

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 11/5 • OCT/NOV/DEC 2021

# LEI *of* ALOHA

**Help Kūpuna  
Cope With  
Change**

*Page 28*

**Dementia: Envi-  
ronment Makes  
a Difference**

*page 37*

**Retirement  
Made Easy**

*page 39*

**Navigating  
Today's Hous-  
ing Market**

*page 42*

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Complete  
Distribution  
Locations on  
Page 3

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As *Generations Magazine* enters its 11th year, we are about to adjust our publishing calendar for 2022 and beyond.

Traditionally, *Generations Magazine* has published an issue that spans December of one year and January of the next. This year, we are going to include December in this issue. From January 2022 on, we aim to continue to publish at two-month intervals to synchronize the end of our publication year with the end of the calendar year.

We sadly report that because the COVID-19 death toll has started soaring again as the Delta variant tears through the nation's unvaccinated population, *Generations Magazine's* Aging in Place Workshop has been cancelled. Keep in mind that the Centers for Disease Control and Prevention recommends that seniors get vaccinated to prevent severe illness, hospitalizations and death. With the highly contagious Delta variant, it is more urgent than ever. People 65 and older who received both doses of either Pfizer or Moderna vaccines show a 94 percent reduced risk of COVID-19-related hospitalization. COVID-19 booster shots should begin to be available this fall, pending USDA authorization.

GM will bring back the Aging in Place Workshop and all of its public events when it is safe for our seniors. We are optimistic that with everyone's cooperation, these popular events will return next year.

In the meantime, please connect with GM and its resources via our monthly Brown Bag Lunch Webinars hosted on the third Wednesday of each month at 11:30am by Cynthia Arnold, vice president of Senior Move Managers LLC and De-Clutter Hawaii. Find more information about the webinar on [page 9](#). Don't fret if you can't make it. There is an archive of all our webinars at [www.generations808.com/lunch-webinars](http://www.generations808.com/lunch-webinars).

You can also join Percy Ihara, publisher of *Generations Magazine*, for an informative hour of radio each week. Listen to live podcasts on Generations Radio every Sunday from 8 to 9am on KORL FM's Oldies 101.1, stream them at HAWAIISTREAM.FM or tune into Spectrum Channel 883. And as always, you can find archives of past issues and links to all of our multimedia programs at [www.generations808.com](http://www.generations808.com).



Stay safe. Stay well.

Debra Lordan, Associate Editor

Answers: Word Search, pg. 46



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## Generations Magazine on Zoom Brown Bag Lunch Webinar

Hosted by Cynthia Arnold

VP of Senior Move Managers LLC & De-Clutter Hawaii

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

Learn more about senior care and management. **FREE** to the public.

For questions, contact Cynthia: 808-221-8345 | [Cynthia@Generations808.com](mailto:Cynthia@Generations808.com)

## 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.

## Dec. 15 – Functional Fitness

by Deborah Kim Morikawa, GYMGUIZ

Use it or lose it! Learn what you can do to maintain or improve your balance and mobility by performing simple activities or exercises while at home.

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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 scene:



**KELA HOLT**, a Certified Trust and Financial Advisor (CTFA), graduated from St. Andrew's Priory and the University of Hawai'i with a BFA and a BA. Her work experience started in the financial field as an account representative for Ameriprise Financial and as an insurance agent for Hawaiian Life Insurance Company. She began working in the fiduciary field as an assistant vice president at the Bank of Hawaii Trust Department and as a founding partner at Estate Administrative Services before starting her own private fiduciary company.



**NORMA KOP** is the director of Senior Medicare Patrol (SMP) Hawaii (Hawai'i Department of Health—Executive Office on Aging). She has served as a program specialist with the DOH's Developmental Disabilities Division, assisting with housing and employment options for people with intellectual and developmental disabilities. Norma brings her work experience to advancing SMP Hawaii's mission to empower and assist beneficiaries, their families and caregivers to prevent, detect and report healthcare fraud, errors and abuse through outreach, counseling and education.



**SERENA LO, MD**, is board-certified in geriatric medicine and internal medicine with Kaiser Permanente Hawaii. She earned her medical degree from the University of Hawai'i John A. Burns School of Medicine and completed her internal medicine residency at the Virginia Mason Medical Center. Serena then completed fellowships in geriatric medicine at the University of Washington School of Medicine and advanced geriatric medicine at the VA Puget Sound Health Care System. Her professional interests include advance care planning, dementia, fall prevention and osteoporosis.



**KATHY WYATT** is the president of the nonprofit Hale Hau'oli Hawai'i. Its mission is to promote positive aging through community education programs, adult day care options and caregiver support groups. She has Master's degrees in nursing and business administration. She is on the Policy Advisory Board for Elderly Affairs, and also active with the Hawaii Pacific Gerontology Society, the Hawaii Family Caregiver Coalition, the Caregiver Foundation, the National Adult Day Services Association and Kokua Council.

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.

- JANE BURIG SAY | KU'UNANI DEMONTE | CHRIS DUBUQUE | CAROL HICKMAN
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### COVER:

20 **Lei of Aloha**

### DEPARTMENTS:

#### EDITORIAL

- 12 Open the Door to Real Communication
- 14 Veterans to Gather for Memorial Celebration
- 15 Honoring Emmet White

#### LIVING LIFE

- 16 Rev Up Your Mother-Daughter Relationship!

#### HEALTH

- 28 3 Steps to Help Kūpuna Cope With Change
- 29 See Your Dentist to Reduce Alzheimer's Risk
- 30 Better Posture, Better Health
- 31 Stress is Linked to Alzheimer's Dementia
- 32 Tips to Help Minimize the Risk of Falling

#### GIVING CARE

- 34 Avoid Kūpuna Caring for Kūpuna
- 35 Caregiver Education in a Changing World
- 36 Should Dad Stop Driving?
- 37 Dementia: Environment Makes a Difference

#### PROGRAMS & SERVICES

- 38 What is a Fiduciary?
- 39 Retirement Made Easy
- 40 It Takes Our Entire State to Protect Kūpuna

#### WISDOMS

- 42 Navigating Today's Housing Market
- 43 Family Business Succession Basics
- 44 How to Choose the Best Fiduciary

#### WORDSEARCH

- 46 Find 18 Words From This Issue

# Open the Door to Real Communication

by Generations Magazine Staff



**Interview: Annette Pang, Life Coach and Founder, Caring Manoa Licensed Adult Residential Care Homes**

**What does a life coach do?** A life coach helps clients to reach their personal and business goals by guiding them through self-doubt. Coaching can provide methods for self-education and transformation. It's thrilling to see their "aha" moments and confidence after taking committed and measured action. Some focus on family relationships.

