

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 11/4 • AUG/SEPT 2021

LIVING WITH DIABETES: IT'S A FAMILY AFFAIR

Dee-Ann & Dante Carpenter



**Staying Safe
When Using
Social Media**

Page 19

**Getting
Back on
the Bike**

page 25

**Should I Become
a Full-Time
Caregiver?**

page 44

**Demystify-
ing Life
Insurance**

page 50

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Distribution
Locations on
Page 3



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MOLOKAI: Molokai Drugs Inc.

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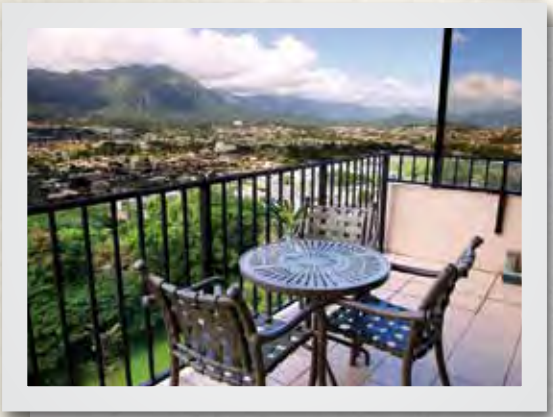
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It only takes a minute and it could save your life. The American Diabetes Association is offering a free online Type 2 diabetes risk test (www.diabetes.org/risk-test) that will let you know where you stand based on a series of factors, including your age, gender, family history, blood pressure, activity level, ethnicity and body mass index or BMI (height-weight ratio).

Yes, some of these factors are totally out of your control. But the good news is, if you take the test and find that you are at risk, making small changes in the way you eat, increasing your physical activity levels or getting early treatment can, for some, actually return blood sugar levels to a normal range.

About 442,000 adults have prediabetes or diabetes in Hawai‘i. The Centers for Disease Control and Prevention says nine out of 10 people with prediabetes don’t even know they have it! Native Hawaiians, Filipinos, and Japanese have higher rates of diabetes. According to the recent CDC report, complications from diabetes are the eighth leading cause of death in the state.

Diabetes is a silent killer. Prediabetes and diabetes often do not cause any symptoms—only your doctor can tell for sure if you have these conditions, so your immediate step after taking the risk test should be to make an appointment to get a blood test. Diabetes can only be diagnosed by your doctor, who will check your glucose level through one of three blood tests: a fasting glucose test, random glucose test or A1c test.

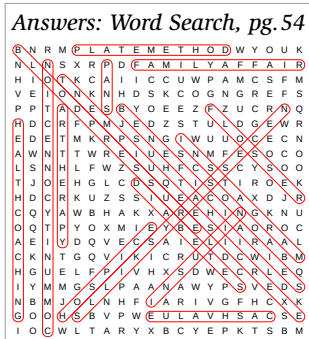
I took the risk test and found that I am at high risk for Type 2 diabetes, so I have scheduled an appointment with my primary care physician and have become more familiar with lifestyle changes that can prevent or delay Type 2 diabetes.

Please read this issue’s feature story, “Living With Diabetes: It’s a Family Affair,” to learn more about the small things we can do on a daily basis that can prevent the development or progression of the disease. Feature author Rosa Barker has also gathered a list of helpful resources available through the American Diabetes Association, and other sources and programs.

As always, there are plenty of other helpful insights in this issue, but if you read nothing else, be sure to take seriously the important information in our feature story.



Stay safe. Stay well.
Debra Lordan, Associate Editor



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Aug 18 – Medicare: All Without Paying a Dime
by Amy Rhine, MD, Medical Director, MDX Hawai‘i
Medicare covers a list of preventive screenings, vaccinations and more at no cost to beneficiaries, without applying deductible, copayment or co-insurance.

Sept 22 – Medicare Basics
by Mae, Stephen and Jean; Certified SHIP Volunteers
Hawaii SHIP is a federally funded volunteer based program under the DOH, Executive Office on Aging. Its mission is to provide free, local, unbiased Medicare counseling.

Oct. 20 – Social Security, Medicare & Retirement
by MDX Hawaii’s Special Guest Speaker
This educational workshop will provide much-needed information to help those nearing retirement understand how Social Security and Medicare work and maximize benefits.

Nov. 17 – Hawaii Meals on Wheels
by Michelle Cordero-Lee, Executive Director
Hawaii Meals on Wheels Executive Director Michelle Cordero-Lee discusses the nonprofit’s history, pandemic response and what’s ahead.

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Who's Behind Generations Magazine?

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



TORI ABE CARAPELHO, President & CEO of Navian Hawaii, oversees strategic planning, program development, quality improvement, staff relations, financial performance and professional development. She has also served as Chief Strategy Officer for Navian Hawaii. She also serves as Vice President on the board of directors for Kokua Mau, and is a member of the Hospice Leadership Committee for the Healthcare Association of Hawaii, the Counsel of States for NHPCO, and the State Health Planning & Development Agency's Honolulu Subarea Committee.



JENNIFER KAWAMOTO, LAc, ATC, is a licensed acupuncturist at HNL Acupuncture and Wellness. Her Honolulu practice is dedicated to helping patients find relief from pain, maintain wellness and improve quality of life. She holds a doctorate in acupuncture and Chinese medicine from Pacific College of Health and Science, and a master's in kinesiology from San Jose State University. She understands that the quality of your health can significantly impact your ability to enjoy life to its fullest and she strives to provide patients with solutions to live their best life.



KAREN KIRK's love of ikebana began when she volunteered at the state legislature and saw beautiful arrangements adorning senate offices. Her Sogetsu Ikebana studies began in 1989 with Betty Hsu Sensei, a Riji master who studied under Sofu Teshigahara, the founder of Sogetsu Ikebana. Karen moved up the 13 ikebana levels to Riji in 2018, joining only two other sensei in Hawai'i who have earned this prestigious rank. Karen has taught Sogetsu Ikebana at both Leeward and Windward Community College, and Halawa Recreation Center. She continues to teach via Zoom.



BARBARA FISCHLOWITZ-LEONG oversees all ATRC programs, services and activities. She is an internationally recognized advocate for persons with disabilities. She is responsible for drafting Hawai'i's Warranty Act, which protects purchases of assistive technology in the state, and the implementation of administration policy through the legislature that establishes that all state departments must include assistive technology language in all appropriate policies. She is also a consultant for various state departments and legislators on disability and assistive technology issues.



PETER REYES, Program Director of Catholic Charities Hawai'i, has worked 27 years in and managing programs that provide benefits enrollment, transportation, medication management, respite and money management for seniors. He has a bachelor's in business administration from Hawai'i Pacific University and is a master trainer for the evidence-based Matter of Balance program. He enjoys working in gerontology to make a difference in the lives of our kūpuna. He understands the value of volunteerism and has extensive experience in volunteer management.

A special mahalo to our additional contributors, whose dedication to the senior community is greatly appreciated. And also to our loyal contributing partners, whose presence continues to enhance this magazine's value.

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COVER
STORY
pg. 28



pg. 19



pg. 25



pg. 44



pg. 50

COVER:

28 Living With Diabetes: It's a Family Affair

DEPARTMENTS:

EDITORIAL

- 12 Reasons, Steps, Benefits: Preparing for the Future With a Smart and Sound Estate Plan
- 14 Hawai'i Honors Its Senior Volunteers
- 15 MDX Lends a Hand to OurKupuna.com
- 16 10-Digit Dialing Starts in October
- 17 Gerontological Society Virtual Conference
- 18 New Ways to Live & Work
- 19 Staying Safe When Using Social Media
- 20 Tried-and-True Coping Skills

LIVING LIFE

- 22 Five Proactive Conversations
- 23 Wait—Don't Die Yet!: A Practical Guide
- 24 Splendors of Ikebana
- 25 Getting Back on the Bike

HEALTH

- 36 Peripheral Neuropathy Can Affect Balance
- 37 How to Brush and Floss if You Have Arthritis

GIVING CARE

- 38 Nonprofit Hospice Care Offers Help, Hope and Guidance Through Uncertain Times
- 40 When Mom Falls, What Happens Next?
- 41 Art Therapy Facilitates Meaningful Expression
- 42 Senior Retirement Community Living
- 43 Senior Well-Being Amidst the Pandemic
- 44 Should I Become a Full-Time Caregiver?
- 45 Caregivers Can Help Seniors Downsize

PROGRAMS & SERVICES

- 46 ATRC Links People With Assistive Technology
- 47 Benefits Enrollment Center
- 48 Advance Designation
- 49 Are You Ready for Medicare?

WISDOMS

- 50 Demystifying Life Insurance
- 51 Give While You Live
- 52 Ingredients for Cooking Up a Scam
- 53 Define Your Legacy's Intentions

WORDSEARCH

- 54 Find 16 Words From This Issue

Reasons, Steps, Benefits: Preparing for the Future With a Smart and Sound Estate Plan

by Generations Magazine Staff



An interview with
Stephen B. Yim,
Attorney at Law

Can you tell us why you chose estate planning as a career?

Facing one's mortality is like staring into the sun — we don't want to do either for very long. There is no cure for mortality, but we can do the next best thing by providing peace of mind in a stressful time. Estate planning provides that peace of mind to those with the foresight to create this important document. They know they can rest in peace when they die, because their loved ones are going to be provided for and their path into their future will be smoother. It's just one less thing to worry about in this confusing world.

What is an estate planner's mission?

The mission of an estate planner is to clearly document the intentions of the creator of the plan in anticipation of a time when they can no longer speak for themselves. The primary goal is to reduce or avoid conflicts, confusion and cost.

How is estate planning accomplished?

I do not view estate planning as simply making a bunch of legal documents, crossing our fingers and hoping that everything works out, and then sending clients on their way. I view estate planning as process-oriented, client-centered and value-driven, as opposed to procedure-oriented, document-centered and worth-driven.

There is great risk in not engaging in this process. Statistics reveal that about 35 percent of us ever do estate planning and 70 percent of those who do, result in plan failure. Failure means the plan did not go as intended. Of the 70 percent, 3 percent failed because of probate and paying too much tax. The inappropriate receipt of assets makes up the remaining 97 percent of failures.

Examples of this type of failure would be minor beneficiaries indicated as recipients, causing court custodianship, or worse, monies ending up with an ex-spouse of a deceased child who share these minor children; spendthrift children receiving and mispending their inheritance in a matter of months; or disabled beneficiaries receiving and losing governmental benefits. Other examples of failure include beneficiaries who fought over the family home, losing their inheritance to lawyers; or beneficiaries losing their inheritance to creditors, predators and ex-spouses.

Can you discuss the estate planning process?

The first step for an estate planning attorney is to find out as much as possible about the person seeking to create an estate plan. The person should complete a questionnaire and state what he or she owns, and how much the assets are worth. The questionnaire should also include answers about family members. The questionnaire should address not just quantitative issues, but quality-of-life and relationship issues. The questions should clarify the person's story, revealing the nuances of their lives, so the estate planning attorney can really see where they are coming from, consequently, assisting in setting up a plan that suits his or her specific needs.

