.com)  
[www.HawaiiDentalService.com](http://www.HawaiiDentalService.com)

## ONE KALAKAUA REALTY

Call 808-949-1111 for a Personal Tour of  
**ONE KALAKAUA SENIOR LIVING**

1314 Kalakaua Avenue

**Honolulu's only Fee Simple,  
Full Service Retirement Community**

- ◆ Assisted Living & Skilled Nursing Center
- ◆ Social Activities & Excursions
- ◆ Weekly Maid Service
- ◆ Private Dining Room with Delicious Meals
- ◆ Exercise, Dance and Ukulele Classes
- ◆ Library, Beauty Salon & Gym onsite
- ◆ Full Size Kitchen & Laundry Appliances
- ◆ Covered & Secured Parking Stall



### FEE SIMPLE

1B/1B prices begin at \$579,000  
2B/1B Prices begin at \$775,000  
2B/2B prices begin at \$869,000  
**RENTALS** start at \$4,000/mon.

[www.1kalakaua.com](http://www.1kalakaua.com)

**MALAMA NUI**  
MALAMA NUI HOME CARE LLC  
"We care from the heart"

In Home Care | Hygiene & Bathing | Physical Limitations | Housekeeping  
Incontinence Support | Companionship | Meals | And Much More

**CALL 808.439.4058 for FREE Assessment**

**GM BROWN BAG  
LUNCH WEBINAR**

Zoom Presentations: **APR. 21, MAY 19**  
11:30 am – 1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**WWW.GENERATIONS808.COM**

## How to Wear a Mask With Hearing Aids

by Nhan Tran B.S. HIS, Clinical Services Director

Hearing aid wearers know the difficulty of getting the elastic bands of their protective face mask tangled up with their hearing aid. Hearing aids can fly out when removing a mask. I have seen many patients with lost and damaged hearing aids due to this problem.

Here are seven tips that will help protect your hearing aids and stop you from losing them.

1. Put your hearing aids in first, then the mask.
2. Practice in the mirror. Work on refining your technique until you can remove your mask and keep your hearing aids in place.
3. Long hair adds to the problem. Pull long hair back in an elastic hair tie or bun.
4. Don't secure your mask to your ears. Instead, use button extensions to secure your mask at the back of your head.



5. Use four-string masks. They also tie behind the head rather than on the ears.

6. Check your hearing aid during and following the removal of your mask.

7. Remove your mask in a clear area so if the hearing aid comes out, you can find it easily. ■

### OHANA HEARING CARE

1296 S Beretania St., Ste. 102, Honolulu, HI 96814  
808-593-2137 | [www.ohanahearingcare.com](http://www.ohanahearingcare.com)

**Est8Planning**  
COUNSEL LLLC  
Estate Planning & Administration

- 🌿 Estate Planning
- 🌿 Trust Administration
- 🌿 Special Needs Planning
- 🌿 Estate Litigation

**Providing Peace  
of Mind Through  
Thoughtful Planning**



# Help & Hope for Parkinson's Patients

by Jerry Boster, President, Hawai'i Parkinson Association

In 1817, Dr. James Parkinson was the first person to systematically describe the symptoms of the disease that bears his name. In "An Essay on the Shaking Palsy," he reported on three of his own patients and three persons whom he saw in the street.

In honor of his contributions to Parkinson's diagnosis and symptom treatment, World Parkinson's Day is held each year on April 11, the doctor's birthday.

Although a cure has still not been found, the nonprofit Hawai'i Parkinson Association (HPA), was established in 1996 to assist Parkinson's disease (PD) patients and their family members live the best life possible by uniting people, organizations and resources to treat their symptoms.

## HPA RESOURCE CENTER

For education and outreach, HPA recently opened a resource center at St. Francis Healthcare Center on O'ahu. The center's goal is to provide the members of the Parkinson community with the most up-to-date information available so they can conduct an informed discussion with their doctor about treating their symptoms.

Anyone affected by or with an interest in Parkinson's is welcome to visit the center and find information on physicians, support groups, exercise, medications, clinical drug trials and studies, lending and reference libraries, and general information on Parkinson's.

The primary tools used to assist people with Parkinson's and their families are support groups. A patient has scheduled doctor visits every two to three months. In between visits, they can attend group meetings that provide emotional support and best practices for dealing with Parkinson's.

HPA volunteer groups are comprised of people with Parkinson's, caregivers, family members and healthcare professionals. Volunteers also help educate and support ongoing research in finding the cause and cure. HPA supports the volunteer support group leaders by providing access to resources. Currently, there are approximately 25 HPA-affiliated support groups statewide.

## What is Parkinson's Disease?

Parkinson's is a progressive neurodegenerative condition. It is categorized as a movement disorder because the condition generally includes tremors, slowness, stiffness, walking/balance problems and difficulty with speech/writing. The condition frequently includes non-motor symptoms, such as depression and memory problems.

Although there is no cure for Parkinson's, current treatments can help alleviate the symptoms but do not prevent or delay the progression of the disease. Even though there are broad similarities, symptoms and progression are unpredictable and vary from person to person.

