

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 12/1 • JAN/FEB 2022

A Welcoming Rainbow After a Storm



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is about.”

Jessica Lani Rich

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The phrase “over the hill and picking up speed” is not just a punchline to a joke or funny birthday card. According to a 2018 US study published by the New England Journal of Medicine, the most productive stage in human life occurs between 60 and 70. The second most productive stage is between 70 and 80; the third, 50 to 60.

But this is far from a news flash for the seniors included in the pages of *Generations Magazine*, as well as most of its readers. Many seniors have embraced the changes needed to live life to the fullest. They have altered their paradigms and prepared for the future—keys that unlock the door to a life of contentment and productivity. Their insights and productivity contribute to business, the environment, religion and more. Just ask Carleen MacKay (pg. 12) Lot Lau (pg. 16) and Rev. Christopher Bridges (pg. 17).

On to the New Year: *Generations* is offering some timely and informative Brown Bag Lunch Webinars on Zoom in January and February, hosted by radio personality Mahlon Moore, GM's webmaster and new account executive.

On Jan. 19, Travis Motosue, president of Financial Benefits Insurance Inc., will discuss Medicare changes. Every year, plans, benefits, premiums, copayments, coinsurance, formularies and providers change. Travis will also discuss common Medicare mistakes, the dangers of 800 numbers and those prolific Medicare TV commercials. (The General Enrollment Period for first-timers is Jan. 1 to March 31 each year.)

On Feb. 17, Kylee Maneja, sales director at Ilima at Leihano Senior Living in Kapolei, will talk about out-of-home care options, how to recognize the signs that indicate your loved one may need more help and when to start “the conversation.” Kylee will also share tips and tools for dealing with loved ones who may be reluctant to listen.

For more information, and the Zoom links and meeting ID numbers, visit www.generations808.com/lunch-webinars.

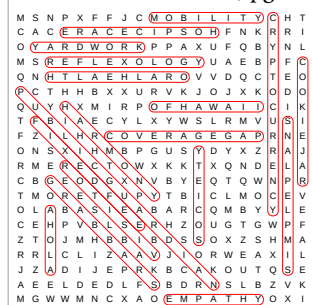
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The staff at *Generations* looks forward to an exciting, event-filled New Year!



Hau'oli Makahiki Hou!
Debra Lordan, Associate Editor

Answers: Word Search, pg. 46



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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:



REV. CHRISTOPHER M. BRIDGES, Priest-in-Charge at Epiphany Episcopal Church in Honolulu, holds a Master of Divinity degree from The School of Theology at the University of the South. He has also served as assistant priest at Holy Nativity Church in 'Āina Haina. Before being ordained, he was a member of the Cathedral of Saint Andrew in Honolulu, where he served as junior warden. Rev. Bridges is a veteran with 25 years of service in the Army. His last duty assignment was at the Fort Shafter Army Base in Hawai'i. He retired with the rank of lieutenant colonel.



JEN EATON is the CEO of Islands Hospice and Oahu Home Healthcare LLC. Originally from the Pacific Northwest, Jen has extensive experience in clinical compliance, healthcare operations and program development, focusing on ensuring the highest quality patient care. Jen has had the privilege of serving on multiple healthcare boards and education committees throughout her career, working to promote and extend patient-centered healthcare services. She is currently serving on the Healthcare Association of Hawaii Board of Directors.



ARLENE ESTRELLA, a licensed massage therapist (LMT), has been practicing massage in various capacities for over 20 years. She completed the massage therapy program at the Ann Arbor Institute of Massage Therapy in 1997 and has been certified by the National Certification Board for Therapeutic Massage and Bodywork. Her broad range of knowledge includes traditional Swedish, deep tissue, neuromuscular therapy, lymphatic and pregnancy massage, as well as myofascial therapy. She has a private practice in Ewa Beach and also offers mobile services.



KAHALA HOWSER serves as the wellness and events manager at Hawaii Dental Service, the State of Hawai'i's leading dental benefits provider. With an extensive background in the non-profit healthcare field, she developed a passion for helping people living with terminal illnesses. Throughout her career helping others, Kahala stresses the importance of preventive care and staying healthy at every stage of life. Today, she works alongside oral health experts and spearheads HDS SMILEWell, a wellness program focusing on oral health education.

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 | CHRISTOPHER DUQUE | FAITH GIANAN | DAN IHARA | SERENA LO
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Seniors Can Stay Stronger Through Exercise

by Generations Magazine Staff



An interview with
Debbie Kim Morikawa,
Owner of GYMGUIZ

Why is it important that seniors continue to work on their fitness?

It's always important to remain active to stay healthy and strong. Regular exercise is also great for brain health, boosting mood and energy, and speeding up recovery from an injury or illness. "Use it or lose it" applies to balance skills, agility, muscle strength and stamina.

As we age, there's a natural tendency to slow down and do things more cautiously, which is sensible. The *active* older adult can usually maintain functional strength through everyday activities. However, living a *sedentary* lifestyle increases the risk of feeling stiffer, getting weaker and becoming less coordinated. Adapting to these changes may seem easy—until the day it becomes *very* apparent that the activities are not only too difficult to do—but also scary!

What are some warning signs that a fitness program may be needed?

Maintaining mobility is critical to independence. When walking, we spend about 40 percent of the time on one leg. Not being able to stand on one leg for a minimum of 20 seconds can be an indicator of muscle weakness, decreased balance skills or impaired brain health.

Other indicators of weakness or deconditioning are not being able to walk as far, feeling more tired or short of breath, or needing to take more rest breaks. Getting up from a low chair may take more effort or getting down to or up from the floor may require assistance.

Feeling the *need* to grab onto something for stability while walking or going up and down stairs versus *wanting* to be cautious or safe is a sign that something is off.

What should a senior look for when seeking out an exercise professional?