Once the plan is signed, a funding recommendation spreadsheet should be prepared, with suggested beneficiary and ownership of assets based on certain factors, including the person's intentions, convenience, probate avoidance, tax minimization estate/gift, capital gains and income tax, liability protection and relationships.

This detailed spreadsheet serves two purposes. First, it allows the estate planner to work with his or her client to properly fund the estate plan. Secondly, if the client passed away, the Trustee would have information immediately rather than spending the next couple years looking for information.

These traditional estate planning documents are the cornerstones that capture and define one's intentions. But these documents alone cannot relay one's intention. There are four additional

documents that can help complete the estate planning process. (1) A **Will** provides a place to tell your life experiences and values — our "roots and wings." (2) A **Personal Property Memorandum** provides a place where you can pass on your story, as well as the items of personal property — "our hearts are not accountants." (3) An **Advance Care Plan** relays what quality of life means to you at end of your life. (4) An **Operating Manual for Children** provides a place for parents to express their wishes for their children. It will be used by the Trustee or Guardian.

This cycle of estate planning concludes with a family meeting. The family is gathered together and the plan is explained, based on the person's intentions and expectations — not just with regard to assets, but with regard to person's end-of-life choices.

This messy and risky conversation can prove to be very challenging, but it is well worth the effort. If you think it is difficult to relay intention while you are living, imagine how difficult it would be when you are gone.

The cycle begins all over again with a period review. Depending on the person's situation, they may be advised to meet once a year, every three years, every five years, or sooner, if their situation significantly changes. As accommodators of change, estate planners strive to keep their clients' plans as current as possible.

How do I find an estate planning attorney?

Finding the attorney who is right for you is crucial to a successful plan. Consider the following:

Referral. The best way to attain a suitable estate planning attorney is by referral — ask friends, family or co-workers about their experiences with their estate planner.

Experience. Look for someone with at least 10 years of experience in estate planning or someone who works with an experienced estate planner. Seasoned trust-and-estate lawyers can help navigate even the most complicated situations.

Full-Time. Work only with an attorney who practices estate planning on a full-time basis.

Staff. Check whether or not your attorney has sufficient staff to help you when you need it.

Successor. Establish a long-term professional relationship with your attorney. Look for an attorney who is grooming associates to take over.

When determining a Trustee or Guardian, what should you consider?

Whether appointing an agent under a Power of Attorney, a Guardian of children or a Trustee, consider these five questions:

- (1) Do you **trust** this person?
- (2) Is this person **willing**?
- (3) Is this person **able**?
- (4) Is this person **available**?
- (5) Is the person married to or involved with who will **support** this person in helping you? ■



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Hawai'i Honors Its Senior Volunteers

by GM Community Relations Director Rick Tabor & Kathy Wyatt

Every May during National Older Americans Month, Hawai'i's four county Area Agencies on Aging recognize seniors from each county for their volunteer accomplishments. This year's national theme was Communities of Strength. Each county received nominations from the public for Outstanding Older Americans. A man and a woman were chosen from each county.



Rep. Gregg Takayama introduced the honorees from each county.



Kaua'i County: Dimples Kano has great passion for raising up leaders, and for helping the houseless and food insecure, as evidenced by her 50-year involvement with the Kona Club of Kauai, 45 years with the Kauai United Way and as a lifetime member of the Kauai Salvation Army.



Russell Maeda has served as treasurer of the Kauai Veterans Council and as chairman of the Kauai Veterans Day Parade. He has also held several positions the Kaua'i Association of the United Church of Christ and the Lihue Christian Church.



City & County of Honolulu: Rose Leong has been a volunteer with Ohana100, The Daniel Kahikina Akaka Family Foundation. She enjoys reading to the youngsters, who call her "Auntie Rose." Retired from a career with the Hawai'i Department of Education, she sees how reading stories makes learning fun.



Nash Keel helps the vulnerable population and does all he can to prevent their exploitation, mistreatment and/or abuse through the Office on Aging. He volunteers with the Hawaii Long-Term Care Ombudsman Program, making weekly visits to a nearby nursing home where he serves as a resident advocate.



Maui County: Mary Trotto has been an integral leader at Hale Kau Kau at St. Theresa Church for over 20 years. Every month she puts in at least 180 hours volunteering to help feed over 150 individuals per night, 365 days a year. She also helps prepare and deliver meals. She is a South Maui Volunteers member, tracking homeless issues and advising Maui County. She also helps monitor safety as a member of the Kalama Park Action Team,



Bob Carroll was nominated for the time, talent and wisdom he has contributed to his community, Maui County and through the state. In his hometown of Hāna, he helps represent the needs of residents and preserve the town's history. Bob has also served as a volunteer community consultant. As a person with disability, Bob advocates for others, as well. He continues to tirelessly work with Hana residents as voice of the community.



Hawai'i County: Annie Ka'aukai has been a key volunteer at the Pāhoa Nutrition Congregate program, helping to serve meals, work in the kitchen and distribute food. She has served as president for the past three years. She is also an RSVP volunteer, assisting with fundraising, and library and mediation work. She has logged over 4,578 hours of volunteer service, with not a sign of stopping.



Wayne Kawachi's superpower is the ability to see a community need and find a way to meet it. He is a founding board member and has served as president of Ka'ū Kakou for 10 years so far. As a retired commercial fisherman, he has donated thousands of pounds of fresh fish that he caught himself to local seniors. His positive attitude and can-do spirit make him a great community leader.

A recorded video of the ceremony can be found at <http://bit.ly/OlderAmericansHawaii>. ■

MDX Lends a Hand to OurKupuna.com

by Generations Magazine Staff

In April, MDX Hawai'i lent a hand to a nonprofit known for lending many hands to kūpuna in need.

OurKupuna.com is a Hawai'i-based nonprofit that started in March 2020 in response to the global pandemic and its impact on the state's seniors. In the face of this adversity, the group envisioned a Hawai'i where all kūpuna have food security and access to essentials. Through grants and donations, the organization has made great strides in helping Hawai'i's aging population.

OurKupuna.com connects volunteer sponsors who are free of COVID-19 with members of the community who are in need. Sponsors pick up and deliver groceries, medication and necessary supplies, and also run various errands.



To date, OurKupuna.com has helped nearly 450 individuals. The \$5,000 donation from MDX Hawai'i staff and matching funds from the company helped support 125 individuals in need.

"The support we have received through the philanthropic efforts of MDX Hawai'i and their employees is just heart-warming," says Executive Director Gabe Amey. "This generous gift enables us to further our mission to provide Hawai'i's elders with food security and access to essentials."

"Supporting programs like OurKupuna.com allows MDX Hawai'i to help kūpuna from a different perspective," said MDX Hawai'i Market President Scott Whiting. "We're proud to present this gift to OurKupuna.com and to be a part of this amazing effort." Visit www.MDXHawaii.com. ■

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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 for a podcast replay of the radio broadcast.

10-Digit Dialing Starts in October

by Mahlon Moore

Starting this October, you'll have to dial "808" with all phone numbers you call in Hawai'i. It seems easy, right? But the change could lead to complications.

Starting Oct. 24, 2021, all calls—including those on the same island—must be dialed using 10 digits or the call will not go through.

The Federal Communications Commission (FCC) is making the change so that emergency calls made to the National Suicide Prevention Center and the Mental Health Crisis Lifeline can be made by simply calling "988." That particular prefix is common in Hawai'i, therefore, if local calls do not start with "808," the caller could get one of those crisis lines by mistake. (Any 211, 311, 411, 511, 611 or 811 ser-



vices available in your community can still be reached by dialing its three-digit code.)

Complications may arise because many automated dialing systems, burglar alarm monitors, speed dialers, mobile phone contacts, fax machines, security gates and other equipment may not currently be set up for 10-digit dialing.

Phone numbers listed on printed materials, websites, business cards and stationery should also include "808."

Hawaiian Telcom urges business and residential customers to check their equipment and make changes as necessary. Visit <http://bit.ly/Dial808> to get complete details and information. ■

Gerontological Society Virtual Conference

by Eileen Phillips & Kathy Wyatt, HPGS Conference Co-Chairs



The Hawaii Pacific Gerontological Society (HPGS) will present its biennial conference, **Foresight 2021 and Beyond**, on **Sept. 15 and 16**.

HPGS is a nonprofit organization created in 1979 and dedicated to improving the quality of life of Hawai'i's older adults. HPGS' virtual conference is intended for elder care practitioners in the health and human service fields; business, government agencies, nonprofits and faith-based organization serving older adults; researchers, students of gerontology, advocates for seniors and seniors interested in continuing their education. A few of the 14 topics that will be featured this year include:

breakthrough discoveries on aging, changes in the field of gerontology, aging in the 21st century, the promise and potential of the boomer generation, transforming care for seriously ill patients, care of aging eyes and new innovations and the economic implications of population aging.

In addition, seven Na Lima Kokua awardees along with two recipients of the Tony Lenzer scholarship will be recognized.

The registration fee is nominal. *Generations Magazine* readers will receive the regular rate through Aug. 31. Register at www.hpgs.org. ■

HAWAII PACIFIC GERONTOLOGICAL SOCIETY
(501(c)3 nonprofit)
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New Ways to Live & Work

by Carleen MacKay, Emerging Workforce Expert

As we begin to put the harshest effects of COVID behind us, large numbers of us are developing ways to live and work that create positive outcomes from negative change.

The emerging opportunities featured in this post are associated with fast-growing careers throughout Hawai'i.

The suggested options offer flexible pay for the good of community as well as benefits for your own health and wellness over your ever-longer lifetime expectancy. What do I mean by that? Well, as you know, Hawai'i is the longest-living state in the US—currently, our average is 82.5. And research suggests that by engaging in healthful habits, we might even add five or more years.

Think... what could be better than health and wellness habits that improve the quality of day-to-day life and increase longevity? The following examples are food for thought and a call to action!

YOGA. Yoga is much more than bending and stretching. It is a practice for body, mind and spirit. All ages can benefit—many an 80-year-old is actively engaging in the practice. A teaching credential is a matter of earning it. Learn more about credentialing by searching online for a school or studio near you.

DIET AND NUTRITION. It has been a long haul for all of us who seek to overcome the effects of the COVID pandemic. Many of us are now promoting a good nutrient baseline on our road to the future. They are positively impacting food choices for themselves and their families.



Have you noticed the nutritional changes in your local supermarket? Do you appreciate the connection between wellness and the foods that place a growing emphasis on eating phytonutrients? Might this be an area for you to explore both for your own physical and financial benefit as well as that of others? If so, visit www.hawaiibusiness.com/change-health-wellness-2.

HEALTH COACHING. Search online for information on health and life coaching certification programs and services. Research and explore well-known organizations that offer coaching advice by their counselors. Call them up and ask them about the qualifications they seek.

HEALTH & WELLNESS. Online job sites are a great source for exploring health and wellness opportunities. Startups abound. So, if you have a product or service to promote, study the winners in this emerging area. Its revenue growth over the past several years will astound you and might encourage you to start your own business or find a buyer for your unique offering.