**When's the best time to contact a life coach?** The sooner the better. A coach can provide tips, skills and shortcuts so a client is prepared ahead of time, before challenges come up. For example, the best time to learn how to swim is before you dive in, not while you are drowning in choppy waves. By lessening worries, anxiety and sleepless nights, you'll feel more calm and capable.

**What advice do you have for children dealing with aging parents?** Children must remember that their parents may feel crushed when their bodies change. Kindly forgive them for whatever they may say or do. Don't react in defense. Watch them soften when you speak to them with love.

**What advice would you give to aging parents who have children as caregivers?** Allow your children to blossom into their new caregiver roles. Instead of being demanding, be gracious as they learn how to feed or bathe you. As you love them unconditionally, welcome their best efforts and thank them with your smiles. Your children only want to honor and help you with their own particular ways and personalities.

**What is the best way to communicate with seniors who may be causing stress?** Everyone has a sweet spot, but it can be soured by communication that uses hurtful words. ASK Presetting is a communication method that helps you talk openly, without walking on eggshells. It preserves the peace and calms the nerves.

ASK Presetting is a precise communication method that involves pre-framing and rehearsing questions, comments, words and tones to avoid emotional discord. When presetting tough topics with your parents, for example, appeal to their sweet side; don't focus on right or wrong.

Aim to walk in his or her shoes to understand their thoughts and feelings rather than force-feeding your ideas. You will feel wonderful when you open your heart and be more collaborative.

**As individuals age, they may review their regrets. What's the best way to deal with those?** Cemetery headstones are wet with tears from sons and daughters who did not have good relationships with their parents. So it is important to say what needs to be said while parents are still able to hear and understand your words.

For seniors, highlighting the bright spots in their lives will liberate and shift their would-be remorse into self-compassion and empathy. Why not focus on the good times and accomplishments, since the past cannot be changed?

**What important advice would you give young adults about their future?** Unsettled feelings that aren't addressed can lead to splintered families: siblings stop speaking, parents and children become estranged, and marriages end in divorce. Communication is the key. To reverse this spiral, keep the porch light on by presetting words before conversations misfire. This simple and reliable communication strategy can mend rifts, and bring you tremendous joy and euphoria that can save your family. ■

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Alyssa Mori, Oahu

**We're walking in 2021 - and we invite you to join us.**

The Alzheimer's Association Walk to End Alzheimer's® is happening — we'll just be safely walking from home. While we're disappointed that we won't all be gathered together, know that your participation in your neighborhood makes an important difference in the lives of those facing Alzheimer's today and in the future.

**Maui - Saturday, October 16 | Oahu - Saturday, November 6**

**Register now at [alz.org/walk](http://alz.org/walk) or call 808.518.6652**

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on Zoom: **OCT 20, NOV 17, DEC 15**  
11:30 am - 1 pm | see pg. 9 for details

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Dr. Thomas & Mi Kosasa



# Veterans to Gather for Memorial Celebration

by Ron Lockwood, Commander, VFW Department of Hawai'i

For the past 20-plus years at midnight on the 23rd of December, a gathering of veterans has taken place near the Capitol, by the memorial for our Korean and Vietnam brethren. The group includes men and women who have served in various campaigns. It is a big crowd.

There is usually some coffee, water and a snack or two. Mostly, it is a gathering to check in and renew "welcome home" greetings. It is also a time to notice who is *not* in attendance.

Our voices are softer and our hearing isn't quite 100 percent, so the words of those leading prayers or the roll call of our missing companions becomes more personal as we lean in and turn up hearing aids.

Our midnight gathering leads into the 24th of



December in Hawai'i and Christmas Day in Vietnam.

Many recall our Christmas in Vietnam — where we were, who we were with, whether the cease fire remained intact that day and what was for dinner (hot chow, and if Santa was generous, one or two bottles of beer).

COVID-19 had us cancel the 2020 event. Sadly, four of us will not be at the 2021 celebration. Please join us in remembrance on **Dec. 23 at midnight at the Hawai'i State Capitol Korea-Vietnam Veterans Memorial.** ■

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[www.vfw-dept-hi.org/](http://www.vfw-dept-hi.org/)

# Honoring Emmet White

by Kathy Wyatt, HPGS Fundraising Chair

The Hawaii Pacific Gerontological Society will honor Emmet White at its virtual fundraiser on Nov. 4. His service and dedication to so many families, and his professional career serving kūpuna through the Arcadia Family of Companies, Hawaii Long Term Care Association, Hawaii Healthcare Association and the Central Union Church are legendary.

After 23 years of service, Emmet retired as president and CEO from Arcadia. He chaired the Hawaii Long Term Care Association, now reunited with the Healthcare Association of Hawaii, and also served on the State Health Coordinating Council for the State Health, Planning & Development Agency. Emmet was also a member of the Oahu Workforce Development Board.