Look for someone who's willing to take the time to understand your needs and do a comprehensive assessment of your posture and biomechanics (how you move) to identify any asymmetries, muscle imbalances or loss of flexibility.

Due to these imbalances, people often develop compensatory movement patterns or postural shifts that can affect balance skills, spinal alignment and joint integrity. Being unaware of any dysfunctional habits precludes your ability to correct them. Your training plan should address any issues revealed in the assessment while still focusing on your goals. You should be clear about the functional skills you want improved and ask how the assigned exercises will achieve those goals.

When looking for an exercise professional, a personal training certification or therapy license are important credentials. Equally important are the professional's experience and skill. Someone who has the right personality fit and communication style can also have a great impact on the progress and success of your training program.

What's the difference between personal training and physical therapy?

A licensed physical therapist's skill is critical in the acute and rehabilitation phases of an injury or illness. Personal training can be complementary in the rehab phase and very beneficial post-rehab in progressing seniors to achieve their full functional capacity.

Physical therapists are highly trained in assessment and therapeutic modalities to address specific disorders or pain. Physical therapy is generally offered through a healthcare provider and is usually covered by health insurance. Therapists recommend the focus and length of treatment, but the insurance provider generally makes the final determination on how long a therapist can work with a client.

Because seniors may take longer to recover, therapists must often discharge a client with a home program.

This is where working with a personal trainer can be highly beneficial. A trainer can work with all areas in need of training and progress clients to achieve their maximum potential.

When is it important to pay someone to help you maintain/regain skills you may have lost?

When we lose the ability to function independently, when every movement causes pain or when we're afraid to move because of a fear of falling or getting injured, we've lost some of our freedom to live well. Paying someone to keep us active and healthy, and to address these issues is simply a worthwhile investment in our health and quality of life.

Should I sign up for a class, go to the gym or have someone come to my home?

Not all instructors or classes are equal. If attending a class, it's important to know your body and keep yourself safe in a class while getting the full benefit of the exercises.

Find an instructor who pays attention to your form and asks you questions, or provides cues about what muscles to use or what you should be feeling. Sometimes, performing exercises improperly can cause more harm than good.

Working out in a gym when properly trained on the equipment is a great way to focus on specific areas of strength and endurance. Even better is working with a trainer who understands functional fitness—exercises that help you with your everyday activities.

In-home personal training is ideal for those who don't have the time or don't want to get dressed, drive to a gym or class, or have to wear a mask during a workout. Again, working with a trainer familiar with functional fitness provides for a more practical workout with fewer distractions in a home setting. An additional benefit is the trainer's ability to assess clients' functional safety and limitations in their home environment, allowing the exercises to be more tailored to the clients' functional needs.

What about virtual sessions?

One-on-one or small group sessions can be as effective as in-person exercises, depending on the skill of the professional and your ability to utilize

technology to provide enough information for your trainer to know what your body is doing.

What is the typical cost?

Personal training fees can range between \$50 to \$150 a session, depending on whether you're working with an individual personal trainer, a franchise like GYMGUIZ, or an upscale professional gym or club.

How must the industry change to meet the needs of an expanding senior population?

There's a large group of seniors who are more interested in functional fitness. At GYMGUIZ, we take a therapeutic approach to exercise with seniors. We can use a common daily activity, such as getting up from a chair or stair climbing, as part of our exercise routine to produce quicker functional results.

What habits should soon-to-be seniors develop now for optimal fitness in the future?

People of all ages should learn the proper way to do a "functional or modified bodyweight squat." This movement is used in many daily activities—from getting up from a chair to lifting a grandchild. It is *not* a knee bend. Instead, bend at the hips, keep your back straight and push your butt back, allowing your knees to bend while keeping your weight on your heels. This protects your knees, strengthens your leg and butt, and keeps your bones strong. Repeat this squat five times whenever you sit and you've got the start to a great workout! It's never too late or too early to begin a fitness routine and it can be as easy as transitioning from sitting to standing up. ■





Longevity Benefits of Working Longer

by Carleen MacKay, Emerging Workforce Expert

In 2010, I wrote a booklet for Career Partners International, a leading outplacement counseling firm, in which I compared the 20th century workplace with the 21st century workplace. In simple terms, I made the case that the once-upon-a-time dominant workplace of regular, full-time workers was fast becoming a workplace of workers who work part-time, some of the time, for free or for a fixed fee.

And here we are in 2021 and the change has happened — not because of the pandemic, as most would like us to believe, but because of economic, societal, technological, ergonomic and other obvious changes that were staring us in the face long before this pandemic.

As change is our new reality, the flexible options are specifically suited to older workers because...

if we work later in life some of the time, our mental and physical health will benefit.

- **Cognitive decline is preventable** for many of us by working in some capacity. Look up the advances active brain activity is having in staving off some forms of dementia. Many studies confirm that using your brain at part-time work helps to maintain your resiliency. A flexible work schedule is of particular benefit for mature workers because it allows more time for all aspects of health renewal.

- **Mental health can be maintained** by working flexibly for community or other socially interactive nonprofits. As Nina Vasan, MD, of the Stanford Lab for Mental Health, said, "Mental health is the bedrock of community and, vice versa, community is the bedrock of mental health." In brief, doing good work is good for you, too.

Where can you find this work that will help maintain your mental and emotional fitness? The key is finding something that is meaningful to both you and your community.

- **Consider businesses** that deliver meals and groceries, offer video-based fitness, or repurpose clothing and household goods.



- **Review other contributors** to *Generations Magazine*. They are your network. The authors know where new opportunities are emerging.
- **Read my last month's article** on new places to work — especially in a flexible way.

For more about the longevity benefits of working longer and later in life, search the Brookings Institute as well as the Harvard Institute.