HEALTH & WELLNESS. Online job sites are a great source for exploring health and wellness opportunities. Startups abound. So, if you have a product or service to promote, study the winners in this emerging area. Its revenue growth over the past several years will astound you and might encourage you to start your own business or find a buyer for your unique offering.

Ask yourself: "Am I creating the meaningful longer lifetime I deserve? Will some form of work in health and wellness help me achieve this goal?" These options can help you and help others while adding to your income and quality of life. ■

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Staying Safe When Using Social Media

by Christopher Duque, Online Security Advisor

Social media is a great way for all of us to keep in touch with family and friends, and our kūpuna are no exception. The use of social media among senior citizens has been a growing trend. Almost 74 percent of all adults aged 50 and over use social media on a regular basis. They primarily use Facebook, followed by YouTube, Instagram and LinkedIn. Older Americans most often sign on to social networks on smartphones (55 percent), followed by computers (47 percent) and tablets (41 percent).

However, social media presents some extra risks for older people. Research has shown that seniors lose tens of billions of dollars each year due to financial scams, leaving almost a million seniors each year in financial hardship.

They are targeted by scammers and identity thieves who know that the older generation tends to be polite and trusting, so they're more likely to be conned by an urgent-sounding message or persuasive solicitation.

Here are two important tips to consider in order to reduce your risk of being victimized:

1) Who are you sharing your posts with? Are they actual family members and friends? Remember, anyone can be impersonated online! Only accept friend requests from those you have actually met or who can be vouched for by someone you know who can verify their identity. Or you can contact them by phone to ask them if they sent you a friend request.

Also, check your privacy settings to regulate who will be allowed to see a particular post. You may not want to share every post with all your friends and family.

2) What are you sharing online? Is it a written post, a photo or a video? And what information is being shared? Obviously, you don't want to post any sensitive financial information like bank account numbers, PIN numbers or passwords. Sharing home addresses and personal telephone numbers is also very risky. Also, refrain from mentioning the dates you be away on a trip. Burglars may take advantage of that information.



Also, don't post about recent financial gains, such as receiving a large dividend check from an investment or an annuity. The same applies for posting photos of the valuables in your home.

There is a lot to think about to keep from being a victim when using social media. The key is not to overshare and to always consider who you are sharing that information with. This is just another occasion when too much can be bad for you. ■

Contact me with questions about online security.
Christopher Duque | aikea808@gmail.com

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Tried-and-True Coping Skills

by Rick Tabor, Generations Magazine Community Development Director



It is always difficult and painful to lose a loved one, even as memories of them remain in our heart to comfort us. I'd like to share a few tried-and-true coping skills to help deal with a loss.

It takes time, but a bereaved person will eventually process their grief, work through the sadness and adjust to a life without their loved one. It helps to allow yourself to experience the pain and other emotions and not let others tell you how you should feel. Whatever comes is where you should start...

■ **Patience is a virtue.** Don't suffer from stress caused by your expectations. Accept your current experience, pain and emotions without judging or being judged. Don't compare yourself with others. We all mourn in our own way; at our own pace.

■ **Acknowledge your feelings**—even the ones you don't like. Cry if that's how you feel.

■ **Ask others for the help you need.** Get support from friends and/or professionals. Express your sadness; talk about your loss and your memories.

Joining a bereavement group enables others to encourage, guide and comfort you. They can also offer practical advice and information, and help you feel less alone. Online groups are available.

■ **Try to maintain your routine and lifestyle.**

Avoid making life changes and major decisions. Limit stressors and maintain a sense of security.

■ **Give yourself a break from grief and take care of yourself.** Relax through distractions—watch TV, have dinner with a friend, read a good book, enjoy your favorite music, take a hike or go to the beach. Enjoy life despite the sorrow. Eat well, exercise, sleep and nurture yourself. Get a massage to release your tension. Avoid excessive use of alcohol or other substances, which could harm your body, confuse your emotions and slow your recovery.

■ **Forgiveness is a blessing.** Forgive yourself for all the things you wish you'd said or done differently. Forgive others, as well.

■ **Prepare, plan and honor.** Be prepared for holidays, birthdays and anniversaries, when feelings of grief may return. Plan how you want to spend your time and with whom. Do something in honor of the memory of your loved one. Decide what traditions to keep or create new ones.

■ **Create.** When you feel ready, do something creative. Write a letter to the person who passed and say everything you wish you could still tell them. Start keeping a journal. Make a scrapbook. Paint or draw. Plant flowers or trees. Involve yourself in a cause or activity that you and your loved one enjoyed doing.

Your *Generations Magazine* family is always here to help our Hawai'i 'ohana feel supported. ■

RICK TABOR

GM Community Development Director

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Five Proactive Conversations

by Dan Ihara, Realtor Associate, The Ihara Team of Keller Williams Honolulu RB-21303



we're grateful Mom is healthy, we're also concerned because she now lives all alone in the large house we grew up in.

My siblings and I have noticed some changes in Mom. We were caught off guard during Sunday dinner, when she asked us, "Should I move? I don't really feel safe living alone. Where would be the best place for me to live?"

We all just looked at each other. We all agreed that Mom's safety and needs are priority No. 1. But what was the best answer to her question?

Here are five topics to consider when having a proactive conversation with loved ones about a potential move:

- **Physical Needs.** Will my current home fit my needs for the remainder of my life? Do I have too many stairs to climb? What home renovations may be needed to accommodate all the stages of care I may require? Who is equipped and trained to help when advanced healthcare is needed? If my home isn't the best place for me, what are my options?

If it is determined that aging in place at home will not be possible, a move will be the next likely step. Senior living options include retirement communities, continuing-care retirement communities, assisted living facilities, senior co-housing communities, senior home-sharing, nursing homes or other facilities, depending on the level of care needed now or expected in the future.

- **Cognitive/Mental.** Am I in an environment that will encourage my thirst for knowledge and continued growth? Will I be able to stay at home if my memory declines? Will I even be able to make my own decisions later in life? How can I plan now, in case I can't later?

- **Emotional/Social.** Will I be able to spend time with my friends and loved ones?
- **Financial.** What options exist for the budget we have to work with?
- **Family Dynamics.** How can I leave a legacy for my family?

Consider your answers to these questions and then begin your research. Knowing your choices can help make the process much easier. ■

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Wait—Don't Die Yet!: A Practical Guide

by Generations Magazine Staff

Annette Kam's free ebook is "a complete guide to all thing no one really wants to think about (but everyone needs to know!)." The guidebook was written last year, after the author endured a heart-wrenching ordeal.

WAIT—Don't Die Yet! is a step-by-step guide for adult children and spouses who are either preparing for their own death or someone else's. The guidebook covers the basics of getting affairs in order, while also teaching you about the mundane tasks necessary around the time of death.

"A comprehensive tool that empowers rather than depresses you, this helpful approach allows you to deal with the practicalities of death while offering the hands-on guidance you need to make sure you have time to grieve," says a review.

In Part One, the three-part book reveals the author's story as she dealt with unknowns regarding

the passing of her beloved in-laws. Part Two shares lessons she learned along the way. Part Three is a comprehensive guidebook that includes not only basic requirements, but also all of the things that no one thinks about—all of the necessary tasks you need to complete before, during and after death.

"There were over 110 things I wish I had known when I experienced it all and they are all incorporated in the guidebook," says Annette. ■

WAIT—DON'T DIE YET!

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Annette Pang, Co-Founder

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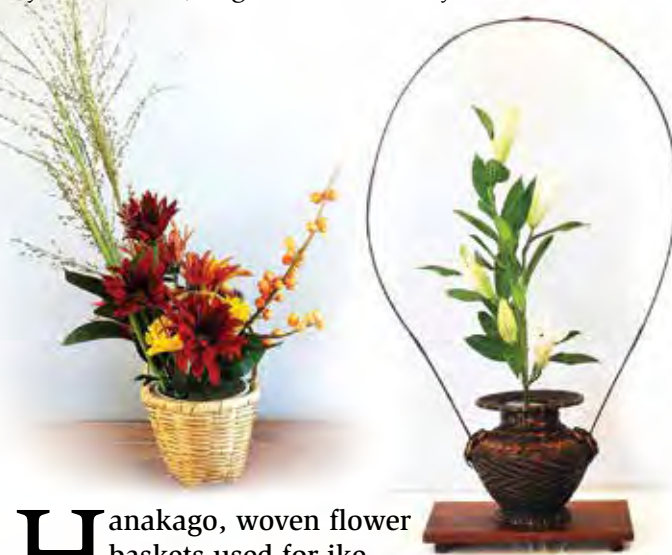
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Splendors of Ikebana

by Karen Kirk, Sogetsu Ikebana Riji Master



Hanakago, woven flower baskets used for ikebana, is the theme of this year's **Splendors of Ikebana, hosted by Ikebana International Honolulu Chapter 56 on Oct. 15 and 16.** This popular event will be held at the Ala Moana Hotel Ilima Room.

Throughout its 50-year history, Ikebana International Honolulu Chapter 56 has adhered to its motto of spreading "Friendship Through Flowers." From its inception, Chapter 56 has shared a mutual love of ikebana, the Japanese art of flower arranging, and Japanese culture through community service, educational activities and by organizing public floral exhibits.

This ancient art began over 600 years ago during the teaching of Buddhism. Originated by Buddhist priests, ikebana was initially practiced and developed among the nobility and families of the shogun. With time, the art form began to spread among samurai warriors who created arrangements prior to entering battle. Ikebana spread to



Ikebana arrangements are by (L-R) Barbara Tinius, Gail Atwater, Gwen Nagata and Ruth Komatsu. PC: Roger and Barbara Tinius

people of various classes during the Edo period between 1600 and 1868.

Aspects present in ikebana are minimalism and asymmetry. Today, ikebanists from more than 60 countries belong to Ikebana International, which was founded in 1956 by Ellen Gordon Allen, a US general's wife. Her desire was to unite and create worldwide friendship through flowers. Her friend, Pearl Jensen, founded Chapter 56 in 1961.

It is unclear how hanakago came to be. Some say they were first used in tea ceremony with the prevailing aesthetic derived from chabana practice and the 14th century influence of Chinese baskets. A legend describes how a Japanese noble riding in the country stopped at a humble farmhouse and asked for tea and a flower arrangement. The poor man took an ordinary basket, picked some wild flowers and placed it on the bare earth. It was simple, humble, yet beautiful.

Over 30 hanakago will be on display. Stop by and enjoy this ancient art. Admission is free. ■

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Getting Back on the Bike

by Mahlon Moore

I don't remember how to ride a bike!" "I'm too scared to ride in Honolulu traffic!" "I don't have a bicycle." These are some of the reasons Hawai'i seniors give for not riding a bike.

The Hawaii Bicycling League (HBL) is here to help with the first two excuses. Honolulu-based HBL has recreational and educational programs for all ages. HBL's Senior Cycling Program is back in action after a pandemic break. HBL is a great resource for seniors looking to get into biking for exercise and recreation. Activities for seniors include educational programs, fitness rides, group rides and even trike rides.