## How is Parkinson's Diagnosed?

There is no specific test currently available that will generate a definitive Parkinson's diagnosis. Rather, a diagnosis is based on an aggregation of a patient's clinical history and both motor and non-motor symptoms observed during an exam by a neurologist. With no conclusive test and the large variation of symptoms among patients, misdiagnosis is not uncommon. Patients should strive to consult a movement disorder specialist (MDS) certified neurologist who has had specialized training in Parkinson's diagnosis and treatment.

## What Causes Parkinson's?

After a Parkinson's diagnosis, people often ask how and why they got the disease. For most people, the root cause of Parkinson's is unknown. However, research has revealed that Parkinson's is caused by low dopamine levels in the brain. Dopamine helps transmit signals between the areas of the brain that control all purposeful movements, including talking, walking and writing. Low levels occur when the dopamine producing brain cells are dying while the body's dopamine consumption remains constant.

Research has indicated that the onset of Parkinson's primarily has linkages to three environmental events: 1) genetics, 2) traumatic brain injury (TBI) and 3) prolonged exposure to certain pesticides and insecticides.



The HPA Resource Center was created to provide informational and guidance resources for the community.

It should be noted that these are linkages only, not hard rules. Not everyone who has an identified Parkinson gene will develop the condition. Not everyone who has had a TBI or been exposed to a pesticide will develop Parkinson's. Research is ongoing worldwide to try and better understand the linkages as a clue to create a cure.

## How is Parkinson's Treated?

Treating the whole person is the key to the Parkinson's patient having the best quality of life possible. This type of treatment requires a multidisciplinary approach of medication, exercise and caring for the general well-being in order to slow and/or mitigate physical symptoms.

Medications typically work well in the early stages, but as PD progresses, patients typically experience increased drug-related complications, such as motor fluctuations and side effects.

Exercise, including physical and occupational therapies, are important for a balanced and healthy lifestyle. Cardio exercise proves to be of greatest benefit, but all exercise is valuable.

Nutrition, and spiritual and mental health are equally important in the daily treatment for long-term health and well-being of the PD patient.

## National STATs for Parkinson's

An estimated 1 million in the US and 8 million people worldwide currently live with PD.

Parkinson's affects 1 in 100 Americans over the age of 60. It is reported that there are an estimated 50,000 to 60,000 new cases diagnosed each year. Surveys show that 35 to 42 percent of cases go undiagnosed. With an aging population, better health education and more effective treatments, it is anticipated that the prevalence of Parkinson's will increase substantially in the next 30 years.

By 2050, the number of people with Parkinson's is expected to double.

The average age of onset is approximately 62 years old; however, 10 to 20 percent of persons with Parkinson's are diagnosed before the age of 50. The under-50 group is referred to as people with Young-Onset Parkinson's Disease (YOPD).

According to a 2019 study, the 1 million Parkinson's patients in the US cost an estimated \$52 billion per year in direct and indirect costs, or an average of \$52,000 per person, per year.

## PARKINSON'S IN HAWAII

Based on a 2018 study, there are approximately 6,800 people aged 45 years and older living with Parkinson's in Hawai'i, with another approximately 2,500 undiagnosed.

To treat these people, there are seven O'ahu-based neurologist who have the expertise and/or experience to be called Parkinson's experts: two at Queen's Medical Center in Honolulu, two at Kuakini Medical Center, one at Hawaii Pacific Neuroscience, one at the Pacific Health Research and Education Institute (an affiliate of the VA Pacific Islands Health Care System) and one at Kaiser Permanente.

In Hawai'i, the economic burden on the local economy is approximately \$350 million per year. This onus primarily falls to the insurance companies and families of the patients, as many people with Parkinson's are retired or disabled.

To make a contribution, click on "Make a Donation" at [www.parkinsonshawaii.org](http://www.parkinsonshawaii.org). ■

HAWAII PARKINSON ASSOCIATION (501(c)3 nonprofit)  
808-219-8874 | [info@parkinsonshawaii.org](mailto:info@parkinsonshawaii.org)  
[www.parkinsonshawaii.org](http://www.parkinsonshawaii.org)

HPA RESOURCE CENTER  
2228 Liliha St., Ste. 206, Honolulu, HI 96817  
808-762-0600 | [resourcectr@parkinsonshawaii.org](mailto:resourcectr@parkinsonshawaii.org)  
Hours of Operation: Tues 9am-3pm, Wed 8am-4pm, Fri 9am-3pm, and by appointment



# Medicare: Increased Benefits for Veterans

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

Many veterans don't understand that the Veteran's Administration (VA) offers a healthcare plan for veterans, reservists and members of the National Guard *only*.

This healthcare plan is *not* available to all veterans, as eligibility and qualifications are required to receive these healthcare services.

All medical treatment provided by the VA will be at VA facilities *only*; therefore, the veteran may have to travel long distances to access care.

They may also have difficulty obtaining a second opinion for certain specialty treatments.

Therefore, the VA recommends veterans turning 65 or those under 65 that qualified for Social Security Disability for more than two years should sign up for Medicare Part B when they are *first eligible to enroll*.

If you didn't get Part B when you were first eligible, your monthly premium may go up 10 percent for each 12-month period you could have had Part B, but didn't sign up.

In most cases, you'll have to pay this penalty each time you pay your premiums, for as long as you have Part B.

Once a veteran qualifies for Medicare Part A and B, he or she has the option to enroll into a Medicare Advantage Plan, sometimes called "Part C" or "MA Plan." Medicare Advantage Plans include hospital and outpatient services, with or without prescription drug coverage.