Be a workforce *not* a workhorse. Your brain will thank you. ■

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See pg. 6 for details



Ransomware

by Christopher Duque, Online Security Advisor



Major corporations, government agencies, healthcare organizations, small businesses and private individuals are all being targeted by ransomware. The law enforcement and cybersecurity communities believe many of the cybercriminals behind these attacks are connected to organized crime, anti-US entities or even terrorist groups. It is an ongoing challenge to identify hackers and bring them to justice.

Ransomware is a form of malware that encrypts the data on your computer and makes your computer inoperable until a "ransom" is paid to the hackers. Some versions of ransomware not only lock up your computer and data, but also make copies of data that hackers can harvest and sell.

Payment demanded by the hackers is usually in the form of bitcoins (cryptocurrency). Some low-level hackers may even demand payment in the form of gift cards. Tracing the flow of the ransom is tedious, time-consuming and oftentimes, futile.

A computer gets infected with ransomware mainly due to user error, by clicking on a malicious link in an email or a message while using social media. Your computer can also get contaminated by opening an "infected" attachment in your email — a document, video or sound file.

Prevention Tips:

- **Be careful what you click on.**
- **Back up your data.** Backing up the entire hard drive is best. Use an external hard drive (not a USB thumb drive) that has its own power source and is connected with a USB cable.
- **Use a cloud service.** This option may come with a fee depending on the size of the backup file.
- **Update** your computer's operating system and security software with the most current patches.
- **Install security software** and make sure it is running before checking email or going online.
- **Be very suspicious** when clicking on links when surfing the Web, those in your emails and when opening attachments. This also applies to messages from "friends" when using social media.

What to do if your computer becomes infected.

- **Turn off your computer** and unplug it.
- **Contact a computer repair service.** Explain that your computer has been infected but you have a backup they can use to restore your data.
- **Contact law enforcement** and report the incident. Whether they may be able to open an investigation and track down the hackers will depend on what information you can provide them and their available resources. (Law enforcement will not restore your data. Their job is to investigate.)

The bottom line is the burden of keeping yourself safe is using safe computing habits and being wary of what you click on. ■

Contact me with questions about online security.

Christopher Duque | aikea808@gmail.com

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Veterans Helping Veterans

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

The call came in. "Help! Papa needs an ADA-compliant bathroom." According to Adele, his granddaughter, "Papa refuses to come downstairs to shower because he says he already has a blankly-blank shower upstairs." Jim "Papa" Raynor is a 98½-year-old WWII veteran.

Upon receipt of the call, four members of VFW Post 10276 went to the house, made a list of equipment needed, measured, went to the hardware store and were back on the job within two hours with their tools and supplies.

Four hours later, the grab bars and the rest of the equipment were installed and their comrade took an inaugural shower to break it in.

Joining the work crew downstairs in the kitchen, Jim thanked them for their efforts and then cussed them out for working so fast. "I wanted to spend a few more hours talking story about

the old days that only veterans would understand." So post Cmdr. Steve Mortimer called the post chaplain, who scheduled weekly wellness calls.

Jim's bathroom work crew included (above, L-R) Cmdr. Mortimer, past post Cmdrs. Cal Sagara and Bob Breitscheider, and National Council-member Stan Fernandez, all members of the Fort Shafter Post on O'ahu. ■



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Living in Harmony With Nature

by Debra Lordan, Generations Magazine Associate Editor

Lot Lau is putting his lifelong love of trees to good use. At age 81, he is a member of a Citizen Forester group whose efforts are aimed at helping to save the planet—one tree at a time.

“When I was young, I thought of trees only for climbing to get the fruit,” he recounts. “I preferred the Samoan palm variety. They bear coconuts much lower to the ground and are tall, stately, durable and strong. They sway gently in the breeze like a hula dancer. They give of themselves to benefit others.”

The Citizen Forester (CF) program works through the SmartTrees Pacific (www.smart-treespacific.org) nonprofit, offering community members of all ages information about the benefits of trees in our urban forests. CFs learn how to identify common species and how to collect measurements and assessments for a software application that reveals the ecological services of our trees. After completing training, CF teams inventory the trees in our public parks and streets.

There are more than 300 trained volunteers on O‘ahu and Kaua‘i. One group takes care of 74 trees along a quarter-mile stretch of a walking path at Diamond Head State Park. CFs like Lot care for the tree wells in Kaimuki.

“As a Citizen Forester, I am able to do more to reduce my carbon footprint,” says Lot. “I’m contributing to the effort to increase the canopy of trees in Kaimuki, to help make Kaimuki look greener, feel cooler, and capture carbon and hold water. I am re-



inforced by the dedicated program participants who serve as my role models.”

Lot says he has also been influenced by Lao Tzu, who wrote the main book of Taoism, the *Tao Te Ching*. Taoism holds that humans and animals should live in balance with the Tao—the universe. The Taoist ideal is one who changes themselves, becoming a good example to others. So changing oneself makes the world better.

“I have also learned there are various forms of the expression ‘do unto others,’” says Lot. “I believe that there is a connectedness between all forms of life. So, it is about living in harmony with nature. Current climate change effects demonstrate how harm to one is harm to another. So at the most basic level of self-interest and survival, trees are obviously very important to us humans.”

“But humans will never know much about our universe—that’s why religion is called a ‘faith.’ For me, attending church reminds me how to how to treat others,” says Lot, “serving as a guide along right paths in a Christian tradition.”

Lot has chosen his path wisely—following God, Lao Tzu and his fellow CFs. And like his Samoan coconut trees, he strives to remain durable and strong—giving of himself to benefit others—bending instead of snapping under duress.

“But we are no longer in harmony with nature,” says Lot. “We have forgotten our connectedness. We are way behind the curve in response to climate change that could be mitigated by more and healthier trees, so I do what I can to help.” ■

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SCAN ME!