A retired Army Reserve colonel, Emmet served as an ombudsman for the Department of Defense

Employer Support of the Guard and Reserve Program. Prior to joining Arcadia, Emmet practiced law in Honolulu for 23 years and was appointed to the Court Annexed Arbitration Program in its early years. During that time he also served Central Union Church as moderator, trustee and deacon, as a member of the church's Arcadia Committee, and then as a member and chair of Arcadia's governing board. ■



HAWAII PACIFIC GERONTOLOGICAL SOCIETY (501(c)3 nonprofit)  
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by Annette Pang, The Forever Family Communicator

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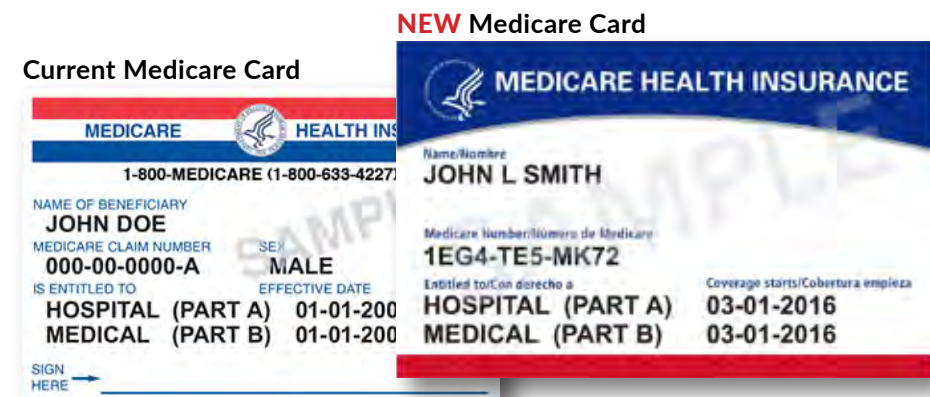
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# LEI *of* ALOHA

by Debra Lordan, GM Associate Editor  
Photography by Brian Suda

In Hawai'i, any occasion can be made more special by the giving of a lei. Whether it's for love, a celebration or to honor someone, you can choose the one that symbolizes the sentiment you want to convey or select the one that suits your taste. All represent the rich heritage of the lei.

Lei Day, May 1, is dedicated to the Hawaiian tradition of making and giving lei. But some may not know the the tradition entails much more than the officially dedicated day. The traditions that surround lei make them appropriate for many occasions. Hawaiian tradition also offers particular lei for celebrations and seasonal events.

Giving a lei symbolizes friendship, love, respect and honor. It is a gift for greeting someone warmly. It represents the spirit of aloha. Its beauty and meaning flow from the heart of the giver.

### *A Hawaiian Tradition*

The tradition of adorning themselves with wreaths of local vines and flowers to honor their gods came to Hawai'i with the Polynesians who settled here long ago. They brought with them many of the plants they needed for daily life—plants for medicinal use, plants for food and plants that they brought for their sweet scent for use as a personal embellishment.

In their new island home, lei came to signify royalty, rank, status and wealth. The geography of the area, the religion of its people and the tradition of the hula were all associated with the lei they wore. As time passed, they developed their own unique culture and traditions.

The new Native Hawaiians found many other items, including hala and maile, that could be fashioned into adornments. In Old Hawai'i, lei were created with the lush flowers, vines and

leaf stems of every kind from every island—even seaweed from the rich Hawaiian waters. Lei were also made with ivory, bone, seeds, kukui nuts, hair, teeth, shells and feathers.

The pupu lei was made from shells and the hulu manu lei was made from feathers. Niho palaoa lei were made of the bones of the walrus and whale held together by human hair, which were passed down through generations.

Other plants and materials were introduced later, such as the carnation, orchid and plumeria.

### *Lei and Hula*

What Kapono Kamaunu knows about lei and Hawaiian culture, he didn't learn growing up. He was raised on O'ahu, where his childhood activities and interests mostly revolved around Waikiki Beach and sports. When he moved to Maui in 1993, he met Kumu Hula Keli'i Tau'ā, a teacher at Baldwin High School. As a freshman, he not only learned about hula and chanting, but other aspects of the Hawaiian culture, as well.

Kapono and his wife, Priscilla, became kumu hula 10 years later, offering training for hālau hula on Zoom since the pandemic began. They own and run a home-based hula implement-making business called "Na Kani O Hula." Kapono works as a cultural advisor at the Fairmont Kealani and performs at the Old Lāhainā Lū'au, as well.

"Through hula, we learned about lei-making, Hawaiian history and culture," he says.



Photos courtesy of Kapono Kamaunu

In Old Hawai‘i, the major types of lei were each related to different spirits and used for different reasons. Many were related to Hawaiian myths and religious customs, Kapono says.

“It goes back to hula,” says Kapono. “For most of the year, the lives of the Hawaiian people were strictly governed by a set of laws called ‘kapu.’ Everything they did was directed by these kapu, including hula. But during the Makahiki season (October or November through February or March), the ancient Hawaiian New Year festival in honor of Lono, many kapu were suspended. This time of year, kane (men) were allowed to perform hula on heiau, traditional religious temples. Makahiki was a time of peace, gathering and hula performances without restriction. For ceremonial purposes, hula dancers would wear lei.”

Traditionally, hula dancers wear specific lei to reflect the dance they are performing, especially in a competition setting. Dancers tie in the story—the chant or mo‘ōlelo—its setting and the flowers, ferns and other materials found in the location relevant to the story, says Kapono.

“In hula, we say kinolau—the divine is everywhere, and everything is the divine. It is the physical embodiment of the many Hawaiian gods and goddesses.”

“After asking permission from Laka first, hula dancers would gather ferns, such as palapalai,



(Left) Kapono Kamaunu learned about Hawaiian culture, hula, chanting and more from Kumu Hula Keli‘i Tau‘ā.

(Right) Kapono and his wife Priscilla own and run a home-based hula implement-making business.

laua‘e ferns and maile, for their adornments in ceremonial performances and other practices as well,” says Kapono. “The gathered vines, leaves or flowers were placed on the kuahu hula (hula altar) dedicated to Laka.”

“Whatever is in the song, we aim for the closest possible representation.”

“For example, Pele and her sister Hi‘iaka are represented by the red flowers of the ‘ohi‘a lehua brought to the islands by the Polynesians settlers. So when you do a dance about Pele, you would wear a haku (braided) lei or a lei po‘o made of ‘ohi‘a lehua, as well as a lei a‘i (a neck lei).”

#### Traditional Meanings and Uses of Lei

One of the most popular of all the lei varieties was the maile lei, made from a leaf-covered vine with a sweet and spicy scent. This vine was worn around the neck, draping freely down to the waist. The maile lei was related to the spirit of the hula dance and represented Laka, the goddess of hula, as well as other sacred spirits.

For chieftains and members of royalty, the ilima was preferred. The full, lush lei was made from hundreds of delicate orange blossoms.

The ti plant has a long tradition of being planted outside homes to keep evil spirits away. Ti stalks were used to proclaim peace and to call a truce. A lei was made by tying ti leaves together. The open lei was worn by physicians and priests.