Medicare Advantage Plans provide increased benefits for veterans. Some plans, at a \$0 premium in addition to the Part B premium, will include added value enhancements to increase the veteran's accessibility to care, such as non-VA emergency rooms and urgent care facilities, at lower costs.

In 2021, there are Medicare Advantage Plans that may provide benefits for health club membership and dental service. Based on the veteran's zip code, some plans will provide a reduction for their Medicare Part B premium.

Finally, veterans with low income may now qualify for Extra Help or Medicaid Plan benefits with little or no out-of-pocket costs. Both programs can help with Medicare prescription drug program costs. Contact a licensed agent for more information on qualification guidelines and for application assistance.

During these difficult times, healthcare and extra value benefits like these are critical for some seniors in order to help them reduce costs.

Please contact a licensed agent specializing in Medicare Advantage Plans for more information and assistance. ■

COPELAND INSURANCE GROUP  
1360 S. Beretania St., Ste. 209, Honolulu, HI 96814  
Phone: 808-591-4877 | Fax: 808-589-2399  
margaret@copelandgroupusa.com  
www.copelandgroupusa.com



Serving Hawaii's Seniors for over 25 years  
Specializing in Dementia & Alzheimer's Care

Call Jocelyn Ribao, Admissions Coordinator,  
at (808) 800-4089 or j.ribao@mckaimuki.com

Two locations in Manoa & Kaimuki  
Visit [manoacottage.com](http://manoacottage.com) for more info

SCAN ME!



**IMMUNE HEALTH** **JOINT HEALTH** **HEART HEALTH** **BRAIN HEALTH**

**DOCTOR RECOMMENDED**

ZanthoSyn.com Amazon.com GNC  
Newtown Square Pharmacy (Aiea)

**GM BROWN BAG LUNCH WEBINAR**

Zoom Presentations: **APR. 21, MAY 19**  
11:30 am – 1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**WWW.GENERATIONS808.COM**



# Workers & Social Security

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

Do you plan to pay a cleaning person, cook, gardener, babysitter or other household worker at least \$2,300 in 2021? This amount includes any cash you pay for your household employee's transportation, meals and housing. If you will pay at least \$2,300 to one person, you have some additional financial responsibilities.

When you pay at least \$2,300 in wages to a household worker, you must do all of the following:

- **Deduct Social Security and Medicare taxes** from those wages.
- **Pay these taxes** to the Internal Revenue Service.
- **Report the wages** to Social Security.

For every \$2,300 in wages, most household employees earn credits toward Social Security



benefits and Medicare coverage. Generally, people need 10 years of work to qualify for:

- Retirement benefits (as early as age 62).
- Disability benefits for the worker and the worker's dependents.
- Survivors benefits for the worker's family.

- Medicare benefits.

You can learn more about reporting household worker income by reading Household Workers at [www.ssa.gov/pubs/EN-05-10021.pdf](http://www.ssa.gov/pubs/EN-05-10021.pdf). ■

Call SSA at **800-772-1213** (TTY **800-325-0778**)  
Mon–Fri, 8:30am–3:30pm. Use the SSA Office Locator at [www.socialsecurity.gov](http://www.socialsecurity.gov) to find your local office.

**FIT & ABLE**

More than ever  
it's important  
to stay:

**ACTIVE  
HEALTHY  
CONNECTED**



Debbie Kim Morikawa  
Owner

**GYMGUYZ®**  
#1 in Home Personal Training®

**IN-HOME**

GYMGUYZ offers in-person or virtual sessions in the comfort of your own home.

- BALANCE
- STRENGTH
- MOBILITY

Whatever your goals are, GYM GUYZ can help you reach them.

For information about our customized workouts or to schedule your **FREE ASSESSMENT**, **CALL GYM GUYZ** at **(808) 638-2525**.



**OR OUTDOORS**

Want to **CONNECT WITH OTHERS**?  
Join one of our **GROUP CLASSES** either in-person or through Zoom.



**GENERATIONS RADIO PODCAST**  
OLDIES 101.1FM | SUNDAYS, 8–9am

Sponsored by



Copeland Insurance  
Group



These materials are not from, or approved by HUD or FHA.



# Annual Wellness Visits to Stay Healthy

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

**D**uring a Medicare Annual Wellness Visit (AWV), you and your doctor will focus on overall wellness, prevention and early disease detection.

The AWV is designed to support you in taking an active role in managing your health and improving your well-being and quality of life. Doctors recommend the visit and encourage all Medicare patients to schedule one every year.

One of the most valuable parts of the AWV is the creation of a long-term preventive care plan based on Health Risk Assessment; a current list of medical providers and medications; screening for cognition, hearing, functional status and fall risk; family history, health risk factors and age-specific preventive screenings.

While both an annual physical and an AWV are important, they are not the same. During an

annual physical, your doctor looks for signs of major problems and symptoms and conducts important routine tests.

Medicare covers 100 percent of the AWV visit. You are not responsible for deductibles, co-payments or co-insurance amounts.