Our Spiritual Home

by Rev. Christopher M. Bridges, Priest-in-Charge, Epiphany Episcopal Church

During the height of the COVID-19 pandemic, members of Epiphany Episcopal Church in Kaimuki served as a testament to faith and dedication as they continued to attend services in person—when we were allowed to do so. It renewed me as a minister each and every Sunday.

Even before the vaccine became available, some members of the congregation who were more vulnerable due to age or illness attended church—despite the risks. They simply put on their masks, safely sat six feet apart, washed their hands, then folded them to worship God together, following the guidance of the Centers for Disease Control and Prevention.

Now that the vaccine is widely available, all the members of the church have demonstrated their love for their community by getting vaccinated, protecting themselves while helping the islands combat the virus.

Many studies indicate that religious practices substantially contribute to physical and mental health. All I have to do is look at my members who are in the 70-to-90-year-old age range who have been coming to church regularly. One of our members who lived to be 103 years old came to worship nearly every Sunday. Some of our elder members have attended since they were children.

Many of those who have gone on to be with Jesus in Heaven lived full lives as elders. They knew that coming to a place of worship—going to a sacred place to worship and committing to something beyond themselves—builds a bridge into their personal lives. Worshiping God in fellowship with other members of the congregation and sharing the ups and downs of life helps give them the ability to deal with the stress in their daily lives. I have been a witness to countless stories that back up this observation.

These grey-haired elders are an example of what St. Paul the Apostle called “mature faith—understanding the wisdom of God.” They rediscovered a secret that many have forgotten: Having faith and being a part of a sacred place of



(L-R) Rev. Christopher Bridges with parishioners Edean Iwanaga and Lorraine Yap

worship is important to well-being.

“I exhort the elders among you to tend the flock of God,” St. Peter said. So to all the elders out there, keep tending the flock at your church.

The Bible says, when elders gather, God’s wisdom becomes known. So I would like more elders to gather with me at Epiphany to share that wisdom. But churches are not just a gathering place for the senior citizens. Ultimately, the connection with God is strengthened through church attendance by people of all ages. ■

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New Year, New Goals for Mind & Body

by Serena Lo, MD, Geriatrician, Kaiser Permanente Hawaii

Happy New Year! The beginning of the year often means a fresh start and new goals for many aspects of our lives. Today, we'll focus on our health and fitness, and the mind-body connection that can contribute to a healthier new you.

Exercise is one of the best gifts we can give our bodies. It helps keep bones and muscles strong and joints flexible. Exercise reduces the risk of certain ailments, lowers the chance of falling, improves incontinence and increases energy levels.

Remember to check with your doctor and keep him or her informed about any changes to your movement routines, or if you're starting a new exercise program.

■ **Before and after exercise.** Begin with deep breaths, shoulder rolls and gentle stretches. After your workout, cool down with a slower walk and more stretches. Stay hydrated; drink lots of water.

■ **Enjoy the outdoors.** Exercise can be any type of movement, such as walking or dancing the hula. Go for a swim. Work in the garden. Take the stairs instead of the elevator. Join friends for yoga or tai chi. Even if you're vaccinated for COVID-19, practice safe social distancing in public, and wear a mask or face covering as directed.

■ **Lifestyle coaching.** A personal coach can take an active role in your health and help create a plan for reaching your goals. You can also ask friends and family to check in with you on your health goals, and send messages of encouragement to keep you motivated.

■ **Step it up.** Check out everybodywalk.org to start a walking program. Share an audiobook or podcast with your walking partner and chat about the latest story developments during rest breaks.

■ **Emotional well-being.** There are digital apps, such as myStrength (www.mystrength.com) and Calm (www.calm.com), to help your emotional well-being and resilience. MyStrength offers a personalized program that helps improve your mindfulness and change behaviors. Calm is a top



app for meditation and sleep to help lower stress and reduce anxiety.

■ Recognize signs of depression.

Know when to get help. Grief, stress, abuse, physical challenges, pain and loneliness can trigger depression. If you're concerned about your mind and mood, talk to a behavioral health expert to help you adjust to changing life circumstances and improve your outlook. ■

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How Will I Know When It's Time to Move?

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

As we age, we're faced with the dilemma of where and how we will live during the next phase of our lives. One of the most frequently asked questions is, "How do I know when it's time to move?" Here are some questions that may help you to self-discover when it's right for you.

Too many stairs? Do you feel that the stairs have become too difficult/dangerous to navigate?

Is your home too large? Do you need all that space now that the kids are out on their own?

Are you living alone and concerned about security? Do you feel safe in your own home or would feel better living with others?

Is your home/yard too much work? Have housework — and especially yardwork — become too difficult to keep up with?



Are you too tired to cook and clean? Do you have the energy or desire?

Would you like to make your own decisions about your next move? Or are you going to burden your loved ones with this important decision?

If you answered "yes" to even one of these questions, it may be time to start looking at the options available to you. It's never too early to start planning for your future. ■