Limu kala, a type of seaweed, was gathered and used in many different ways—for religious purposes, as medicine, for consumption or as a lei. Traditionally, limu kala was gathered, fashioned into a lei and worn by a person suffering from an

illness. The ill person or a kahuna would then pray to Kanaloa. When prayers were completed, the wearer of the lei would fully immerse him or herself in the ocean. In time, the lei would be swept into the sea as an offering to Kanaloa, in hopes of cleansing the wearer of the ailment.

#### Lei Traditions of Yesterday and Today

By fusing their island lifestyle with their sacred rituals and the natural elements around them, Hawaiians created lei that began to be worn for virtually every occasion by both commoners (maka‘ainānā) and chiefs (ali‘i) alike.

“Today, lei are used for an array of occasions and it is widely accepted throughout Hawai‘i Nei that any type of lei can be worn by anyone and everyone,” says Kapono. “One thing that hasn’t changed is that the giving of a lei symbolizes giving your mana to someone else.”

Mana is a supernatural force that may be ascribed to persons, spirits or inanimate objects. It may be good or evil; beneficial or dangerous.

“When we are making lei, we want to ensure that we are putting the best of our spiritual energy into the lei,” says Kapono, “so when we give it to someone, we are giving them good energy, connection and love. Lei are the quintessential symbol of love; of aloha.”

(Left) For centuries, lei made from the fragrant leaves of maile have been used to communicate love, respect, blessing, enduring devotion, reverence, friendship and a desire for peace. (Center) A lei po‘o is any lei that is worn around the head. What is often referred to as a haku lei is actually a lei po‘o crafted in the haku style. (Right) Adorned with a bounty of colorful lei, the regal pa‘u riders and their horses are the highlight of every parade.



Photos courtesy of Hide Yoshikawa

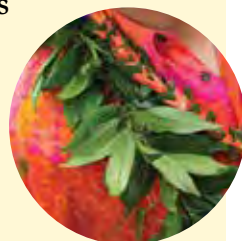
### Various Lei-Making Styles

**Kui:** This most common style is made by piercing and stringing flowers, nuts and other materials. Materials are strung together using a long lei needle, usually at least eight inches or longer. Many different types of flowers can be used, but the most popular in Hawai'i are plumeria and orchid.



Kui

**Hili:** This braided lei form uses just one material throughout. It was often made by braiding together at least three strands of ferns or vines.



Hili

**Hipu'u:** This knotted form of lei is made in much the same way as a daisy chain. Each stem is knotted together and the next stem is then strung through the knot to make the chain.



Hipu'u

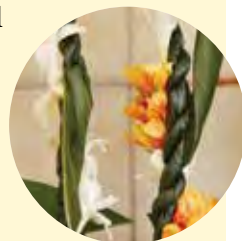
**Haku:** While a haku lei is often the go-to term for a lei made into a head wreath, the word "haku" actually just means to craft a lei that is woven or braided with the tips of ferns sticking out.



Haku

However, if you go to a store and ask for a haku lei, you will usually get flowers or leaves that are woven together to wear around your head.

**Hilo/Hilu:** Often made with ti leaves, hilo lei are crafted like a rope. The ti leaves are softened by using the heat of your hand (a microwave or iron will also work). Or you can put the leaves in the freezer overnight. The ti leaves are then twisted together to fashion a lei that can be either open ended or worn as a circle around



Hilo/Hilu

your neck, head, wrists or ankles. Making a hilo lei can be quite messy since the leaves produce a sticky green liquid as they are being twisted.

in the 1950s. To accommodate visitors, Daniel K. Inouye International Airport's lei stands are located in the area.

Although most islanders believe that anyone can wear any type of lei for any occasion, Hawaiian tradition dictates the use of specific lei that are symbolic of the occasion, related to the season and dependent on the time of year the flower is in bloom. Worn at other times, it can bring the wearer bad luck.

For example, a lei made from the yellow, orange and red keys of the pineapple-like hala fruit interlaced with maile leaf or laua'e fern can be worn at the beginning of Makahiki season, the Hawaiian New Year. Worn at this time, the hala lei invites good luck, pushes bad luck aside and prompts the wearer to forgive past grudges. However, worn at other times of the year, it can bring the wearer bad luck. The lei is associated with death and is often worn at funerals.

Although there is significant meaning associated with the giving of a lei, it is open to different interpretations by the maker, seller, giver or recipient. But it may be wise to be aware of certain traditional details.

"Some people still believe that it is inappropriate to give a pregnant woman a closed lei," says Kapono. "An open lei may be given, as it symbolizes that the baby will be unencumbered and unharmed by the umbilical cord, ensuring it will not be tangled around its neck in the womb."

Lei are often referenced as being created in a circle to symbolize love and the family circle. "Lei, like many of our nā mea Hawai'i (Hawaiian arts), have grown and evolved into priceless artifacts that are shared around the world. Whether it's an heirloom feather lei, a lei pupu that is passed down from generation to generation, or lei made from fragrant flowers and beautiful ferns, the joy of gifting and receiving a lei filled with the aloha spirit can brighten anyone's day—even during the darkest of times."



Ku'ulei Ka'ae makes and sells lei from Pua Melia, her stand near Daniel K. Inouye International Airport. Ku'ulei's family began selling lei four generations ago, beginning with her great-grandparents. The other women selling lei here are also descendants of the original Native Hawaiian airport lei sellers.

### A Family Tradition: Love From the Lei-Sellers

"That is what we have to offer in this pandemic—love. I know that when people receive lei, they feel the love we put into them," says Ku'ulei Ka'ae, who makes and sells lei from her stand near Daniel K. Inouye International Airport. "I don't think a lot of people realize what a lei can do for a person. The type of lei you give is a personal choice. Whether it is pikake, plumeria, ginger, pakalana or double tuberose, the giver must love the flower as it is a symbol and extension of their love for the recipient."

Ku'ulei's family began selling lei four generations ago, beginning with her great-grandparents. They sold in different locations, such as Chinatown and Aloha Tower. Their daughter, Sophia Ventura, Ku'ulei's grandmother, had a 1932 Ford truck that her husband equipped with hooks for displaying the lei. She also sold lei at Fort DeRussy—the only lei seller there. She was later invited to set up shop near the access road of the then Aeronautics Aviation Airport.