Be your own advocate! Call your primary care doctor today and schedule your AWV. ■



## MDX HAWAI'I

500 Ala Moana Blvd., Ste. 2200, Honolulu, HI 96813-4993  
808-522-7500 | [www.MDXHawaii.com](http://www.MDXHawaii.com)

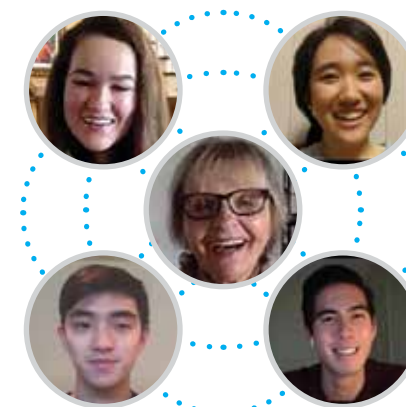
MDX Hawai'i has over 35 years of experience serving the people of Hawai'i. Our physician network represents over 630 top primary care physicians, and more than 2,200 leading specialists and hospitals. MDX Hawai'i contracts with Humana HMO, Humana PPO and AARP/UnitedHealthcare PPO Medicare Advantage Plans.

# Purpose Pals: A Kūpuna-Youth Connection

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

**P**urpose Pals is a free, virtual intergenerational program led by Christy Nishita and Colby Takeda, in collaboration with Age-Friendly Honolulu, Blue Zones Project Hawaii, and the Hawaii Afterschool Alliance. Purpose Pals matches adults 50 and over with high school through college-age students, fostering regular communication using Big & Mini's web-based video conferencing platform. The program provides themed conversation starters to ensure pals have enriching talk story sessions as often as they like.

Most seniors have some form of mobile device. But early in the pandemic, the developers of Big & Mini realized that there was a need to connect older individuals with wonderful stories and



experiences to younger generations. Soon, Big & Mini was born, shrinking the generational gap and helping to build meaningful intergenerational relationships.

Purpose Pals creates new friendships, and even enables seniors with a lifetime of experience to become career mentors for their younger pals. Older pals say their younger pals lift their spirits.

To become a pal or to bring Purpose Pals to your group, see the contact information below. ■



[www.purposepals.org](http://www.purposepals.org) | [info@purposepals.org](mailto:info@purposepals.org)

## NEW LOCALLY OWNED PRIMARY CARE PRACTICE! HOME VISITS AND HOME LAB DRAWS

- Special Kupuna advantage program covered by Medicare
- Customized care plan for patients with diabetes, high blood pressure, dementia and other chronic disease



**Ohana Pacific Medical**  
opm@ohanapacific.org  
808-930-9858

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

## DRIVING FREEDOM AND INDEPENDENCE

### COME SEE US FOR YOUR MOBILITY NEEDS

- ACCESSIBLE VEHICLES
- HAND CONTROLS
- SEATING & TRANSFER SOLUTIONS
- WHEELCHAIR SECUREMENT
- WHEELCHAIR & SCOOTER LIFTS



**NEED A LITTLE HELP GETTING IN & OUT OF A CAR?**

**CALL TO SCHEDULE AN APPOINTMENT**

**SODERHOLM BUS & MOBILITY**  
(808) 834-1417

2044 DILLINGHAM BOULEVARD, HONOLULU, HI 96819  
[SoderholmMobility.com](http://SoderholmMobility.com) | [denise@soderholmbus.com](mailto:denise@soderholmbus.com)

## simply organized

organization made simple

## Downsizing? Aging in Place? We Can Help!

### freedomRail® Custom Storage System

- **VERSATILE** – Use it everywhere in your home
- **ADJUSTABLE** – freedomRail® can be moved and added to at any point by the customer without any tools
- **AFFORDABLE** – Solutions for every budget
- **STRONG** – freedomRail® has up to 50% more steel than most adjustable storage systems, and can hold up to 150 pounds per linear foot
- **EASY** – Installation is quick and easy

KAHALA MALL next to Longs (808) 739-7007 • Monday - Saturday 10am - 9pm, Sunday 10am - 6pm  
[www.simplyorganizedhi.com](http://www.simplyorganizedhi.com)

## CITY MILL

big on help  
big on savings  
proud to be local



## DISCOVER STYLISH BATH SAFETY HERE

Who knew ADA-compliant bath safety products could be so stylish? Explore Moen's line of bath safety accessories at all locations.



[WWW.CITYMILL.COM](http://WWW.CITYMILL.COM)

Your Kama'aina Hardware Stores –  
Locally-Owned and Family-Operated since 1899

## GM BROWN BAG LUNCH WEBINAR

Zoom Presentations: **APR. 21, MAY 19**  
11:30 am – 1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**WWW.GENERATIONS808.COM**



# Get Help Paying Health & Prescription Costs

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

If you have limited income and resources, you may qualify for help paying some healthcare and prescription drug costs. Fifty-two percent of seniors in Hawai'i qualify for the Medicare Extra Help program.

You may qualify for extra help if your yearly income and resources were below certain limits (the following are figures for 2021):

- **A single person** must earn less than \$22,470 and have less than \$14,790 in resources.
- **Married persons** must earn less than \$30,300 and have less than \$29,520 in resources.

Resources include money in a checking or savings account, stocks, bonds, mutual funds and IRAs. Resources don't include your home, car or household items, your burial plot, up to \$1,500



for burial expenses per person or life insurance policies.

If you qualify for Extra Help and join a Medicare drug plan, you will get help paying your plan's costs and incur no late enrollment penalties.