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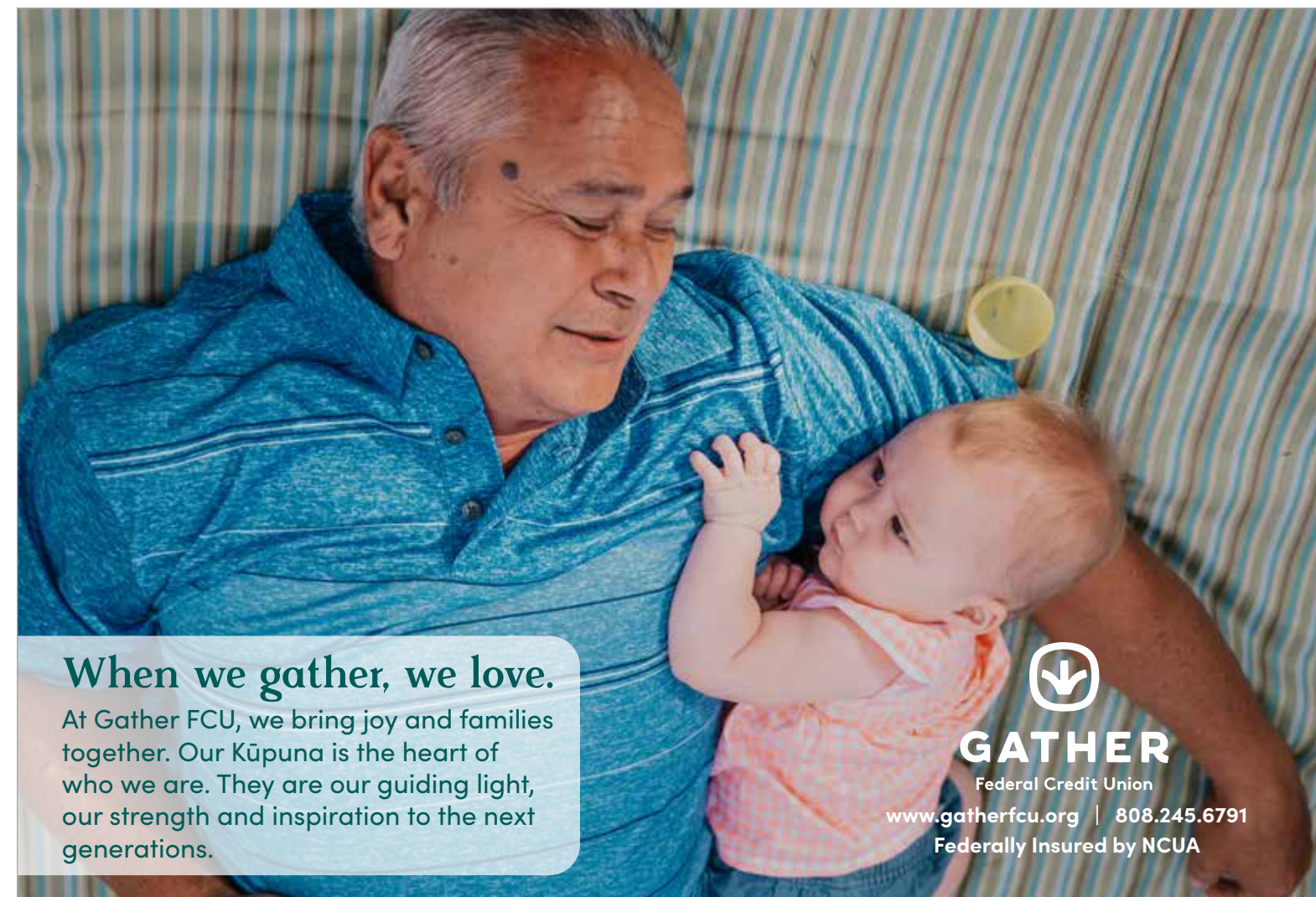
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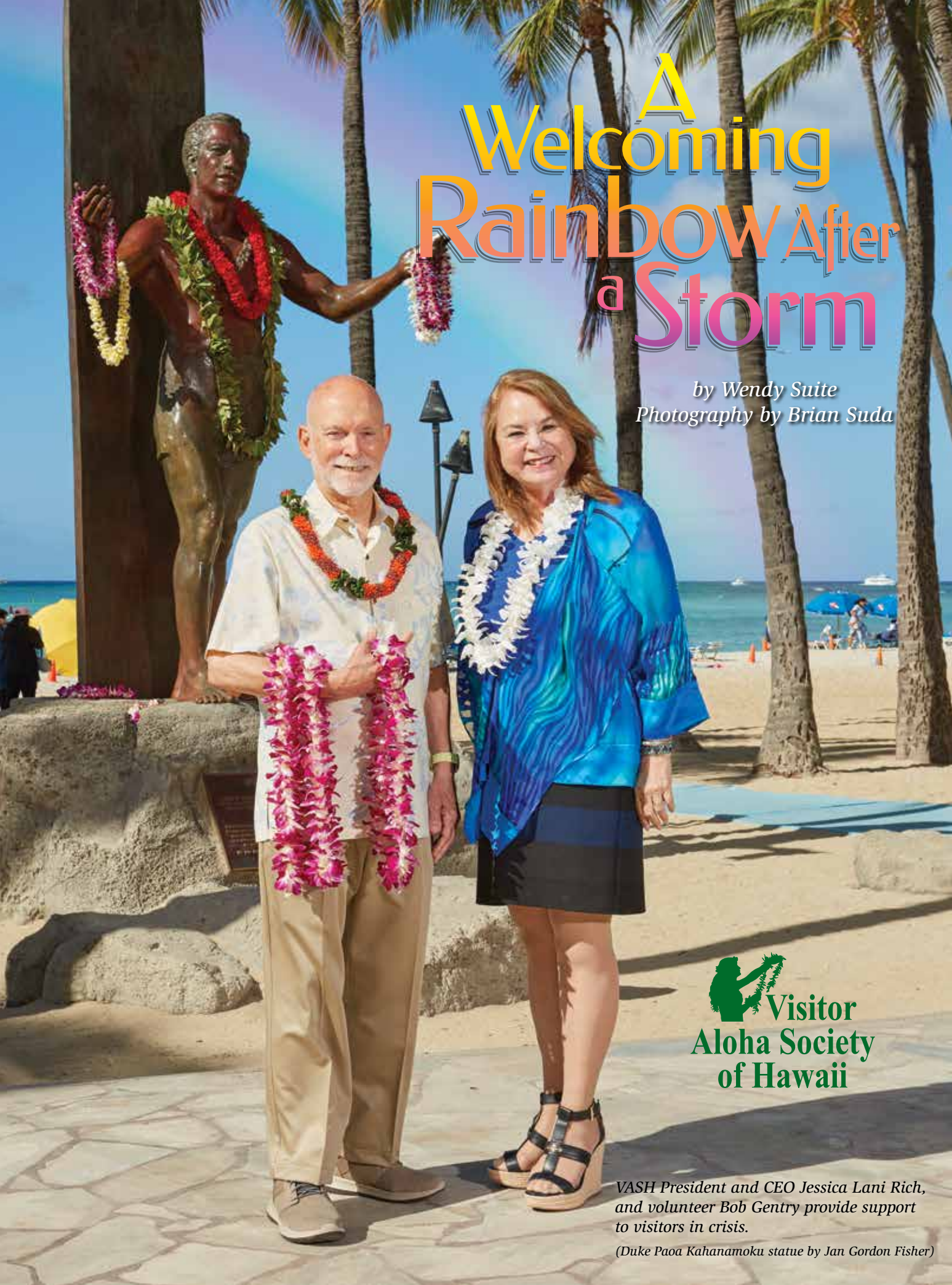
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A Welcoming Rainbow After a Storm