Ku'ulei was around 9 when the stands moved to Lagoon Drive in 1963. "My mother and I were the first ones to open our doors in this new building." In the early 1990s, they were relocated to the concrete building they now occupy.

The women selling lei at this location are descendants of the original Native Hawaiian airport lei sellers. Since Ku'ulei is the only daughter in her family, her mother gave her Pua Melia, the Airport Lei Stand she operates to this day.

"The only time I ever got a lei growing up was when my mom brought home a plumeria lei for May Day. I wondered, why a plumeria? I asked my mom why I couldn't have a double carnation lei or pikake. She said, 'Because the plumeria is the most beautiful flower. One day you will understand.' The point was, when you get a lei, it is from the heart. It is aloha; it is love. When you are younger, you don't really understand the depth and meaning."

"Then when I was in ninth grade, she brought me a double carnation. I was so thrilled! When I went to school, I put it on. I took it off about a half-hour later and gave it to a friend because I realized it didn't mean anything to me. It wasn't from my mother's heart. She only got it for me because I asked for it. Oh how I wished I had that plumeria lei—it meant the world to me! I realized what my mother was saying. The most beautiful lei comes from the heart."

"I will wear your love as a lei," Ku'ulei recited in Hawaiian.



Hawai'i's lei have become revered all over the world for their beauty and fragrance.

"Today, many lei or hula practitioners teach the traditional art and practices of lei, continuing to strengthen our heritage through our younger generation, visitors and practitioners abroad so we can wrap a lei of peace and aloha around the entire world," says Kapono. ■

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# 3 Steps to Help Kūpuna Cope With Change

by Kristina Wong, Care Manager at Home Care by ALTRES Medical

Change continues at each phase of life and is not always easy. That is why changes like retirement, new living arrangements, health diagnoses, and the loss of close friends or a spouse can leave kūpuna feeling vulnerable and insecure. Whether you are in a season of change or helping an older loved one navigate new circumstances, there are practical steps you can take to make change a positive process.



■ **Reinforce with love.** We all want our kūpuna to be safe and sound. Support and empathize with them by reassuring them that current changes are being made to benefit their wellbeing—not to take away their independence.

■ **Have a plan.** Adequate planning and a specific timeline give your kūpuna the opportunity to adapt

to these changes at a comfortable pace. A sensible plan facilitates a much smoother transition.

■ **Communication is key.** Involve your kūpuna in the conversation. Explain your concerns and let them to do the same. Giving your kūpuna a platform for expressing themselves will help build a stronger foundation in order to address the need for change.

Change is tough and emotions may run high. But leading with love, having a plan and being communicative will help facilitate this process. ■

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# See Your Dentist to Reduce Alzheimer's Risk

by Kahala Howser, Wellness & Events Manager

Your oral health directly impacts your overall health, which is why seeing a dentist is just as important as seeing your primary care physician. Your dentist can determine if you will come across issues such as gum disease, which may impact your quality of life and even raise your risk for systemic disease in your later years.



ease, diabetes and Alzheimer's disease. Studies show those who develop gum disease early in life are four times more likely to develop Alzheimer's disease or dementia. The type of bacteria that cause gum disease can destroy brain neurons, a hallmark feature of Alzheimer's. Your dentist can help target gum disease and may increase your cleanings throughout the year to prevent plaque and bacteria buildup, lowering your risk of disease.

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# Better Posture, Better Health

by Debbie Kim Morikawa, GYMGUYZ Owner

**M**ention posture and everyone sits or stands straighter. But are you truly aligned? Most people have some type of asymmetry and don't even know it. It's impossible to correct an imbalance you aren't aware of.

Properly aligned spine and joints, and functionally balanced muscles allow your body to move with optimum efficiency and minimize the risk of injury or permanent structural damage. Achieving this state requires self-awareness.

How do you find *your* neutral? Start by standing in front of a mirror. Check if your shoulders are the same height. Are your thumbs pointing towards the mirror or do you see the backs of your hands? Is one hip higher than the other? Are your knees and ankles straight, or caving in or bowing out? Are you leaning forward or backward? Do you lock your knees?

Close your eyes, move around and realign yourself. Open your eyes. If you're still crooked, keep trying with your eyes shut until you have achieved proper alignment.

Awareness is just the first step; next is exercise — stretching tight muscles and strengthening postural muscles to keep you aligned. Repetition is the key to developing habits that lead to improved balance, function and health. ■

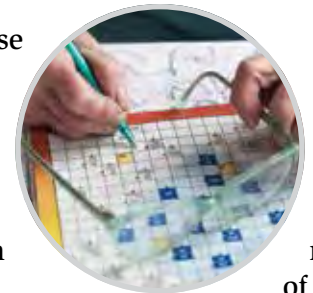


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# Stress is Linked to Alzheimer's Dementia

by Dr. Chris Dubuque, DO, FACP Internal Medicine, Ohana Pacific Medical

**A**lzheimer's, the most common cause of dementia, is a disease of the brain that leads to loss of memory and function due to damaged and dying brain cells. The early symptoms include forgetfulness, lack of focus, trouble with decision-making, confusion and poor judgement.



Currently, doctors can only provide ways to help delay its progression and severity. But recent research has shown a few ways to prevent dementia. Aside from maintaining a daily exercise regime, healthy blood pressure, and healthy dietary fat and sugar levels, two additional measures can be used to help prevent the disease.

As much as possible, avoid chronic emotional distress, which can trigger dementia symptoms. Toxic levels of stress have been shown to shrink the hippocampus, where memories are stored.