For those who say they don't remember how to ride, we say baloney! Scientists agree with the old expression, "just like riding a bike." Once you learn to ride a bicycle, you never forget. According to *Popular Science*, cerebral coordination among several areas of the brain is so intense that the motions involved in cycling are never forgotten. It's commonly referred to as "muscle memory."

For those who say they're afraid to ride in urban traffic, HBL offers route planning, precautions and other tips for riding in Honolulu. HBL Adult Education Director Malia Harunaga says maps are available that show bike lanes and which streets are the best — and the worst — for bicyclists.

Adult trikes make biking possible for people who don't feel steady enough for a two-wheeler. HBL, through a grant from the City and County Honolulu, has purchased eight recumbent tricycles that are great for people with back problems or poor balance. Trike rides on the Pearl Harbor Bike Bath are scheduled throughout the year (visit www.hbl.org) and are broken down into rides of varying lengths and degrees of difficulty.

If you don't have a bike, O'ahu's Biki Bike bike-share program is a great alternative. HBL Executive Director Lori McCarney says she knows a man with Parkinson's disease who started riding Biki Bikes. Now he says his Parkinson's is much better and he's able to do more things.

For a *Generations Magazine* article about e-bikes, go to <http://bit.ly/GM-E-Bikes>. ■



The Hawaii Bicycling League's Senior Cycling Program events on the Pearl Harbor Bike Path are extremely popular. PC: Roger Au

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This project was supported, in part by grant number 90SAP0005-02, from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

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Forgotten Filipino Veterans Continue Fight for Long-Overdue Recognition, Benefits & Honors

by Generations Magazine Staff

On July 26, 1941, President Franklin Roosevelt called upon all organized military forces of the Philippines into the service under the US Army Forces in the Far East. When Pearl Harbor and Manila were attacked on Dec. 7, 1941, these soldiers were brought into direct combat as the US officially entered World War II. During the Japanese invasion of the Philippines, US and Filipino soldiers fought together in many battles across the Philippine islands, including the battles in Bataan, Corregidor, Luzon and Leyte.

BATAAN DEATH MARCH

The Japanese army had carefully orchestrated a unified military attack to conquer the Pacific and to defeat the US. The attack of the Philippines began 10 hours after Pearl Harbor. In a mere month, the Japanese captured the capital of Manila. The combined military forces held strong for three months on Bataan and the island of Corregidor, even with no naval and air support. But ultimately, the ravages of disease and starvation led to Gen. Edward King Jr. surrendering his 76,000 troops in Bataan.

During the Battle of Corregidor, the Japanese army forced Filipino and American prisoners of war to march 65 miles from the Bataan Peninsula to San Fernando—the brutal Bataan Death March. Between 60,000 and 80,000 Filipinos and Americans marched through the jungles to confinement camps throughout the Philippines. They were deprived of food, water and medical attention—many were killed on the spot if they stopped to rest. During the march, approximately 1,000 Americans and 9,000 Filipinos died. The death march was formally designated by a military tribunal as a war crime.

JUSTICE DELAYED IS JUSTICE DENIED

President Franklin Roosevelt had promised



Filipino veterans such as the late Domingo Los Banos worked hard to educate the community about their role in WWII.



the Filipino veterans GI benefits and the right to become US citizens to entice them to join the war. During WWII, millions of men and women of all races, from over 60 countries, served under the US flag. Despite the Japanese occupation, the Filipinos organized guerrillas in resistance and vowed to fight against the Japanese. By the end of that war, more than 260,000 individuals fought



(Left) First Reconnaissance Team Parachute Company 1943. (Right) Philippine soldiers of the 14th Engineers, Philippine Scouts, United States Army Forces Far East (USAFPE), prepare a railroad bridge for destruction.



in the resistance movement. The bravery, heroism and dedication of the Filipino veterans played an integral part of leading Allied powers to victory.

However, the US consciously broke its promise to the Filipino soldiers. After the war, President Harry Truman signed laws that stripped away many promises of benefits and citizenship for Filipino veterans. The GI benefits and US citizenship promised them were denied by the Rescission Act of 1946. It stated that the service of Filipinos “shall not be deemed to be or to have been service in the military or national forces of the US or any component thereof or any law of the US conferring rights, privileges or benefits.”

Filipino veterans and their allies, including the Filipino Veterans Recognition and Education Project (FilVetREP), a nonpartisan, nonprofit, community-based, volunteer national initiative, had petitioned Congress to restore the promised benefits countless times over the years. Sen. Daniel Inouye from Hawai‘i submitted a Filipino Veteran’s Benefits bill every year for 18 years, but each year, Congress voted to deny those promised benefits.

FILIPINO VETERANS FINALLY RECOGNIZED

But the veterans never gave up. In 1990, Congress awarded citizenship to thousands of Filipino veterans and extended VA benefits to them. In 2009, Sen. Inouye’s bill finally passed, providing a one-time, lump sum payment to Filipino veter-

ans. Sadly, these veterans were in their 80s or 90s by then or had passed on. Over 90 percent of the Filipino WWII veterans got nothing.

Seventy-five years after the US entered the war, Filipino veterans were nationally recognized and awarded the Congressional Gold Medal.

REPEALING THE RESCISSION ACT

Despite the long-delayed recognition of the contributions of Filipino veterans, the Rescission Act of 1946 has never been repealed.

As the FilVetREP organization (www.filvetrep.org) has stated, “It is time to repeal the Rescission Act... and correct a historic mistake upon thousands of Filipino WWII soldiers who gave their lives and limbs in a winning war in the Philippines over a brutal enemy; to restore upon them the honor, respect, and dignity they earned in war. They deserved nothing less.”



THE MISSION CONTINUES

MoveMeHawai‘i, a community education effort by the nonprofit Beta Beta Gamma Foundation, is planning an in-depth panel discussion providing more insights into this history.

For dates and details about its community education plans, visit MoveMeHawaii.org. For more information about the Beta Beta Gamma Foundation, visit betabetagammafoundation.org. ■



The Carpenter family: (L-R) Dante, Dee-Ann and Olan with great-grandchildren: Kahi and Likoa Biancont.

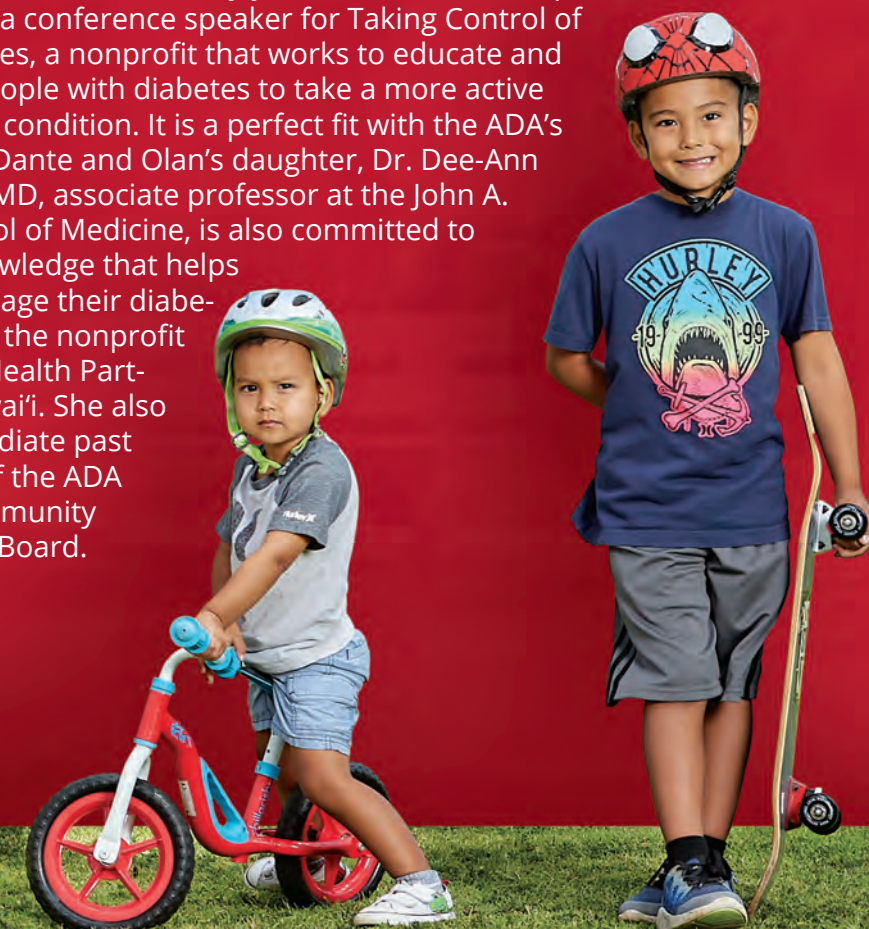
LIVING WITH DIABETES: IT'S A FAMILY AFFAIR

By Rosa Barker
Photography by Brian Suda

Family plays a key role in the well-being of a loved one diagnosed with diabetes or prediabetes. While such a diagnosis might seem overwhelming, it is the small things we do daily that determine how the condition will progress. Family members can help and encourage their loved one by becoming part of their healthcare team.

Twenty-five years ago, when Dante Carpenter's wife, Olan, learned her husband had been diagnosed with diabetes, she threw out every food in the house that might tempt him and worsen his condition. Her concerns and actions helped set Dante on the path to managing his diabetes through lifestyle changes.

Dante has been actively involved with the American Diabetes Association Hawaii (ADA Hawaii) for many years. That relationship led to him twice being a conference speaker for Taking Control of Your Diabetes, a nonprofit that works to educate and motivate people with diabetes to take a more active role in their condition. It is a perfect fit with the ADA's own goals. Dante and Olan's daughter, Dr. Dee-Ann Carpenter, MD, associate professor at the John A. Burns School of Medicine, is also committed to sharing knowledge that helps people manage their diabetes through the nonprofit University Health Partners of Hawai'i. She also is the immediate past president of the ADA Hawaii Community Leadership Board.



What is diabetes?

The food and drinks that provide your body with energy contain varying amounts of glucose (sugar) that enter your bloodstream. Insulin, a hormone produced by the pancreas, helps this blood sugar get into your body's cells, where it can be used for energy. In Type 1 diabetes (T1), which affects mainly children and young adults, the pancreas doesn't make any insulin at all. In Type 2 diabetes (T2) and prediabetes — which together affect half of Hawai'i's adults — the glucose stays in your blood and doesn't reach your cells. That happens because your body either doesn't make enough insulin or doesn't use it well.

Diabetes and prediabetes have serious health consequences. Diabetic comas are a dramatic example, but the everyday effects of the disease include problems with eye and dental health, heart and kidney problems, and the loss of blood flow to infected or injured body tissue, which may result in gangrene and amputation.

It's all about choices

One of the predictors determining who is at risk for diabetes is family medical history. You have absolutely no choice in that, of course, but how you choose to react to a diabetes diagnosis is a huge factor in how little or how much your own health will be affected by the disease.

Dante's mother had T2 diabetes, predisposing him to it. His brother, Monte, was also diagnosed with T2, but found it difficult to make the lifestyle changes necessary to control its effects.

"He never shared his ailments," Dante says, "He just kind of lived with it."