by Wendy Suite
Photography by Brian Suda



 **Visitor
Aloha Society
of Hawaii**

VASH President and CEO Jessica Lani Rich, and volunteer Bob Gentry provide support to visitors in crisis.

(Duke Paoa Kahalanamoku statue by Jan Gordon Fisher)

When the phone rings at Jessica Lani Rich's office, it can be a really bad thing. And her phone rings a lot. Sometimes, the police call to tell her about a crime or a tragic accident. Other times, a social worker will call about an illness, an injury or even a death. And each time she answers the phone, Jessica answers the call.

As president and CEO of the Visitor Aloha Society of Hawai'i (VASH), Jessica leads a team of trained volunteers who provide comfort and support to visitors who have been victims of a crime or other adversity, and help them create a positive memory of their stay in our islands.



VASH has a dedicated cohort of trained volunteers. Most are lifelong Hawai'i residents, several speak more than one language, many are seniors and each one finds the work to be very rewarding (2014 photo).

E Komo Mai: Welcome

Born in Hawai'i and part Native Hawaiian, Jessica Lani Rich has devoted her life to helping others. For more than 20 years, she's come to the aid of travelers who've found themselves in crisis thousands of miles from home—serving as chairman of the board at VASH for three years before becoming president and CEO.

"I care about our visitors," says Jessica. "They're hard-working people who save their money all year to visit Hawai'i." And the last thing they should expect is to be involved in a crime or an accident. But when something bad happens, the staff and volunteers at VASH do their best to make the travelers feel comforted, cared for and welcomed.

In 2019, the Visitor Aloha Society of Hawai'i was called on to assist 1,897 visitors for incidents of theft, robbery, car break-ins, medical emergencies, drownings, near-drownings, deaths and more. "At first, people are angry or crying or distraught," Jessica says. "You know, when they take your wallet and you're on vacation, you feel violated. And when you feel violated, if someone shows up and takes care of you, makes sure that you're alright, and walks you through the pain and the process, and makes you feel loved and cared for, you leave here with a different attitude." And that's really the bottom line.

"When we take one bad experience and turn it to good," says Jessica, "the majority leave here feeling the aloha spirit."

Tragedy Strikes

Scary Hawaiian Skies

One of the most memorable stories began with a fatal plane crash.

A 12-year old girl and her father, visiting from Seattle, were passengers onboard a glider that got caught in a wind and flew into the side of a mountain. While Ashley Streich and her dad were strapped in, upside down, unable to move for hours, the pilot died of his injuries.

As soon as Jessica got the call, she drove Ashley's mom to The Queen's Medical Center. "We didn't know what condition they'd be in," Jessica says. "Her heart was pounding. My heart was pounding, because we didn't know."



On His Last Leg

By the time Jessica met Gary Aguiar, he was near death and had been in a coma for weeks. His body was succumbing to the ravages of a flesh-eating disease. He had developed sepsis and was on dialysis.

Suffering from multiple organ failure, the doctors had discussed amputating one of his legs. Yet, before all this, Gary was in top physical shape, even completing 43 marathons.

"He wasn't expected to live," Jessica recalls. "And we got called in to basically help the family."

Against all odds, Gary survived that ordeal. And when he woke up at Kaiser Medical Center, he learned that he had been medevaced from Kaua'i to O'ahu, had spent 42 days in the ICU at three different hospitals, and at one point, had been read his last rites.

A Moment of Misery

The first time that Gizelle D'Souza met Jessica Lani Rich was a "moment of truth," according to Gizelle's husband, Chris. A few hours earlier, Gizelle had been brutally assaulted and



robbed by an inmate who had escaped from the Waiawa Correctional Facility. The beating left Gizelle with a fractured jaw and eye socket that five years later, have still not completely healed.

"We were in an emotional turmoil," says Chris.

Jessica Lani Rich: Her Life's Calling

The empathy that Jessica Lani Rich feels for travelers and their loved ones comes from her own experience. "I know," she says, "because it happened to me personally."

Tragedy struck while Jessica's father was honeymooning in El Salvador. She learned that her father had passed away, out of the US, thousands of miles from home, and realized there was very little she could do. "I couldn't get a lot of information," she recalls. "It was really a lonely feeling."

After that experience, Jessica joined VASH and sought professional training in emergency response. "Specifically, my area of expertise is travelers; things that happen to travelers when they're far away from home. They want someone to communicate with them, comfort them and let them know what's going on."

Jessica became certified in Critical Incident Stress Management by the International Critical Incident Stress Foundation, the leading organization in training emergency responders from all over the world in crisis intervention and disaster response. She also received training as a Stephen minister, which helps her comfort people in need. "Part of that training is to put your feelings aside and remember that your main purpose there is to do as much as you can for that visitor," Jessica points out, adding that, "The professional training I received really is helpful. And I work with the most tragic situations."