Keep your brain busy and stimulated — in line with the “use it or lose it” adage. One must continually engage in and practice an ability or risk losing it. That applies to mental activity as well. A study revealed strong evidence that retiring early can speed up the onset of dementia, but showed a significant decrease in the risk of developing dementia with retirement at an older age. For example, there was a 14 percent reduction in Alzheimer's in workers who retired at 65 over those who retired at 60. There is no cure, yet, so the best treatment is to avoid stress and stay active. ■

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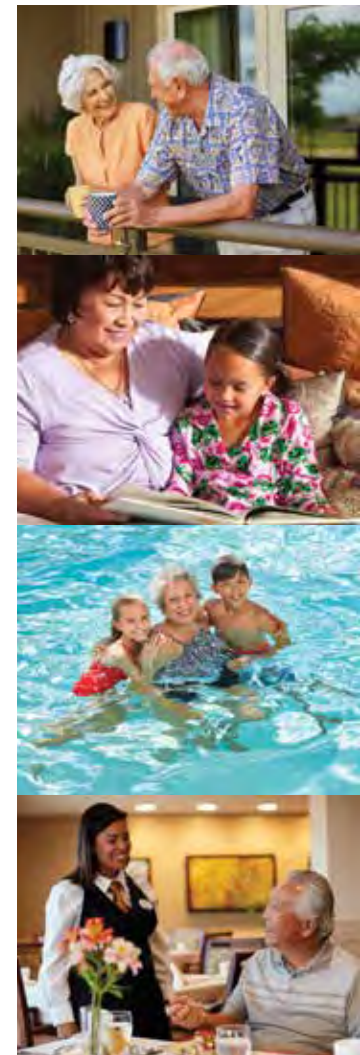
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# Tips to Help Minimize the Risk of Falling

by Serena Lo, MD, Geriatrician, Kaiser Permanente Hawaii

**D**o you ever feel faint or lose your balance? Are your legs unsteady or seem like they'll give way? Would you feel safer using a walker or cane?

If you answered yes to any of these questions, talk to your doctor about preventing falls that can lead to serious injury. Meanwhile, consider these other ways you can help fall-proof your life.

■ **Get rid of clutter.** It's a good idea to remove cords, crowded furniture, slippery rugs and anything you can trip over at home. Good lighting is essential. Consider night lights for your bedroom, hallways and bathroom.

■ **Wear it wisely.** Replace slippery shoes with non-skid, safer alternatives. Avoid wearing long clothing, such as mu'umu'u or robes, and blankets that could get caught under your feet.

■ **Adjust your glasses.** If your glasses (bifocals, transition lenses) make it difficult to perceive changes in elevation, such as stairs, curbs and driveways, make an eye doctor appointment.

■ **Check your medications.** Some medications may cause side effects that can lead to a fall. It's important to regularly review your medications with your doctor. (Be sure to include all over-the-counter medicines, supplements and herbal medications you take.)

■ **Plan ahead.** If possible, sign up for a medical alert system, or keep a portable or mobile phone



nearby. Voice-activated devices such as smart watches and virtual assistants (Amazon Echo, Google Home) can also be used to call for help in a fall emergency. It's a good idea to give a spare key to a family member or a friend, and to program their phone numbers in your phone.

■ **If you fall and can't get up...** If you need help, try to make noise, shout, bang on something,

call 911 or press your medical alert button. Move your legs, arms and lift your hips slightly to help prevent pressure sores from starting.

■ **Improve balance with leg bends.** Bend one knee so your foot comes up behind you and is level with your knee. Lower your foot to the floor. Repeat with the other leg. Hold on to a sturdy chair or wall. Be sure to talk to your doctor before doing this or any other exercise program.

■ **Add strength to your core.** Sit in a sturdy chair placed against a wall. Stand up without using your hands. If this is too hard, start by using a pillow on the chair until you get stronger. Repeat 10 to 15 times, if possible. Again, talk to your doctor before doing this or any other exercise program. ■

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# Avoid Kūpuna Caring for Kūpuna

by Eileen Phillips, RN, Attention Plus Care

There is nothing more frightening than the image of a 93-year-old helping a 96-year-old step into the shower or stumble down a stairway. While this scenario is becoming more common in Hawai'i, the reality is this generation wants to take care of themselves.

Our loved ones' important expectations include privacy, dignity, independence and more. These are the folks who have always made it through tough times. Allowing others, even family, to help them may cause anxiety and hurt feelings.

Situations are bound to come up—a fall, a missed medication, lack of nutrition or a fender bender—and help will be required. These can be considered opportunities that finally allow the decision to be made to get help.

But therein lies the dilemma... allowing the decision. Families need to recognize timing and know when to say a change is needed.

Sometimes professional medical advice can be invaluable. Most families feel a great sense of relief knowing there are others involved in managing a crisis. This does not mean the crisis will end, but it does give families access to another resource they did not have before.

A home health agency can offer families a way to start a discussion about care for their loved one. There are many options in the community; in-home help is a good place to start.

Here are some things to remember when the times comes to start looking for care:

- **A little goes a long way.** Think about starting in-home care one day a week. This beginning point will provide a smoother, more gradual transition, so there is less chance that your loved one will feel overwhelmed.
- **Establish a relationship with the home health agency.** Remember, you are working with people who know what you are dealing with. They have heard it all. Don't be afraid to tell them the whole story.
- **Clarify expectations** on scheduling, caregiver turnover, training and orienting to daily care.



• **Understand what you are getting.** If your loved one needs advanced medical care and has multiple chronic conditions, you may want to involve a home health agency rather than a home care company. That way, there will be a medical professional such as a nurse involved with the care plan. Caregivers from home care companies are limited as to what tasks they can perform in the home.

If families can coordinate, communicate and have patience with the home health agency, they will have access to a healthcare professional who can be objective and encourage changes in frequency of care as the needs of the loved one decrease or increase.

Building trust beforehand will make this transition easier. Start the conversation and do some research before the kupuna in your life ends up caring for another kupuna in their life. ■

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# Caregiver Education in a Changing World

by Kathy Wyatt, RN, MSN, MBA, LNHA, President, Hale Hau'oli Hawaii

Providing care for an aging loved one can be challenging, especially if he or she has Alzheimer's disease or another form of dementia. These challenges have been exacerbated by the ongoing pandemic.

Hawai'i has an estimated 29,000 citizens suffering from Alzheimer's. By 2035, that number could rise to 35,000.

Care for those suffering with dementia is generally provided by family members. Many family caregivers begin this journey with no experience or training, so they can be understandably overwhelmed by their new responsibilities. Having no experience causes stress, uncertainty, fear, frustration and a myriad of other emotions.