Because Monte lived on the mainland, Dee-Ann adds, her family didn't find out how serious his health problems were until near the end of his life.

"He had kidney disease and had been on dialysis," she said. He had lost his vision because of diabetes and had several amputations. Monte's wife was a dialysis nurse and tried to steer him toward healthier choices. But Monte was "pa'akikī — hardheaded," Dante says, and wouldn't give up the chocolates and other sugary treats he loved.

Dialysis, eyesight loss and limb loss are common complications of diabetes, but typically don't occur until 10 or 20 years down the road. By making healthy choices, Dante has staved off those complications for 25 years plus the years prior to that when he had undiagnosed prediabetes. Because the early symptoms of diabetes can go unnoticed, the sooner you start making healthy choices, the better. That is why the ADA strongly emphasizes prevention.

Find out your risk early

The ADA offers a free Risk Test to all its corporate sponsors via QR codes on flyers that are

posted in lunchrooms and also through outreach to the general public at, for example, community health centers and community events. The list on pg. 35 has a link to the online version of the test.

"When you do the test, you receive a low or high score along with a list of resources available in your area," says ADA Hawaii Executive Director Lorraine Leslie. "Being overweight or obese, inactivity, family history, ethnicity and age are a few of the risk factors."

Native Hawaiians, Pacific Islanders, Filipinos and others of Asian descent are particularly suscep-

tible to developing diabetes. In response, some of ADA Hawaii's resources have been translated into 13 languages as public service announcements.

The questions asked in the test — which take only a minute to complete — are based on those risk factors. What is your age? Your gender? (Women are asked if they have had gestational diabetes — diabetes while pregnant.) Family history? Do you have high blood pressure? Are you physically active? What race or ethnicity best describes you? What is your body mass index (BMI), which is calculated by entering your height and weight?

The ADA belongs to a coalition created by the National Council of Asian Pacific Islander Physicians (NCAPIP) to promote a healthcare initiative called "Screen at 23." BMI is a measure of body fat. A BMI score of 25 is usually the point at which healthcare providers refer their patients for diabetes or prediabetes screening. Since Asian Americans are at high risk of having those conditions but tend to have less body fat, it is recommended that they be screened at a BMI of 23.

It is easy to see, just from the Risk Test questions themselves, that there are areas in which we can all be proactive in preventing diabetes, even if we get a low score on the risk test. We can't change our age, gender or ethnicity, but we can do something about avoiding high blood pressure, exercising regularly and keeping our weight down in order to lower our BMI. And, since "family history" includes the environmental and lifestyle factors that family members share, we can do something about those, too.

Gain access to good nutrition

Nanosecond by nanosecond, 24 hours a day, a multitude of different types of cells in your body

are busy enabling all the functions you take for granted in day-to-day living. Without good, balanced nutrition, some bodily processes falter and may even shut down altogether.

But we're busy, too, right? Preparing healthy, nutritious meals can be time-consuming and, especially in Hawai'i, the ingredients are often expensive. Dr. Dee-Ann notes the many fast food restaurants lining the road to Wai'anae and the West Side of O'ahu, which has a high proportion of Native Hawaiian residents.

"You've just finished work at your second job," she says. "You're just going to get something quick and easy because you're tired and it's cheaper than going to MA'O Farms to get the fresh food that you really want to feed your family. It's hard... it's really hard."

The ADA understands these economic pressures. In March, May and June 2021, they partnered with the Native Hawaiian healthcare organization Ke Ola Mamo to distribute 300 boxes of healthy foods to those who pre-registered, and met income and other requirements. The event was "definitely created out of a need when

COVID hit," explains Lorraine. They already have additional food distributions planned for the balance of the year.

The food box distribution was also an opportunity for the ADA to create awareness regarding other resources that are available to them. As cars were waiting in line to receive boxes of food, ADA volunteers approached them holding signs saying "Take the test. Scan here." Those who scanned the QR code and took the Risk Test received their scores instantly and those with high scores (over 5) were advised to take them to their healthcare provider for followup. Or they could discuss them

MYTH: All people with diabetes go blind and lose their legs.

FACT: Those people with diabetes who control blood pressure, glucose and weight, and quit smoking increase their chances of remaining complication-free.



MYTH: People with diabetes can't eat sugar.

FACT: People with diabetes need to eat a diet that is balanced, which can include some sugar in moderation.



with the Ke Ola Mamo team at the distribution site. The boxes also had a flyer listing the resources available through the ADA.

One of those resources is the ADA Diabetes Food Hub, a website that offers diabetes-friendly recipes, shopping tips and meal planning. A quick and easy way to get started with your own healthy eating plan is to use the Diabetes Plate Method. ADA Hawaii has also developed a Healthy Hawaii Daily Food Guide featuring foods that are popular and easily found here.

Increase your physical activity

Daily exercise is important for everybody's health, no matter their age, health status or physical ability. It is beneficial for those with high cholesterol or high blood pressure and is also one of the key ways that people can prevent the onset of T2 diabetes. Gentle, low-impact exercises such as yoga, hula, tai chi and walking in a swimming pool are ideal starting points if you're not used to exercising regularly.

Dante includes pool walking in his exercise routine to strengthen the muscles supporting his knee, which has developed osteoarthritis. He goes walking with Olan every few days, counting steps. He does 10 to 30 squats every day and stretches his back by putting his leg up on the catwalk railing in the building where he lives and leaning forward. Once or twice a week he goes golfing.

Exercising safely is particularly important for those with diabetes; always discuss your exercise plan with your healthcare team. Increasing your physical activity level beyond your normal routine can lower your blood glucose level for up to 24 hours after the activity, resulting in hypoglycemia. The ADA website has a "Fitness" section on

its website that includes a link to 11 quick safety tips. ADA Hawaii encourages exercise in several ways. The organization held a virtual walk in May. Dante, Olan and Dee-Ann participated by walking around the condo area where they live, supplemented with some pool walking. As restrictions on gatherings continue to be lifted, ADA Hawaii anticipates that people will be able to participate in group exercise classes such as those held at the YMCA. Keep an eye out for exercise opportunities at your local community center, too. Your doctor's office may have a list.

Putting it all together

Let's say you've taken the Risk Test and the high result prompted you to see your healthcare provider for further screening, which led to a fasting blood test. The diagnosis has come back that you have prediabetes or T2 diabetes. What next? Think teamwork and collaboration. Collaborate with your healthcare provider by following their advice and sharing with them any changes in your health that you have noticed since your last visit. As Dante's story shows, including your family in your healthcare team can really help you reach the goals that you and your doctor set. Your

healthcare provider can also connect you with nutritionists and diabetes support groups to add to your team.

ADA Hawaii started providing an online adult support group last year.

"Back in April, May, all of a sudden you were homebound," says Lorraine, and people longed for human contact. While figuring out how to use Zoom presented some challenges, "they were just happy to see a face and talk. We were doing chair exercises—things you could do at home because everybody was afraid to go out. We would have

MYTH: Type 2 diabetes is mild.

FACT: No form of diabetes is mild if it is poorly managed. It can lead to serious, life-threatening complications.



guest speakers like Sam Choy sharing his diabetes story." Another topic was emotional health.

The series is ongoing and covers a range of topics, including diabetes-related issues such as eye health and dental care. People also share things they find in the supermarket that taste 'ono and meet their nutritional needs without spiking their blood sugar level.

For those recently diagnosed with T2 diabetes, the ADA offers a free Living With Type 2 Diabetes program. Over the course of 12 months, participants learn gradually about diabetes and diabetes management. As well as a monthly Healthy Living newsletter and information about local community events, participants receive six e-booklets covering topics like food and nutrition, stress and emotions, physical activity, preventing diabetes complications, and staying on track.

The ADA also offers a monthly Experts Q&A series. The one-hour sessions can be joined online or via phone so you can ask any questions you might have. And, in partnership with the American Heart Association, the ADA offers a number of resources tailored to those at risk of heart disease and stroke.

Life-saving insulin, healthy living & helpful resources

Each year, Nov. 14 is recognized as World Diabetes Day. World Diabetes Day honors the birthday of Dr. Frederick Banting, a Canadian medical researcher at the University of Toronto. He and Dr. Charles Best co-discovered insulin in 1921. The following year, the American pharmaceutical company Eli Lilly signed a collaboration agreement with the university and began insulin production.

This year's World Diabetes Day events will celebrate the centennial of this life-changing discovery.

Insulin cannot be taken as a pill because the digestive process would break it down, so it must be injected. Some people with T2 diabetes need insulin shots, even though their pancreas is making it, to help their bodies use glucose for energy. Other medications can be prescribed for T2 patients to lessen their need for insulin shots. Simply following the healthy living guidelines promoted by ADA is the first and best treatment for T2 diabetes blood glucose control.

People with T1 diabetes have no choice. They need insulin shots to use glucose from meals because their pancreas no longer makes insulin. T1 is more prevalent among children and young adults, and ADA Hawaii was successful in getting the Hawai'i Legislature to enact regulations allowing volunteer state Department of Education employees and agents to administer insulin with written authorization from a healthcare professional. ADA Hawaii's Safe at School initiative also includes legislation allowing students to carry diabetes supplies and to self-test and self-administer all types of

diabetes care.

One of the top fundraisers in the nation for this year's ADA Virtual Walk was 8-year-old Emily Kawamura, a third grader at Mid-Pacific Institute. Diagnosed in March, Emily quickly created her own "new normal" by learning how to monitor and take charge of her condition. Her family fully supports her efforts to take good care of herself. Emily also shared with classmates information about what they need to do if she starts acting differently because of a change in her blood sugar levels. She stays active and eats well.

MYTH: Type 2 diabetes only affects fat people.

FACT: Around 20 percent of people with Type 2 diabetes are of normal weight or even underweight.



Share your diabetes diagnosis

Sharing your diabetes diagnosis with family, work associates and classmates is of vital importance, Lorraine explains, “because you never know when you’re going to have a sugar high or a sugar low.” Sharing also helps avoid any misunderstandings about why you are injecting yourself. As part of its advocacy role, ADA Hawaii worked with a young man to assist with reinstating his job. A co-worker had seen him self-injecting and reported it to their supervisor, who fired the young man on the spot because he thought he was a drug user. Had the young man told his employer about his medical needs after he was hired, the misunderstanding would not have occurred. And if the co-worker and supervisor had been more aware of what self-treatment for diabetes might entail, they might not have acted so hastily.

The ADA has been advocating at a national level for a zero-dollar co-pay for insulin during the COVID-19 emergency and pushing state and federal efforts to ensure insulin is affordable and accessible. Since COVID, says Lorraine, the No. 1 reason for people calling ADA has been to find out about resources, especially for help with paying for medications and food. She recommends using Community Connection because it narrows the search down by ZIP Code and includes resources specific to your locality.

Dr. Dee-Ann also suggests asking your healthcare provider for assistance in applying for free medications if the pharmaceutical company making your medicine provides that option and you qualify based on income. Some stores, such as Walmart, allow for lower costs of medication if you

are uninsured. Medicare covers the cost of lab tests if your doctor determines you’re at risk, and some Medicare Advantage Plans participate in a senior savings plan that limits the cost of a month’s supply of insulin to \$35 if you meet the criteria.