In many cases, the victim isn't the one who needs support. "Sometimes the loved one becomes a secondary trauma victim," Jessica notes, recalling an emotional time she accompanied the friend of a 22-year-old murder victim to the Medical Examiner's Office to identify his friend's body so it could be released to the grief-stricken family in California.

Professional critical incident training has also been valuable in other cases, such as the time Jessica waited on the shore with a new bride while firefighters retrieved the body of her husband,



(L) Jessica Lani Rich with Mufi Hannemann (Hawai'i Lodging & Tourism Association president), Jared Higashi (HLTA director of Government and Community Affairs, and VASH board member), and Rick Egged (Waikiki Improvement Association president and VASH board member). (C) Jessica speaking to the Rotary Club of Honolulu. (R) Jessica with Sen. Lorraine Inouye at the Hawai'i State Capitol.

who had drowned on the first day of their honeymoon. "You never get used to seeing someone in pain," Jessica says softly. "What you do get used to is: I'm here to comfort them, I'm here to do all I can to show our visitors that I'm going to help them through this."

"It's not easy," she admits. But fortunately for our visitors, Jessica and the volunteers at VASH are trained and ready for any number of incidents. Yet, if you look at Jessica's background, you won't see a straight line that brought her to the position she's in now.

You might not expect Jessica's career path to include radio announcer and news director, which she was for seven years at KUMU Radio. And you might not guess that she worked in public relations at Bishop Museum and the Honolulu Academy of Arts (now the Honolulu Museum of Art). But it's those experiences and the skills she learned, and the people she met that have prepared Jessica Lani Rich for her role today.

"There isn't a month goes by when somebody doesn't say, 'Oh, I wouldn't have your job for anything,'" Jessica says. "And I have two responses to that. One is: Somebody needs to be there when visitors are away from home without the support of their family and friends. And the second is: Yes, it's hard work."

But Jessica says this is her life's calling, "to help people in their darkest hour; to let them know that I may be a stranger, but I care. And that's one of the things people need when facing a crisis — just to have someone there."

Community Matters

When Jessica Lani Rich isn't taking care of others, she's often busy with community affairs. She proudly serves as the Pacific region representative for Travelers Aid International. She's one of the area directors for the local Toastmasters International. She's been on boards for the Waikiki Community Center, Rotary Club of Honolulu, American Diabetes Association and Ukulele Festival Hawaii. And she loves playing the 'ukulele and singing with the Mele Rotarians.

Jessica is also proud of her son, the head women's basketball coach at Mission College in California, and her husband, who's a retired editor at McGraw-Hill and part-time English teacher at McKinley High School. Raised in California, Jessica received her Bachelor of Arts degree in communications from San Francisco State University and did her MA graduate work at the University of Hawai'i at Mānoa.

As a passion project, Jessica produces and hosts a weekly television show that highlights people who are making a difference in the world. "I realized that life is short and I wondered what it is that I wanted to do. And I want to do something for our residents," Jessica explains. Through the program, she's featured more than 200 people and helped more than 60 nonprofits.

You can watch "Inspire You & Me" on the Family Broadcasting Corporation (KWHE TV-14, Spectrum Channel 11 at 8pm on Sundays) and on YouTube. "I feel that is my way of giving back to the community," says Jessica.

After the Storm

Blue Hawaiian Skies

"We can't take that negative experience away," says Jessica. "It happened," she says, referring to Ashley Streich's plane crash.

A few days later—with no injuries beyond bruises—Ashley turned 13. When Jessica learned that the teen was a big Elvis fan, VASH threw an Elvis-themed birthday party. And filled with gratitude, the Streichs decided to continue their vacation instead of rushing back to Seattle.

When they did return home, Ashley hosted a swim-a-thon fundraiser for VASH. "I wanted to give back in some way that I could," Ashley says. "They had just been so helpful for myself and my family." Jessica says she was astonished by that. "A lot of times that we help people, they don't even say thank you and you never see them again. Here, you have a teenage girl, and she was so grateful. I generally don't see that kind of gratitude from adults."

Today, Ashley is still an Elvis fan and still grateful to Jessica and VASH for giving her family a happy ending to their tragic visit. "She took me from crisis and trauma to feeling like I wanted to come back," says Ashley who's returned a number of times. Ashley's

boyfriend proposed to her here, and the two even had a Hawai'i-themed wedding.

"Knowing that VASH was there for us was a huge comfort," Ashley says. "In all honesty, you never want to meet them. But to know

"They had just been so helpful for myself and my family."

that they're there makes it a thousand times better." And for Jessica, "What's emotional for me about this particular story is that on that day,

Ashley Streich could have died," she says. "One act of kindness, one act of caring in a life-and-death situation—this is what our agency is about."

Back on His Feet

Gary Aguiar would need to spend several more weeks in the hospital recovering from the ravages of a flesh-eating disease that almost took his life. When Gary's wife and kids returned to the San Francisco Bay Area, Jessica arranged for volunteers to keep him company and lift his spirits. "That was great," Gary remembers with a smile. "When I woke up, these VASH people were around. And the best part was 'just having someone to talk to. It was kind of great, you know? Couple times a day, I had somebody showing up.'"

In addition to VASH volunteers who kept Gary company for weeks, Jessica also coordinated daily visits



"When I woke up, these VASH people were around. And the best part was just having someone to talk to. It was kind of great, you know?"

from members of the Rotary Club of Honolulu. Gary is a Rotarian in Northern California and Jessica's a member in Honolulu. The Rotary Club of Honolulu, the oldest and largest of these clubs in Hawai'i, gave VASH its start in 1997, in cooperation with the Honolulu Police Department.

Those daily visits helped Gary Aguiar overcome extreme adversity and made him want to return some day. "I really like Hawai'i," he says with a smile. "I feel connected."

Remarkably, within two years of nearly losing his leg—and his life—to a flesh-eating disease, Gary returned to Hawai'i and actually completed the Honolulu Marathon.