One of the most effective ways to help ensure the highest quality of care for those with dementia



is through caregiver education. Learning practical caregiving approaches and using local caregiving resources are important strategies.

Caregivers can be more successful if they know there is help in the community to assist them in their endeavors and when they are armed with the resources they need in order to provide safe, effective care for their loved ones.

In addition, caregiver education leads to improved health outcomes, not only for the kūpuna, but also for the caregivers. ■

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# Should Dad Stop Driving?

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



**D**ad should stop driving! His sight is not good and reflexes are slow.”

Although there are many seniors still on the road, some may have lost critical cognitive and physical functions. These limitations may result in dangerous, life-threatening situations.

A formal driving assessment or refresher course may help mitigate problems. Resources include:

- KJ & Beatrice Luke Specialty Clinic at Nuuanu Drivers Program, Honolulu, 808-566-3862, [driversprogram@rehabhospital.org](mailto:driversprogram@rehabhospital.org)
- AARP Safe Driving Program [www.AARPdriversafety.org](http://www.AARPdriversafety.org)  
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- AAA Driver 65 Plus: Self Rating Tool [www.aaa.com/safety/senior-driver-safety-mobility](http://www.aaa.com/safety/senior-driver-safety-mobility)

- Drive Safely Online Course [www.idrivesafely.com/insurance-discount/mature/hawaii](http://www.idrivesafely.com/insurance-discount/mature/hawaii)

See below or search online for additional mature driver safety programs in Hawai'i.

Many insurance companies also offer courses, online classes, tips and even discounts for seniors who pass an approved course. ■

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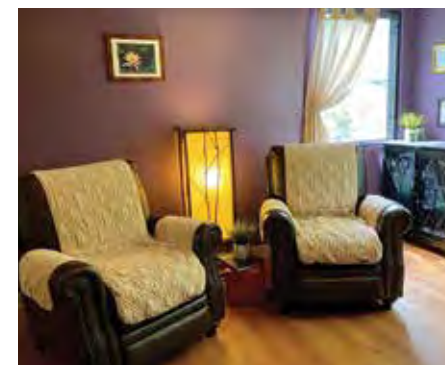
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# Dementia: Environment Makes a Difference

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

**F**or someone with dementia, both too much and too little sensory stimulation may lead to agitated behaviors. To keep your loved one at a regulated state of sensory stimulation, it is important to consider what is providing sensory stimulation in each space.

To create a comforting space, try to provide natural light during the day to help regulate the circadian rhythm of your loved one. As it gets closer to bedtime, lights should be dimmed to enable easier sleep. Pleasant scents from aromatics or essential oils can be useful to keeping your loved one calm; however, make sure the scent isn't overpowering, which can be irritating. Noise levels that are too loud or too quiet may cause anxiety. Ensure that



A well-designed space can serve as a calming and comforting sanctuary for those with dementia.

all sounds are at a comfortable level and aren't in competition. Even the purr of an air conditioner can seem deafening to someone with dementia.

Helpful sensory stimulation could include colors, smells and

textures that will allow your loved one to explore and relax in their environment. ■

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# What is a Fiduciary?

by Kela Holt, CTFA, Principal, Hawaii Fiduciary Services LLC



We hear the word “fiduciary” used more and more. But what does it mean? The origin of the word comes from the Latin word “*fidere*,” which means “to trust.”

Today, we use “fiduciary” as a noun, meaning a trustee, a word most of us are familiar with. *Fiduciary* is also an adjective, referring to a relationship of trust and good faith between the fiduciary and the person for whom the fiduciary acts.

A fiduciary assumes responsibility for the affairs of another person (usually called the principal, ward or beneficiary).

There are three important duties that are required of a fiduciary:

- **The Duty of Care** is the responsibility to make decisions in good faith and in a reasonably prudent manner.
- **The Duty of Good Faith** requires the fiduciary not to act in a fraudulent or deceitful way or to the detriment of the person.

• **The Duty of Loyalty** means acting only for the benefit and of the person without any self-interest or economic conflict.

In summary, a fiduciary has legal and ethical obligations to act in the best interest of the person in all situations and to put those interests before his or her own.

What we don’t often realize is that this word applies to various types of professional relationships in our lives, such as:

- trustee and beneficiaries
- estate executor and heirs
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- attorney and client
- doctor and patient
- directors of corporations and shareholders
- real estate agents and buyers or sellers
- financial advisors and clients

Fiduciaries may perform many roles for you during your life and after your passing.

While choosing a fiduciary for your medical, financial and estate planning needs may not be easy, finding the right fiduciary should provide peace of mind that your interests are looked after in a responsible manner. ■

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# Retirement Made Easy

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



Preparing for retirement is one of the most significant decisions you can make. A great place to start is the Social Security Administration’s **retirement portal**. The portal is easy to use, whether you are ready to learn about, apply for or manage your retirement benefits.

But first, create your personal *my* Social Security account to manage your retirement benefits. Then, learn about the benefits and be better prepared to apply for them online.

Visit our retirement benefits portal today to “Learn,” “Apply” and “Manage” your retirement benefits. While you’re there, subscribe to receive retirement information and updates. ■

800-772-1213 (TTY 800-325-0778) M–F, 8:30am–3:30pm  
SSA Office Locator: [www.socialsecurity.gov](http://www.socialsecurity.gov)  
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# It Takes Our Entire State to Protect Kūpuna

by Norma Kop, Director, Senior Medicare Patrol (SMP) Hawaii

**W**e're home, still feeling isolated during the pandemic. The phone rings; a welcomed sound. We look forward to hearing from a family member or friend—a warm voice to spend time with. We answer the phone, and minutes later, our whole life is turned upside down. Does this sound familiar?



and caregivers to prevent, detect and report healthcare fraud, errors and abuse through education and counseling.”

SMP Hawaii can refer you to many community resources and help to report suspected cases of healthcare fraud to appropriate authorities.

Contact us for more information or to learn more about how to volunteer, because it takes every person in our entire state to protect our precious kūpuna. ■

Too often, unfortunately, many of our kūpuna fall victim to scammers who want their health, financial or other personal information. Our seniors face dire consequences as these comments from Senior Medicare Patrol (SMP) Hawaii reveal:

“I bought a COVID-19 test kit that Medicare won't pay for!”