For the children

Family is at the heart of everything we are as individuals. It is a source of our values, our joys, our sorrows, and can be the wellspring of

our motivation to do better — not just for ourselves, but for other family members and the wider community we live in.

Your keiki can be an important part of your healthcare team. One of the major healthy living motivators for elders with diabetes is to continue sharing the joy of interacting with their grandchildren.

A story Dante shares at Taking Control of Your Diabetes events is how his grandkids scold him when he slips up. When he does, they say “We’ll pull the plug on your wheelchair!” When he first got his diabetes diagnosis, Dante asked Olan why she was throwing out all his favorite foods, she

replied: “Look, I am not going to push you in a wheelchair!” His mo’opuna say that to him, too, when he strays. Dante then replies that he will get an electric one, then. That’s when they threaten to pull the plug...

Dr. Dee-Ann adds that kūpuna can also model healthy lifestyle choices for their grandkids. About 17 percent of children and adolescents in the US are obese, exposing them to having an increased risk of developing T2 diabetes. So instead of giving them candies, she says, share an apple with them. Take them along when you go to exer-

cise in the pool or go for a walk. Have a fun day with them at the beach.

For children who have received a diabetes diagnosis, the ADA offers two virtual programs. Project Power, for kids ages 5 to 12, is a free at-home virtual after-school experience that takes place for an hour twice a week. It will begin again in October. The ADA’s virtual summer camp is held in June and July each year.

Understanding & moderation

“Understanding” is a word that has many meanings. As we each consider the role that diabetes might play or is currently playing in our lives, all of its nuances come into play. By taking the Risk Test, we come to understand what risk factors we need to address. Even if our score on the test is low, it is wise to take preventive measures. Make the effort to understand what your healthcare provider is asking of you in order to attain a healthy lifestyle. Pay attention to what is going on with your health on a daily basis, so that you can help your doctor understand how best to address your healthcare needs. Share your diabetes journey with loved ones so that you can come to an understanding — mutual agreement — about what changes need to be made in order to achieve your healthcare goals.

But also be understanding — accepting of yourself and others. As a person with diabetes or prediabetes, don’t blame yourself if you occasionally have slip-ups. If you are caring for or know a person with diabetes or prediabetes, don’t blame them for their condition. Encourage and help them in any way you can. Be patient with yourself and others. Stress is one of the factors that can worsen the health of those with diabetes, so it’s best to come to terms with it instead of becoming anxious. As Lorraine says, “You can have diabetes and still have an active, healthy life. The key is moderation.” ■

AMERICAN DIABETES ASSOCIATION
800-342-2383 | www.diabetes.org
P.O. Box 7023, Merrifield, VA 22116-7023
Hawaii Local Office
ADAHawaii@diabetes.org
808-947-5979 | Facebook: @ADAHawaii

MYTH: It's up to you alone to manage your diabetes.

FACT: Partnering with loved ones and using diabetes community resources will greatly support you in your journey to health.



#ConnectedForLife

The work of ADA Hawaii is critical with over 442,000 adults in Hawaii affected by prediabetes or diabetes. ADA Hawaii provides access to a hotline, assistance acquiring insulin and many other resources.

ADA RESOURCES

- ▶ Hotline **1-800-DIABETES (1-800-342-2383)**
- ▶ COVID-19 Website www.diabetes.org/coronavirus
- ▶ Assistance Accessing Insulin www.insulinhelp.org
- ▶ Community Connection www.adacommunityconnection.org
- ▶ Diabetes Risk Test www.diabetes.org/risk-test
- ▶ Living with Type 2 Diabetes <https://bit.ly/LivingWithType2>
- ▶ Diabetes Food Hub www.diabetesfoodhub.org
- ▶ Diabetes Plate Method <https://bit.ly/DiabetesPlateMethod>
- ▶ Fitness <https://www.diabetes.org/healthy-living/fitness>
- ▶ Heart Disease and Stroke <https://www.knowdiabetesbyheart.org>
- ▶ Ask the Experts <https://diabetes.org/ask-the-experts>
- ▶ Project Power www.diabetes.org/community/project-power
- ▶ Diabetes Camp www.diabetes.org/community/camp
- ▶ Safe at School <https://bit.ly/DiabetesRightsAtSchool>
- ▶ Advocacy www.diabetes.org/advocacy

OTHER RESOURCES

- ▶ Taking Control of Your Diabetes <https://tcoyd.org>
- ▶ Ke Ola Mamo www.keolamamo.org/ada
- ▶ Screen at 23 <https://screenat23.org>
- ▶ Medicare Diabetes Screening Coverage www.medicare.gov/coverage/diabetes-screenings
- ▶ Timeline of Insulin Discovery <https://bit.ly/Insulin100TheDiscovery>

Peripheral Neuropathy Can Affect Balance

by Jennifer Kawamoto, LAc, ATC, Licensed Acupuncturist at HNL Acupuncture + Wellness



Do you often experience pain, numbness or tingling in your feet? Have you noticed that your balance has been affected over the past few years? Are you diabetic or prediabetic? You may be experiencing peripheral neuropathy.

What is peripheral neuropathy?

Peripheral neuropathy (PN) is caused by nerve damage to the peripheral or small nerves of the body, usually in the hands and feet.

This damage is commonly caused by poor blood flow, which causes the nerves to degenerate due to a lack of nutrient rich blood flow. PN is progressive in nature.

There are many types of PN, but the most common are diabetic, chemotherapy induced and idiopathic (meaning, there is no known cause). Diabetic peripheral neuropathy (DPN) is the most common type, and it is estimated that 60 to 70 percent of people who have been diagnosed with diabetes will go on to develop DPN.

How does peripheral neuropathy affect balance?

The most common symptoms of peripheral neuropathy are pain, numbness, tingling and burning in the hands and/or feet, and balance issues. Patients may have difficulty differentiating between hot and cold, and feel like they are wearing socks or gloves when they are not.

Balance issues are often overlooked and are potentially the most debilitating symptom of PN. A study of the risk factors of falls in elderly patients with PN published in the *Journal of Gerontology* found that PN was significantly associated with falls. The reason for the high risk of falls is because of the loss of sensation and positional sense caused by damage to the nerves responsible for the sensations of touch, vibration and balance.

Acupuncture is an effective treatment for peripheral neuropathy.

Acupuncture has been proven to be an effective treatment method for pain, numbness and balance issues associated with PN. The goal of acupuncture treatment for PN is to increase blood flow to damaged nerves, stimulate nerve regeneration and decrease pain. Patients often find acupuncture effective after commonly prescribed medications such as gabapentin, Lyrica and Cymbalta have failed to help their PN pain.

To find out if acupuncture can help treat your PN, contact a licensed acupuncturist who can determine the best treatment strategy for you. ■

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Zoom Presentations: **AUG 18, SEPT 22**
11:30 am – 1pm | see pg. 9 for details

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How to Brush and Floss if You Have Arthritis

by Kahala Howser, Wellness & Events Manager



Arthritis can be a painful condition that comes with aging. Those who have rheumatoid arthritis may have an even harder time staying on top of their oral hygiene routine due to inflammation in the joints and knuckles. Simple movements such as holding a toothbrush and floss may make it difficult to clean teeth and gums in various areas of the mouth. Here are a few tips on brushing and flossing with arthritis:

Try using an **electric toothbrush**. Most have a larger handle that is easier to grip than traditional toothbrushes. Electric toothbrushes also minimize the movements you need to make since the spinning brush does most of the work.

Have a seat while brushing your teeth and rest your elbow on the counter or a table for support.

Flossing can present difficulties for those with joint pain or dexterity issues. A handheld flosser,

such as the small, disposable interdental flossers or **water flossers**, can help clean those hard-to-reach areas.

Lastly, talk to your dentist about options that will best suit your needs. See a dentist regularly, brush twice a day and floss daily to help you live well and smile more! ■

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Nonprofit Hospice Care Offers Help, Hope and Guidance Through Uncertain Times

by Tori Abe Carapelho, President & CEO of Navian Hawaii

Navian Hawaii's comprehensive, interdisciplinary program of care is designed to provide patient-centered care for every life journey, offering relief from suffering, support for the entire family, and hope, compassion and love.

Navian focuses on patients' and their families' physical, psychosocial, emotional and spiritual well-being. United as Navian Hawaii, we are on a journey to improve the lives of Hawai'i's people, to celebrate every one of life's moments and to navigate always in the direction of hope.

Originally founded as Hospice Hawaii in 1979, Navian has built a strong reputation for providing quality hospice care on O'ahu, Molokai and Lāna'i. In 2019, Navian expanded its services to include Integrated Care.

With this expanded model of care came the new name. "Navian," formed from the words "navigator" and "guardian," is a modern take on the critical roles each staff member performs. As navigators, the Navian 'ohana provides clarity and guidance through times of uncertainty. As guardians, they provide care for people and protect their wishes.

Navian continues to bring hope, reduce fear and impact lives as a trusted, local nonprofit organization, fulfilling needs in Hawai'i by providing education, cultivating acceptance, and guiding patients and families through their journey.

Hospice Means Hope

Hospice is really about hope. Navian's caregivers are dedicated to helping patients and their families face this transition without fear, but with hope and unconditional love.

The care Navian provides allows individuals to remain at home or in their chosen setting and to live life to the fullest with their loved ones. Navian cares for the whole family by providing relief from physical, emotional and mental suffering.



"You have 10 days to live," the doctor told John. What do you do with only 10 days? John picked up his phone and called his little brother, Stan. His kidneys were failing. The next morning Stan was on a plane to Hawai'i to be with his brother.

Back in their younger days, John and Stan would spend time at the beach. Stan thought it would be wonderful to relive those brotherly memories. Navian Hawaii helped to make this possible.



John was provided with a special chair to keep him comfortable during outings. It was a perfect day as Stan eased John into Waikiki's inviting waters. John felt the warm sunshine on his face, he felt the cool ocean water caress his skin and he also felt something he hadn't felt in a while — hope — hope that his last days didn't have to be filled with pain, but could be infused with love and wonderful memories. John surpassed his initial diagnosis and lived three additional months.

Many patients who go through our hospice care program continue to live very productive and rewarding lives — without pain and anxiety.

Many people think that hospice is only for cancer patients or the elderly, but more than half of our hospice patients are diagnosed with conditions such as heart failure, dementia or chronic lung disease. Navian also has the state's first pediatric hospice care program that offers comprehensive care for children and their families.

Navian Hawaii's Hospice Care program provides support to enhance comfort and promote the quality of life for individuals with life-limiting conditions. Typically, hospice services are available to patients who have six months or less to live, should the disease run its course. A patient can self-refer or be referred by a physician, family member or other loved one at any time.

Hospice care is fully covered by most health insurance programs, including Medicare, Medicaid and most private insurance providers. No one who is medically eligible will be turned away if they are unable to pay for the services.

Integrated Care Offers Specialized Support

People living with serious illness who aren't ready for hospice care, but require support services to improve their quality of life can receive Integrated Care, which provides specialized medical and emotional support for patients living with serious, but treatable illness.