Drug costs in 2021 for people who qualify will be no more than \$3.70 for each generic drug and \$9.20 for each brand-name drug.

For more information and to access an Extra Help application, visit [socialsecurity.gov/i1020](https://socialsecurity.gov/i1020) or call Social Security at 1-800-772-1213. ■

FINANCIAL BENEFITS INSURANCE INC.  
1311 Kapiolani Blvd., Ste. 504, Honolulu, HI 96814  
808-792-5194 | [emotosue@fbihi.com](mailto:emotosue@fbihi.com)  
[www.fbihi.com](http://www.fbihi.com) | FB: Financial Benefits Insurance

## Caring for Hawaii's Families

Our St. Francis Healthcare System team considers it a privilege to carry on the legacy of caring and compassion that began with Saint Marianne Cope and the Sisters of St. Francis.

Our team of physicians, nurses, social workers, spiritual care advisors, adult day care staff, preschool staff, support staff and volunteers is dedicated to caring for Hawaii's families.

Contact us to learn more about services that can help you and your family.



St. Francis  
HEALTHCARE SYSTEM OF HAWAII  
A Legacy of Caring for Hawaii's People  
Live Every Moment

(808) 547-6500  
[info@stfrancishawaii.org](mailto:info@stfrancishawaii.org)  
[stfrancishawaii.org](http://stfrancishawaii.org)



"The staff provide personalized attention. I trust St. Francis."  
—Hilby

Hilby; her 93-year-old mom, Amy; and St. Francis Adult Day Care at Diamond Head staff, Sandra.

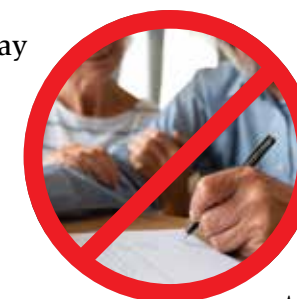


# Your Estate Plan: What NOT to Do

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

Problems with your estate plan may not become apparent until it is too late to fix them. Here are some common pitfalls:

- **Failing to plan for large expenses**, such as long-term care. About 70 percent of us can expect to be completely incapacitated for some period of time before we die, so failing to have a "disability plan" in place can severely limit our options.
- **Failing to update your estate plan**, including beneficiary designations on bank accounts, investment accounts, retirement accounts and insurance policies. Review your estate plan at least annually, and update it as necessary.
- **Failing to take steps to avoid family strife**. Making your intentions clear is the first step. Building incentives (and disincentives) into your



estate plan can nix courtroom battles.

- **Putting your kids on the title** to your stuff during your lifetime. You may be setting your loved ones up for capital gains taxes that could have been avoided and you may also be putting your assets at risk. Your kids' creditors (or ex-spouses) could get their hooks into your assets while you still need them.

Do your estate planning right and work with professionals. Shop around to find advisors who know what they are doing, will help you devise a workable plan and are worth their fees. ■

SCOTT MAKUAKANE, Counselor at Law  
Focusing exclusively on estate planning and trust law.  
[www.est8planning.com](http://www.est8planning.com)  
808-587-8227 | [maku@est8planning.com](mailto:maku@est8planning.com)



"Restoring Strength, Flexibility, Balance and Happiness!"

Makai Mobile Rehab has earned the trust of Oahu's top geriatricians, orthopaedic and spinal surgeons, servicing their patients since 2010.

- Providing in-home physical therapy.
- Helping you to regain functional strength in your own environment.
- Accepting most insurances except workers comp and no fault.
- Specializing in geriatric, balance, neurological, post-surgical, post fracture and spinal rehab.
- Covering all of Honolulu, Waipahu, Pearl City/Aiea, and Waimanalo to Kaneohe



Makai Mobile Rehab, LLC  
Jason Dacumos, PT, MPT,  
President/Owner  
[www.makaimobile.com](http://www.makaimobile.com)  
808-783-9320  
[jason@makaimobile.com](mailto:jason@makaimobile.com)





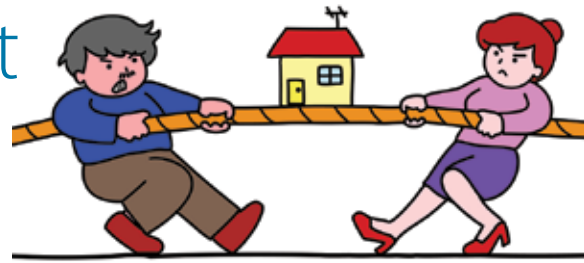


## A Recipe for Conflict

by Stephen B. Yim, Attorney at Law

I have noticed a troubling emerging trend in estate planning. More families are owning property with different generations. This could be because real estate in Hawai'i is expensive to purchase and even harder to maintain and keep. It is further exacerbated in situations where there are multiple children beneficiaries and/or where the parents need to leverage the equity in the home for their care, and are unable to access the equity due to a lack of income. We have seen situations where the parent gives up some or all interest in the home to their children, in fractionalized interests, so that the children can pool their resources together to qualify for a HELOC or a mortgage.

These situations are difficult to manage because of the conflicting intentions and layers of complex relationships. Parents want to preserve the home for their children; however, they also need the home for their long-term care. The children want



to help their parents but have a family of their own and are also trying to plan for their own future. You can imagine problems surfacing when there are multiple owners with fractionalized interests, all with lives and families of their own. It's a recipe for conflict, not a family legacy.