“I think someone's using my Medicare number!”

“They swabbed my cheek and said Medicare would cover 100 percent for genetic tests!”

“I got a bill for a knee brace that I don't need!”

Our reputation, savings, assets and ultimately, our life legacy are at risk when we trust the person on the phone, email or social media, to help us. “Free,” “discounts,” “take action immediately or else” and “urgent” are words that make us panic and not think clearly.

Here's a larger view of the problem:

- 10,000-plus Americans turn 65 each day and many of them become eligible for Medicare.
- One in four Hawai'i residents is 65 or older. This group will represent a third of our state's total population in less than a decade.
- Medicare loses approximately \$70 billion each year—a modest guesstimate since it's difficult to truly measure its annual loss.
- By 2022, hospital and drug costs are expected to exceed \$1 trillion.

SMP's volunteer-based program is funded by the US Administration for Community Living and is administered by the Hawai'i Department of Health, Executive Office on Aging. SMP Hawaii “empowers and assists beneficiaries, their families

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## Navigating Today's Housing Market

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

In many parts of the country, home prices have been soaring. According to the National Association of Realtors, the median existing-home price rose more than 17 percent in the one-year period ending in March 2021. This reflects just how competitive the market has become for homebuyers.

If you are among those looking to purchase a new home, you should have a solid strategy in place before entering the market. Assume that any house you are interested in has drawn the attention of other potential buyers. In this environment, it helps to be prepared. Here are five steps that can put you in a more competitive position in today's home buying market:

### 1) Get your financial house in order

A top priority is to have a good handle on your current financial situation. If you are already a homeowner, this means having a clear idea of the value your home will bring in today's market and how much equity you have available. Another question is how much money you have set aside to cover a down payment on a mortgage or other expenses related to moving into a new place. It makes sense to sit down with your financial advisor so you are aware of your current financial capabilities to participate in today's market.

### 2) Look to professionals for help

Seek out the guidance of a real estate professional. Finding an agent through a referral from someone you trust is the best way to identify a qualified agent. Don't be afraid to interview more than one to find the right fit. Also, talk to a lending institution to get preapproved for a mortgage (if you require financing). This is especially important for first-time homebuyers who want to reassure sellers about their creditworthiness.

### 3) Consider all of your options

It is easy to get your heart set on a particular community or neighborhood. If the supply is limited in your targeted areas, you may need to expand your horizons. Drafting a list of the



priorities that define your ideal home and setting can be helpful when reviewing available properties and narrowing down your choices. It can also open doors to other areas that may meet your needs. Also, be careful not to get too set on what you may imagine to be your "perfect" home. Flexibility is important in today's market.

### 4) Set a budget and prepare to work with it

A deciding factor in assessing the affordability of a home is to calculate the maximum monthly mortgage payment and property taxes that can fit into your budget. This will help you determine a realistic price range for your circumstances. It is becoming more common today to see home prices bid up beyond the asking price. To prepare for that possibility, you might want to lower your sights a bit to make sure homes you are pursuing stay within your budget, even if you have to offer more than the list price of the home.

### 5) Be patient and persistent

Buying a home in such a competitive marketplace is not likely to happen overnight. The process may take some time. In many markets, there are a fair number of potential buyers for quality homes. Sellers have the upper hand right now. It may become frustrating at times, but persistence is necessary to find the right property and be in a position to present the winning offer. If buying a new home is a priority for you, stay committed to the idea and have faith that the right opportunity will come along at the right time. ■

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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, LLC in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 37 years.

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## Family Business Succession Basics

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

Only about 25 percent of family businesses survive for 15 years or more, and only about 25 percent of the "survivors" will survive the transition to the next generation. There are many contributing factors.

Most parents want to treat their children equally, but not all children are capable of running a business. And not all children want to continue in the family business, irrespective of their capabilities.

It is critical to take a sober look at your business and your descendants, and consider: *Can my business be successful for another generation?* Your business may have provided a brilliant solution to a pressing need back when you founded it, but markets, technology and spending patterns have changed since then. Unless your business is



nimble enough to make adjustments, it may not continue to be viable.

Moreover, what is more important to you: the continuation of your business or passing on your wealth? These goals may go hand in hand, but if none of your children will carry on your dream, selling your business and passing on the proceeds may be your best option.

Your trusted advisors can help you leave the kind of legacy that best honors you, your business and your family. ■

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## How to Choose the Best Fiduciary

by Stephen B. Yim, Attorney at Law

Two of the most frequently asked questions I hear are “How do I choose a trustee?” and “Am I choosing the right trustee?” Here are six criteria to help you choose the right fiduciary for you:

**1) Do you TRUST him/her?** Trust is crucial. You are trusting the fiduciary to care for you during periods of incapacity and to carry out your wishes when you pass.

**2) Is he/she AVAILABLE?** Ideally, the fiduciary will live near you or have immediate access to you when you need assistance.

**3) Is he/she ABLE?** Being a fiduciary can be stressful and require “running around” on your behalf. You will want to make sure your fiduciary is able to respect your values and beliefs so they are able to carry out your wishes.



**4) Is he/she WILLING?** Make sure he/she is willing to be your fiduciary.

**5) Does he/she KNOW your beneficiaries?** Having an existing relationship and understanding the needs of the beneficiaries is crucial to ensure the beneficiaries are taken care of.

**6) Does he/she have any GHOST PLAYERS?** Ghost players are people that may adversely influence the fiduciaries decision-making.

Your best choice will be a fiduciary who meets all these criteria. If no one suitable can act your fiduciary, hiring a professional third-party fiduciary to act on your behalf may be appropriate. ■

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WORD LIST & DIRECTION: → ↓ ← ↑ ↘ ↙ ↗ ↖

Answers on pg. 8

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|------------------|------------|-------------------|
| BALANCED MUSCLES | KUKUI NUT  | PLUMERIA          |
| FAMILY BUSINESS  | KUMU HULA  | REFLEXES          |
| FEATHERS         | LEG BENDS  | RETIREMENT PORTAL |
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For more information, you can call our Kaiser Permanente Medicare specialists, or attend one of our Kaiser Permanente Senior Advantage virtual seminars.

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