Seriously ill patients who live alone, and have limited resources and caregiver support may find



Bob was diagnosed with prostate cancer and stage three kidney disease. It was difficult news for a farmer who was used to working the land and nurturing the trees. A dedicated team from Hospice Hawaii ensured that Bob was comfortable.

it difficult to navigate the healthcare system. The Integrated Care program alleviates those challenges and helps end the vicious cycle of unmet care needs that often leads to hospitalization.

Anyone can refer a patient to Integrated Care and there are no time limitations on this service. Care settings may include a patient's home, skilled nursing facility or residential care home.

How to Get Involved

• **Make a Donation:** Contributions directly help patients and their families. Navian raises funds throughout the year to ensure that eligible patients are never turned away.



Meet Aaron. "He's such a goofball," says Tamra, when asked to describe her 5-year-old son. He has metachromatic leukodystrophy, a rare disease that attacks the nervous system. Through Navian Hawaii's Little Things, Big Differences program, Aaron was provided assistance and care to help him breathe easier.

• **Volunteer:** There are no words that can express the impact a regular volunteer can have on the well-being of a terminally-ill patient. New volunteers are accepted on an ongoing basis. Navian strives to align volunteers with their interests. There is a role for everyone.

• **Attend Navian's Community Connect Educational Series:** This monthly series of one-hour webinars connects caregivers with community partners and resources.

• **Join an Adult Grief Support Group:** Navian offers ongoing support groups to help those who have lost a loved one move through the healing process. Virtual group sessions are held monthly.

• **Participate in one of Navian's Annual Events:** Each year, Navian hosts A Night To Remember memorial service and a gala.

If you or a loved one are in need of hospice care or Integrated Care, contact Navian using the information below. ■

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When Mom Falls, What Happens Next?

by Eileen Phillips, RN, Attention Plus Care



The unexpected can occur at any time, no matter how prepared we think we are. A crisis will bring families together in an instant. If you are distanced from the area, there are ways to manage the situation. Working as 'ohana with strong communication will help coordinate what is needed.

Recently, I experienced a crisis when my mother fell and broke the head of her femur — otherwise known as a hip fracture. This is a common occurrence in our elderly, mostly in women. I got the call from 5,000 miles away. "Mom is having surgery on her hip tomorrow." Emotions welled up in my chest, fears in my head and so many questions arose. How did this happen? What was she doing? Did she hit her head? Is she in pain? Is someone with her? Can I call her? Can she talk?

Relieved by the sound of her voice, I found she was coherent but loopy from the pain medication. Fortunately, she had a friend with her who had called 911 when found on the floor of her bedroom. As it turns out rubber slippers and carpet create chaos. In a moment, she was down on her side and could not get up. She was able to drag herself to the phone and call my sister, who lives 1,000 miles away. As a family, we spread the word to her children and grandchildren. Group texts went on for a week or two after that, as she made her way through surgery, into a hospital room and magically was able to stand on her new hip the very next day!

The hospital stay controlled her pain, monitored her incision, and physical therapy got her up and moving.

I called her daily and gave reports to the 'ohana regarding what might happen next. After five days, she was moved to a rehabilitation facility, where she was given intensive therapy three times a day. I am convinced this is what enabled her to recover with confidence.

Meanwhile, the family planned a collective schedule for the next 30 days. My mother lives alone where she had been independent and providing for herself for years. She did all her own shopping, cooking, cleaning, yard work and home maintenance, and played golf four days a week. At 86 years old, she did not show any fragility. This was the first time she needed help.

My niece took the first shift by flying in and getting her home. Afterward, I flew in and spent a week taking her to followup appointments and driving her around. My daughter came next and at the end of her trip, it had been 25 days.

We did it by working together. Even though we all lived in different states, with our own lives, cooperation among family members, and sharing our time and our resources worked very well as we rallied for this crisis.

If not for our family's flexibility and ability to work toward a common goal, home healthcare would also have been a viable option. We may need to call upon those services the next time.

I am happy to report that Mom has recovered and is independent once again. She has even made her way back to the golf course! ■

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Art Therapy Facilitates Meaningful Expression

by Lea Murakami, Director, Sales & Marketing



Many experts believe that art therapy can help individuals with dementia express themselves — beyond words and language.

"In nurturing, calm, supportive settings, they sometimes have moments of clarity and express things that shock us all," says Ruth Drew, director of family and information services for the Alzheimer's Association.

Creating art engages a part of the brain that is different from language. Creativity can actually emerge even after the effects of dementia have progressed. "We think that in patients with language loss, the visual side of their brain stops being inhibited by the verbal side and that allows

their visual creativity to be released," says Dr. Bruce Miller of the Memory and Aging Center at UCSF.

Project tips from The Alzheimer's Association:

- **Keep the project on an adult level.** Avoid anything that might be demeaning or seem childlike.
- **Build conversation.** Discuss what the person is creating or reminiscing about.
- **Help the person begin the activity.** If painting, you may need to start the brush movement.
- **Use safe materials,** tools and substances.
- **Relax and enjoy the process.** The artist doesn't have to finish the project in one sitting. ■

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Senior Retirement Community Living

by Neal Hendrickson, Pohai Nani Director, Marketing & Sales



Take inventory of your situation before you begin looking into senior retirement communities. You can start by determining your timeline and reviewing the information in this article. You will then be ready to call the senior community sales department and ask the right questions.

Below is a list of some of the services and amenities offered at senior living communities. Some are included in the standard monthly rent or fee and others incur an additional cost. Decide which are necessities and which are "nice to have."

- | | |
|--|--|
| <input type="checkbox"/> cable TV, movies, documentaries, sports | <input type="checkbox"/> exercise equipment & classes |
| <input type="checkbox"/> wifi & computer room | <input type="checkbox"/> heated swimming pool &/or spa |
| <input type="checkbox"/> bus service to drug stores, medical offices or shopping malls | <input type="checkbox"/> social activities |
| <input type="checkbox"/> hair & nail salon | <input type="checkbox"/> art & music classes |
| <input type="checkbox"/> physician available for on-site appointments | <input type="checkbox"/> contemporary library |
| <input type="checkbox"/> meals & guest meals | <input type="checkbox"/> utilities |
| <input type="checkbox"/> room service | <input type="checkbox"/> housekeeping |
| <input type="checkbox"/> walking path | <input type="checkbox"/> parking |
| | <input type="checkbox"/> laundry rooms |

Will you need additional services, for example, assisted living services, for an additional cost? These assisted living services could include:

- ☐ assistance to in-house meals and activities
- ☐ shower/bathing assistance
- ☐ assurance checks
- ☐ medication management
- ☐ personal laundry services

Ask the sales department:

- ☐ Do you sign a contract?
- ☐ Is it a month-to-month agreement with no long-term lease?

Familiarize yourself with apartment layouts, sizes and availability.

- ☐ Do the apartments have lanai?
- ☐ Are the apartments furnished or unfurnished?

- ☐ What is the view from the apartment?
- ☐ Where is the community located?
- ☐ Is there a waitlist?

Once you have narrowed down your search, call for a tour. Have your calendar available and know when you would be available.

Many seniors have been waiting for a reduction of the pandemic numbers before making a move. The vacant apartment inventory is limited as more seniors are arranging for tours and confirming move in dates. Begin your search today. ■

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Senior Well-Being Amidst the Pandemic

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

Our kūpuna need our attention now more than ever. The pandemic hinders not only casual gatherings but also activities that contribute to the happiness of our elderly. This is especially hard for them, since they eagerly look forward to family time, when they get to truly enjoy our undivided attention and company.

Physical Distancing Not Isolation

Dr. Alicia Arbaje, an associate professor of Medicine at the Johns Hopkins University School of Medicine, says physical distancing should not be confused with social isolation. More than a year of social distancing could easily be misconstrued as a no-contact situation. Visits with our elderly, especially those in facilities, may have been affected because of this, but there are sev-



eral ways to make them feel loved and cherished. Innovations such as video calling and virtual conferences are great, temporary alternatives to visitations. Families can set up video calls through their parents' caregivers or facility management. Or we can teach our elderly to use gadgets for video conferencing. For example, I taught my 85-year-old grandfather to use Skype!

We should not forget, however, that being with them in person, face to face, is very important to their overall well-being. ■

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Should I Become a Full-Time Caregiver?

by Ku'unani DeMonte, Caregiver's Heart Hawaii



Every year, an increasing number of seniors are needing 24/7 care, whether it is due to a fall, heart condition or old age. Some have prepared for this, determining in advance who will be their power of attorney and who will care for them at home. Others may have already decided to go to a care home or nursing home when they can no longer care for themselves.

Often, seniors automatically think that their son or daughter will take care of them when they are old. Some children do want to become caregiver's for their parents. Adult children may feel the need to give back to their parents as repayment for a good upbringing. And there is also that group who knows for certain that they'd rather hire a professional to care for their loved one.

The idea of becoming a caregiver can be daunting. Consider answering these questions before going all in on caregiving.

Do I have the necessary skills?

Remember, at this stage in life your loved one may need help with tasks such as toileting, showering, dressing, feeding, transferring and medication management. Using the right techniques ensures the comfort and safety of both the loved one and the caregiver.

Will this hurt me financially?

Caregivers may be required to stay home full-time, sacrifice their careers and receive little to no income every month.

Where do I go from here?

After weighing out the pros and cons of caregiving, research what long-term care options are available in the community. There are residential care homes, assisted living communities, nursing homes and private duty home care companies whose staff is trained to care for seniors. Find out what options are affordable for your kupuna. If the final decision entails you staying home and caring for your parent or parents, get as much caregiver training as you can. People can have the best intentions when it comes to caregiving, but it is always best to prepare yourself. ■

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Caregivers Can Help Seniors Downsize

by Senior Move Managers/De-Clutter Hawaii

When the time comes for Mom and Dad to move or downsize for safety reasons, they may find it difficult to decide what to do with what they consider to be their precious heirlooms. Designating items to friends, family or charities in a will or trust will ensure their destination, while passing on these items before the inevitable occurs can give both the giver and the receiver tangible pleasure in the here and now. Whether it is decided to gift now or designate items to friends, family or charities later, the task can be a daunting one. Where to begin?

But the first steps to giving the control of what happens to these items can be facilitated by someone close to the loved one, like a son or a daughter who is also a caregiver. That is where their role as caregiver can expand in order to help par-



ents decide what they want to do with their prized possessions (or clutter). The intimate relationship and conversations between a caregiving relative and a loved one can help retrieve memories that can help determine what may be most valued by who.

A caregiver can also invite family members to talk to Mom and Dad about items they would love to have someday. These conversations can move the senior to a comfortable mindset for getting rid of years of both trash and treasures, helping to spark the process of downsizing and decluttering. ■

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ATRC Links People With Assistive Technology

by Barbara Fischlowitz-Leong, Executive Director, Assistive Technology Resource Centers of Hawaii



Assistive Technology Resource Centers of Hawai'i (ATRC) is a nonprofit resource center that provides information about assistive technology (AT) to persons with disabilities, as well as their family members, employers and educators. Its mission is to link people with AT and empower individuals through its use.