To mitigate family conflict, be proactive about your legacy and start to plan now. If you find yourself in this situation or heading in this direction, contact your estate planning attorney to ensure a lasting legacy for you and your family. ■

STEPHEN B. YIM, ATTORNEY AT LAW  
2054 S. Beretania St., Honolulu, HI 96826  
808-524-0251 | [www.stephenyimestateplanning.com](http://www.stephenyimestateplanning.com)

### Hawaiian Eye CENTER

Leading The Way In Eye Care

Hawaiian Eye Center is the leader in Laser Assisted Cataract Removal providing reduced dependence on eyeglasses through precise, advanced laser technology and advanced lens implants.

**HAWAIIAN EYE CENTER OFFERS:**

- Complete Eye Exams
- Diabetic Eye Care
- Premium Cataract care
- Optical shop

Wahiawa 621-8448  
Waipahu 678-0622  
[www.hawaiianeye.com](http://www.hawaiianeye.com)



### Parents and Adult Children: 3 Tips For Powerful Relationships

#### Squabbles At The Kitchen Sink:

*"Who's gonna babysit Mom? Why buy more pork & beans? Where to store photo albums, and broken furniture? You caused my shingles!"*

Families can feel like they're walking on eggshells, zipping their lips and unclear about what to say. Instead, words misfire and/or tempers explode.

As a life coach, and owner of 2 licensed care homes for 20 years, my clients know how to conquer challenges, convert high-strung chatter, and have fun at home!

Here are your 3 gifts to strengthen your relationships: Please log onto [annettepang.com](http://annettepang.com):

1. A List of Powerful Sentences to calm crushing conversations
2. Interview: Book A Free 15 min call to participate in market research for an online course
3. Tips To Increase Your Happy Hormones to cope with family drama

Log on to [annettepang.com](http://annettepang.com). No more walking on eggshells, NOW! Annette Pang, 808-372-3478, owner of Caring Manoa 20 yrs, and a Life Coach, believes you can pivot and adapt to get along together.



## Save Yourself From Sympathy Scams

by Scott Spallina, Senior Deputy Prosecuting Attorney

In a sympathy scam, a con artist plays on the victims' emotions in order to extract money from them. Typically, you see a lot of these scams stemming from a tragedy that is highly publicized.

The first time I saw a sympathy scam in action was when I was young. My school passed out plastic banks that looked like loaves of bread, and students were supposed to take them trick-or-treating and ask for loose change. The money was to go to starving kids in Ethiopia. Let's just say not all of the money made it to Africa.

Recently, however, I have been seeing a variation of the sympathy scam that is not only playing on the victim's feelings of guilt and compassion, but also giving them a belief that they will become rich as well. The scammer tells them that the more charitable they are, the more money they will make.

The con starts out by asking the victim what good works they would do if they were rich. Upon learning about these pure desires, the scammer will deem the victim worthy enough to be let into this secret and exclusive opportunity to make so much money that they can finance their charitable goals, and in fact, they themselves could become wealthy.

Victims are asked to draft a proposal that explains in detail what their charity would actually look like. Some victims have reported going to print shops and advertising agencies to create professional looking presentations. I have heard about victims designing schools for disabled children, planning hula programs for the deaf and designing free hospitals. So excited and distracted about these charitable acts that they are going to perform with their riches, the victims don't think twice about the "investing" portion of the process and give money to seed the venture and help grow that money tree.

If the victim questions the economics of the process (like, "How does helping more people



make you more rich" or "Why haven't I gotten any money back yet?"), they are either told confusing economic mumbo jumbo and assured this is how big charities work and why celebrities support them, or are questioned about their sincerity of wanting to help others.

Guilt and compassion are the con artist's favorite emotions.

Never make financial decisions based on feelings. ■

If you suspect elder abuse, call these numbers:  
Police: **911** | Adult Protective Services: **808-832-5115**  
Elder Abuse Unit: **808-768-7536**  
For questions, email [ElderAbuse@honolulu.gov](mailto:ElderAbuse@honolulu.gov)



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

Courtesy of Norman Osumi

## Today's Thought

By Rev. Paul S. Osumi

An interesting cartoon shows a merchant weighing a dressed chicken. Unseen by the woman customer, he has his finger pressing down the scale. Unseen by the merchant, the woman has a finger under the scale pushing up. The cartoon does not show what the outcome was. It doesn't pay to cheat and deceive. Honesty is the best policy. \*



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](http://www.bookshawaii.net)





# A Retirement Dress Rehearsal Can Ease Emotional & Financial Concerns

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

Two emotions are likely to strike those who are nearing retirement—excitement and fear. Leaving the world of alarm clocks and offices and having time to pursue your own passions on a daily basis is liberating—but the apprehension of entering a new life stage can easily creep in. Although work-related stress will disappear, the responsibility of filling each week in a satisfying way can be a challenge. Top that off with the ever-present concern about long-term financial security in retirement and the nerves can grow even greater.

The truth is, feeling excitement and fear is okay, but what if your retirement isn't everything you envisioned it to be before you left the workforce? What if life after work turns out to be far different from your expectations?

## Consider a practice run

If you're nearing retirement, you've likely taken steps to prepare financially for the future. But there's one important thing you might not have considered adding to your pre-retirement checklist—a practice run. How you choose to spend your time (and in many cases, your money) in retirement is your decision to make, but it's not always an easy one. As we age, our interests, hobbies and relationships change. What you may consider your "ideal" retirement when you're 55 may not fit when you're 65. This evolution can make it hard to plan accurately for retirement.

To the extent you've made a financial commitment to a certain lifestyle, this can pose real problems. If you've already committed a significant amount of savings toward a particular lifestyle (a home in another part of the country or a trip around the world for a year), changing your mind in 10 or 15 years could throw a wrench in your long-term financial plan.

Those who have based their financial plan for retirement on the idea that they will be living in a new location may benefit from a practice run before making the big move. It's natural to change

your mind about what you want, but it's better to understand the potential implications of changing your mind before you actually retire, as they can have unintended consequences.

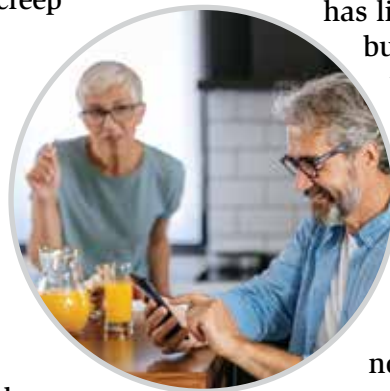
For example, consider an individual who has lived his entire life in New York, but moves to Florida when he retires—where taxes and cost-of-living are generally lower. Deciding after several years to relocate back to New York to be near family—where cost of living and tax rates differ—can mean the dollars he's saved will have to be reallocated and his savings may not go as far as he'd planned.

The idea of practicing retirement may also mean leaving the 40-hour work week for something that's more part-time. Some people may want to take a part-time role with their current employer, or work as a consultant to continue experiencing the challenge of work. This also can offer important financial benefits that help preserve their nest egg.

## Time for a financial rehearsal

Practice can also be beneficial in another way—by simulating how to manage your expenses in retirement. The idea that your cash flow no longer comes from a reliable paycheck, but from other sources, like Social Security and personal savings, can come as a shock—even to those who are well-prepared for this change. One idea to accomplish this is to run two accounts for a certain period of time. Through one account, manage all of your household and lifestyle expenses that you expect during retirement. This includes the costs for necessities like food, clothing, shelter, utilities, taxes and insurance, as well as "nice-to-have" items like dining out, traveling, etc.

Keep in mind that you may have to estimate or inflate your lifestyle expenses for retirement as they could rise when you have more free time. The best way to get a handle on these expenses is to experience them while you're still working.



Take that trip to Europe before retirement and find out firsthand what you can do within your budget. If the cost is different than expected, make adjustments to your financial projections to more accurately reflect reality.

Through the second account, manage all of your expenses that are expected to end in retirement, like principal and interest on a mortgage payment (if your home will be paid off), current car payments (although car payments can certainly happen again in retirement), college costs for your kids and contributions to retirement plans.

## Perfecting life in retirement

A little practice can go a long way toward easing emotional and financial concerns when it comes to making the jump into retirement. A retirement trial run may not answer all of your questions—and it doesn't necessarily include the unexpected events

that can often throw retirement off track—but doing it for six months or so can be very beneficial in determining if your budget and lifestyle expectations during retirement are realistic. Consider working with a financial advisor who can help you determine a budget and a retirement income plan that fits your needs and desires for retirement. ■

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

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

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

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

Investment products are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

Investment advisory products and services are made available through Ameriprise Financial Services LLC., a registered investment advisor.

Ameriprise Financial Services LLC. Member FINRA and SIPC.

© 2020 Ameriprise Financial Inc. All rights reserved.

## Now Welcoming New Residents to Lunalilo Home

On the majestic slopes of Koko Head Crater, Lunalilo Home sets the stage for a true one-of-a-kind senior living experience. Gather here with friends and family on our 5-acre campus. Our recently renovated campus provides ample space to enjoy all Hawaii has to offer in a safe and secure environment.

## Residential Care Lifestyle

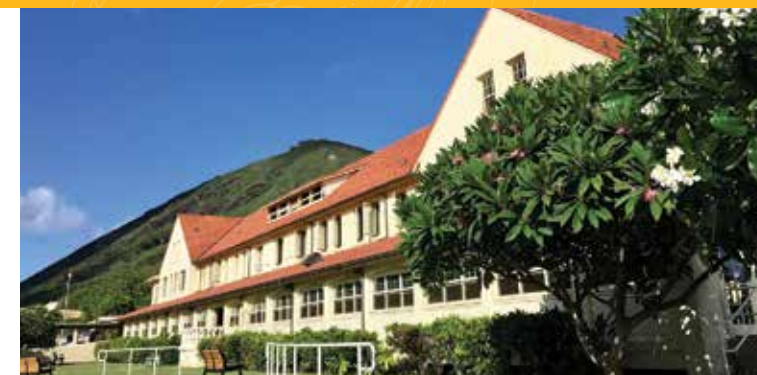
Life at Lunalilo Home is meant to be full of vitality, joy and purpose. Our vibrant senior community enjoys frequent recreational, cultural and spiritual activities. Focus on enjoying life to the fullest, our staff will take care of the rest.