As Hawai'i's designated Assistive Technology Act agency since 1991, ATRC provides technical assistance throughout the state to ensure persons

with disabilities can get what they need. ATRC services include assessment, training, program information, public awareness programs, technical assistance, rehabilitation technology services, financial loans and more. ATRC reps also speak to organizations and demonstrate technology.

ATRC is providing limited access during the pandemic. Remote assessment, training, learning groups (peer), professional learning opportunities, information and referrals are still available. ■

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ATRC does not sell products, but recommends vendors. (Photo) Device demonstration and lending programs give individuals and groups the opportunity to make an informed choice about an AT device prior to acquiring one.

Benefits Enrollment Center

by Peter Reyes, Program Director, Catholic Charities Hawai'i

The Benefits Enrollment Center program helps low-income kūpuna 65-plus and disabled Medicare beneficiaries to access food benefits.

At the onset of the COVID-19 pandemic, kūpuna were encouraged to stay home and self-isolate. Dining in restaurants or grocery shopping became difficult for all of us, but particularly for seniors who were most vulnerable. The Kūpuna Food Security Coalition was formed to address the nutritional needs of seniors. Community organizations stepped up to provide emergency meals and grocery buying assistance.

Over a year later, some of the temporary emergency meal programs have ended and the focus has turned to long-term food security solutions. The Supplemental Nutrition Assistance Program (SNAP)



can help seniors stretch their dollars and give them access to nutritious food.

The Benefits Enrollment Center (BEC) assists Medicare recipients in applying for SNAP and other benefits. The BEC team can help with eligibility guidelines, applications, information gathering and followup services to ensure that they have access to the benefits they are eligible for. ■

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The Benefits Enrollment Center program of Catholic Charities Hawai'i is made possible through grants from the National Council on Aging (NCOA) and the Walmart Foundation. Medicare recipients can contact the Benefit Enrollment Center at 808-527-4777 to learn more.



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Advance Designation

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



The Social Security Administration's Advance Designation program allows you to pre-select a trusted individual if a time comes when you need a representative payee to help manage your money. Advance Designation enables you to identify up to three people, in priority order, who you would like to serve as your potential representative payee.

SSA recently celebrated the one-year anniversary of its Advanced Designation program. Since its launch in March 2020, more than one million eligible individuals have opted to participate.

You may choose an Advance Designation if you are capable of making your own decisions and are:

- An adult or emancipated minor applying for benefits and do not have a representative payee.
- An adult or emancipated minor beneficiary/recipient and do not have a representative payee.

You can submit your Advance Designation information when you:

- File a claim for benefits online at www.ssa.gov/benefits.
- Use the application available in your personal my SSA account at www.ssa.gov/myaccount.
- Call SSA directly.

In the event that you can no longer make your own decisions, you and your family will have peace of mind knowing you already chose someone you trust to manage your benefits. ■

800-772-1213 (TTY 800-325-0778) M-F, 8:30am-3:30pm
SSA Office Locator: www.socialsecurity.gov
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Are You Ready for Medicare?

by Wanda Anae-Onishi, Hawaii SHIP Program Director



Turning 65? Congratulations! You are now eligible for Medicare! But what do you do next? First, it's important to know that your Initial Enrollment Period or IEP begins three months before you turn 65 and ends three months after your 65th birthday. Secondly, you aren't required to sign up for Medicare. However, if you enroll after your IEP, a Late Enrollment Penalty will be added to your monthly premiums for life. Lastly, you must sign up for Medicare with the Social Security Administration (SSA), a Hawaii SHIP (State Health Insurance Assistance Program) partner. **SSA.gov** provides instructions on how to enroll online for Original Medicare Part A (hospital insurance) and Part B (medical insurance).

Once you've enrolled, contact the Department of Health, Hawaii SHIP to schedule a one-on-one

counseling session to find the best plan option that meets your healthcare needs. Our Medicare-certified counselors will walk you through your IEP. They will explain Parts A through D, the differences between Original Medicare and Medicare Advantage and how to avoid late enrollment penalties. You may also learn that you qualify for financial assistance to pay prescription drug costs, premiums, co-payments and coinsurances. Best of all, the service is free, unbiased and confidential. ■

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Demystifying Life Insurance

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

The COVID-19 pandemic reminded Americans how fragile life is. Applications for life insurance policies in the United States increased 4 percent in 2020, according to the MIB Life Index. If you're thinking about purchasing life insurance coverage, here's some basic information to help you make an informed decision.

Why you need it

Death can occur when we least expect it. Life insurance provides financial support for loved ones left behind after a death from illness, accident or natural causes. Dependents or other named beneficiaries receive the proceeds of the policy, which are intended to compensate for lost income.

Clearly, breadwinners should have life insurance to protect those who depend upon their income. But life insurance is also appropriate for others. A child with a life insurance policy is guaranteed coverage into adulthood, regardless of pre-existing health conditions. For families with young children, if a non-income-earning spouse pre-deceases the working spouse, life insurance proceeds can help cover the cost of childcare. Single people without dependents should consider purchasing a policy that covers funeral costs and any outstanding debts, so these responsibilities are not left to family members.

Types of life insurance

There are two main types of life insurance:

• **Term life insurance**—Term life insurance covers a set period of time, such as 10, 20 or 30 years. If the policyholder dies during the term of the policy, the named beneficiaries receive the death benefit. There is no residual benefit to this type of policy if the term expires and the policyholder is still living. All the money paid over the years of the term belongs to the life insurance company. On the plus side, term policies are less expensive than whole policies. Many workers choose a term policy during their working years to provide income protection to their dependents.



• **Whole life insurance**—Whole life insurance offers permanent, lifelong coverage. It does not end at a certain age. Once you have a whole life policy, the state of your health does not impact what you pay (whereas with a term policy, if you want to extend your coverage, your health and age determine how much more you pay each month and whether you even qualify for continued coverage). A portion of your whole life premium is invested and grows in a tax-deferred account, managed by the life insurance company, and accumulates what is called "cash value."

Whole life is more expensive than a term life policy, but the policyholder retains the option to borrow money against the cash value or cash in the policy. High net worth individuals sometimes use this type of policy to offset estate taxes for their heirs. Families with a special needs child may prefer this type of policy for the guaranteed income it can provide. Others simply prefer whole life for the flexibility it offers as both an investment and life insurance product.

Get covered

Life insurance is an important aspect of a comprehensive overall financial plan. Your financial advisor can help you review your life insurance options and select a suitable level of coverage. Buying while you are young and healthy can help you lock in a more affordable rate. ■

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

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Give While You Live

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

Kingdom Advisors founder Ron Blue takes an interesting approach to estate planning. He advocates lifetime giving as a way to assure that the objects of your bounty are worthy recipients of your wealth. This could play out in a couple of different ways.

Making gifts to your loved ones during your lifetime will enable you to see how your beneficiaries handle newfound wealth. This could be a great way to "test drive" your estate plan and determine how well it works while you are still able to make adjustments. If one beneficiary turns out to be a poor steward of your wealth, you can always direct assets to other beneficiaries upon your death.

The same principles apply to charitable gifts. Your favorite charity could turn out to be a poor



manager of donated assets. It would be far better to find that out during your lifetime than to leave your loved ones regretting your philanthropic choices. If a charity does what you hope it will do with your gift, you can add to it upon your death. Not only that, but your gift may have far greater impact the sooner you make it.

As Ron Blue says, you should consider "giving while you're living so you're knowing where it's going." It's sound advice for anyone who prefers to test the water before diving in head first. ■

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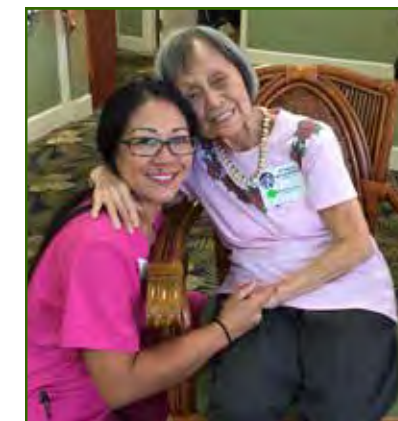
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Ingredients for Cooking Up a Scam

by Scott Spallina, Senior Deputy Prosecuting Attorney



In the dozen-plus years I have specialized in prosecuting elder financial fraud cases at the Prosecutor's Office, it has become pretty easy for me to spot and disassemble how the majority of scams work. Like how a master chef can taste a dish and tell you the ingredients he tastes, I can smell a "business opportunity" or a get rich quick scheme and identify the individual parts of it that will reveal it to be an actual scam.

There are always certain ingredients present in a successful con. These elements, or red flags, of a scam can include anything from creating a sense of urgency in the victim, to playing on strong emotions, like fear or joy. The more of these elements present in the con, the more likely the con will be successful.

For example, the lottery scam (where you are told you won a prize but have to pay a fee to collect it or lose it) has a lot of these scam components. First, you are told you won a prize (getting something for nothing and the strong emotion of joy created). You have to keep the winning of the lottery a secret because of "reasons" (secrecy and isolating the victim from seeking advice). You have to pay taxes or a fee very soon before you collect your winnings (create a sense of urgency and the strong emotion of fear of losing your prize). You make a payment, only to be told there are more unexpected payments to be made (fear of losing out on your initial investment—you start chasing your money).

Once you recognize individual components of a deal, it becomes easier to realize when something may be actually a scam as opposed to a deal of a lifetime. The IRS is calling to say you are going to be arrested unless you pay them with a gift card

immediately, or you receive a message from someone claiming to be a family member in peril in need of money, aka, the Grandma Scam (sense of urgency, creation of fear and isolating the victim from seeking good advice).

The one main ingredient that all cons seem to share is that the scam artist wants a person to make an emotional decision about money. If you find yourself about to take any action where you are about to give up anything of value and you are doing it in response to a strong emotion, stop, take a breath and see if you can smell any scam ingredients that may be present. ■

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Define Your Legacy's Intentions

by Stephen B. Yim, Attorney at Law



According to the book, *Preparing Heirs: Five Steps to a Successful Transition of Family Wealth and Values*, "60 percent of transition failures were caused by a breakdown of communication and trust within the family unit."

With the aging demographic of baby boomers, the high cost of living in Hawai'i and the increase in multigenerational homes, the potential influx in trust litigation is foreseeable. Where it is appropriate, I believe that encouraging clients to partake in difficult and potentially messy family discussions about their legacy and explaining "the why" behind their intentions is an integral part of preventing unwanted litigation. It may protect the overall health of the family. When willing clients

feel the need for assistance in engaging in family discussions, a mediator may be effective in resolving any family disputes.

I also recommend that clients further solidify their intentions by writing them down as the foundation of their estate plan. Those creating a trust should prepare written guidance as to its underlying intentions.

Having a well-defined estate plan will help give you and your family more peace of mind and promote harmony. But please make sure that when you are working with your estate planning attorney that your intentions are clearly defined. It can make all the difference. ■

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

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¹ Every year, Medicare evaluates plans based on a 5-Star rating system. The highest-rated Medicare health plan in Hawaii, 4 years in a row—2018–2021.

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