LUNALILO HOME

501 Kekāuluohi Street, Honolulu, HI 96825

www.lunalilo.org



Call Us Today

808-395-1000



GM BROWN BAG  
LUNCH WEBINAR

Zoom Presentations: **APR. 21, MAY 19**  
11:30 am–1pm | see pg. 9 for details

COMPLETE SENIOR RESOURCES AT  
**WWW.GENERATIONS808.COM**



# Find 18 Words From This Issue

WORD SEARCH

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

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

- |                    |                     |                |
|--------------------|---------------------|----------------|
| CRADLE-TO-GRAVE    | HAWAIIAN CULTURE    | REHEARSAL      |
| DISINCENTIVES      | KEIKI               | SEROTONIN      |
| DOWNSIZING         | KUMU HULA           | SKYPE          |
| DRIVE-BY DELIVERY  | MEDICARE EXTRA HELP | VACCINATION    |
| EXPIRED MEDICATION | MITIGATE            | WELLNESS VISIT |
| GENEROSITY         | PACIFIC ISLANDS     | ZOOM           |

## Building Wealth with Real Estate Planning

### Upgrade your Investments with a 1031 Exchange and DST

Have you ever thought about making a change with your real estate investments? As Hawaii's real estate market continues to boom it's a great time to move into action.

A tax deferred 1031 exchange is an investment strategy that should be considered by everyone owning Real Estate investment properties.

#### 1. What is the Tax deferred 1031 exchange?

It's a method by which an investor sells an investment property, defers the capital gains tax and then uses the proceeds to acquire a "like-kind" investment property within a certain period of time. 1031 exchanges are authorized by Section 1031 of the Internal Revenue Code. Done properly, most 1031 exchanges are easy, inexpensive, safe and will save money.

#### 2. How can I plan for my real estate investments so my kids don't fight when I'm gone?

Based on a true story. Ann owned 3 investment properties that she planned to leave to her children. After a series of questions, Ann discovered her children had no desire to live in any of the investment properties or manage them. Ann then collaborated with the Ihara Team and designed a unique strategy that helped Ann and her 3 children for their specific situation and future.

Ann sold the three investment properties:

- 1) a home in Kailua, which she had inherited
- 2) an investment property in Florida
- 3) an investment property in Texas.

She used a 1031 exchange tax deferred strategy to purchase three replacement properties, all remaining in Ann's name:

- 1) a home in Oregon for her daughter and grandchildren to live in
- 2) a condo for her other daughter
- 3) invest the rest in a DST (Delaware Statutory Trust).

The DST earns her 4% net of all fees and there's no hassle in taking care of a property. This income helped her generate some cash that she could share with her son.

Ann still owned all of these assets, however had them "earmarked" for each child for their current use and future inheritance. This helped with estate planning as well as current family needs.

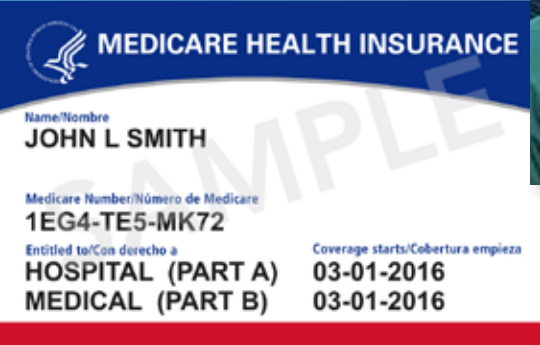
The Ihara Team specializes in developing strategies for investment properties such as 1031 Exchanges as well as legacy planning to prevent family disputes. These strategy sessions are complimentary. Call Dan at (808) 256-7873 to learn more.



**DAN IHARA** **JULIE IHARA**  
(RA) SRES, CLHMS, CAPS (RA) SRES  
RS-65892 RS-67440  
808.256.7873 808.754.2225  
dani@iharateam.com juliei@iharateam.com

**The IHARA Team**  
The Complete Solution™  
Of Keller Williams Honolulu RB-21303

We offer **FREE Medicare** presentations to individuals and senior groups.  
(Virtual Meetings Available)



Are you, or is someone you know, turning 65 this year, already over 65 but finally retiring, losing your employer coverage, or a US Veteran?



**"Medicare is our business, Service sets us apart!"**

**FBI FINANCIAL BENEFITS INSURANCE**

1311 Kapiolani Blvd. Suite 504  
Honolulu, HI 96814

Telephone: **(808) 792-5194**

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





**SEE WHAT'S NEW** *at the Cal*



**Cruise in comfort on wide body 767 aircrafts!**

Hawaii's favorite casino just got better, enjoy the newly renovated California Hotel & Casino!

Visit Vacations Hawaii's Website

**BoydVacationsHawaii.com**

**facebook** facebook.com/VacationsHawaii **twitter** @VacationsHawaii

1585 Kapiolani Boulevard, Suite 900, Honolulu, HI 96814 • Honolulu 808-591-4777 and Neighbor Islands 800-548-8951

**NOW OPERATING  
out of McCarran  
Terminal 3!**

*Vacations Hawaii*

HAWAII ♦ LAS VEGAS

IT'S GOOD TO **B**RELAXED<sup>SM</sup> | BoydVacationsHawaii.com