A Moment of Magic

"Every time a business comes in touch with a customer is a moment of truth," explains Chris D'Souza, who writes and teaches about business concepts. "That can be a good moment of truth or a bad moment of truth, or even a moment of misery. The moments of misery are the most dangerous for a business as this misery is contagious and can spread like a virus," he cautions. "How the business handles a customer who, unfortunately, has a bad experience is important in this process."

Gizelle D'Souza experienced a moment of misery when she was assaulted outside a restroom at Kailua Beach Park. Her husband, Chris, describes the scene as, "chaotic, miserable and uncertain."

Fortunately for the couple from Australia, a social worker at Castle Medical Center called VASH and Jessica followed up with comfort and support. She arranged for Gizelle to consult with top medical specialists after Chris expressed concerns about possible long-term effects of the injuries. And Jessica also gave the couple tickets to spend a day at the Polynesian Cultural Center.

Gizelle and Chris are grateful that Jessica was there for them—not just on the day they first met, but again a year later, when they returned to Honolulu to testify in criminal court.

"We really appreciate all that Jessica has done for us," says Chris, adding, "She was our rainbow after the storm."

"I would describe Jessica as an angel in my time of need," says Gizelle.

"Sometimes I help people who say they hate Hawai'i and never want to come back," says Jessica. And after the incident, the couple's adult children encouraged them to return home. But they stayed and enjoyed their visits to Kaua'i, Hawai'i Island and Maui, as well as O'ahu.

"Thanks mainly to Jessica and the resilience of Gizelle, who did not want to let adversity win, we decided to continue our holiday," says Chris. "And we are glad we did. In this decision, Jessica played a big role, and we saw how remaining in Hawai'i would help in our healing process."



This is an example of how, "a moment of misery can be turned into a moment of magic," he says. "A terrible tragic incident like the one we faced was mitigated to some extent by the healing aloha magic of Jessica and VASH. Our feelings toward Hawai'i are so much better now."

Gizelle agrees, saying that, "Jessica showed us the beautiful and kind side of Hawai'i."

"We really appreciate all that Jessica has done for us. She was our rainbow after the storm."

For VASH, stories of success can often be stories of resilience and overcoming adversity. And for Jessica Lani Rich, the true measure of success is in the gratitude that people share in return, as well as their desire to return to Hawai'i, even after they experience a crisis here. Sometimes, Jessica adds gratefully, "They even look at me and our volunteers as forever friends." ■

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VOLUNTEERS: If you'd like to volunteer with VASH, call 808-926-8274 or complete an online volunteer application at visitoralohasocietyofhawaii.org/volunteer-program.

Massage: Good for the Body & Soul

by Arlene Estrella, Licensed Massage Therapist, Rejuvenate with Arlene

A common misconception is that massage is a luxury. Massage is becoming recognized as complementary medicine, along with other modalities, such as chiropractic care and acupuncture. An increasing amount of research is being conducted that demonstrates the scientific and medical benefits of massage.

The most common types of massage are Swedish/relaxation massage, lymphatic massage and reflexology. Seniors can benefit from them all.

SWEDISH/RELAXATION MASSAGE increases circulation and eases tension. As we age, our circulation may become less efficient due to inactivity. Poor circulation may lead to muscle cramps, pain and more. Think of Swedish massage as passive exercise, where the massage therapist is doing all the work for you! Another benefit of this type of massage is that it helps seniors retain muscle tone. As we age, we naturally lose muscle mass and strength. Massage helps maintain balance, which helps decrease the risk of falling. Maintaining muscle tone also increases an overall sense of well-being and vitality.

LYMPHATIC MASSAGE is a very gentle massage that increases lymphatic system function. Our lymphatic and circulatory systems work together to function as our immune system. The lymph system may become stagnant due to lack of physical activity. One of the most common symptoms of a poorly functioning lymphatic system is swelling, also called “edema.” Lymphatic massage aids the lymphatic system by helping to move the fluid that causes that swelling. Lymphatic massage benefits include better circulation and reduced swelling in the legs and ankles.

REFLEXOLOGY focuses on the the feet, hands and ears. Traditional Chinese medicine tells us there are pressure points on your feet, hands and ears that correspond to other body parts. If you look straight down at your feet, you will see a reflection of your entire body. The outside of your pinky toes correlates with your shoulders and the inside of your feet with your spine. Reflexol-



ogy can be relaxing and reduce pain. Reflexology also helps reduce joint pain and stiffness, improves joint mobility and function, and last but not least, promotes relaxation.

Taking care of a loved one or your grandchildren may take a toll on your body. Maybe you have previous injuries or various health conditions that cause aches and pains in your body and may lead to arthritis. If you don't address these issues, they may just get worse. Invest in a body tune-up — talk to your massage therapist about the type of massage that may benefit you the most. ■

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Model Good Oral Health Habits for Keiki

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

Hawai'i's sandwich generation is confronted with both unique challenges and great opportunities as baby boomers care for their elderly parents, while also supporting their adult children and grandchildren. Multi-generational homes are very common in Hawai'i.

Interdependence can strengthen families and provide valuable intergenerational opportunities to meet each other's needs. February, which is National Children's Oral Health Month, is the perfect time to put this into practice.

Hawai'i's children have the highest prevalence of tooth decay in the nation. Tooth decay can affect their overall health and well-being, including their ability to concentrate in school. But grandparents can help their grandchildren and great-grandchil-



dren maintain their oral health from an early age by showing — by example — the importance of properly brushing and flossing, and visiting a dentist on a regular basis for checkups. Children need to know a visit to the dentist is not scary!

Millennial adult children can also share their knowledge about oral healthcare with their grandparents who may have diabetes or are taking medications that may make their mouth feel dry and affect their gums.

Visit our website for more oral health tips. ■

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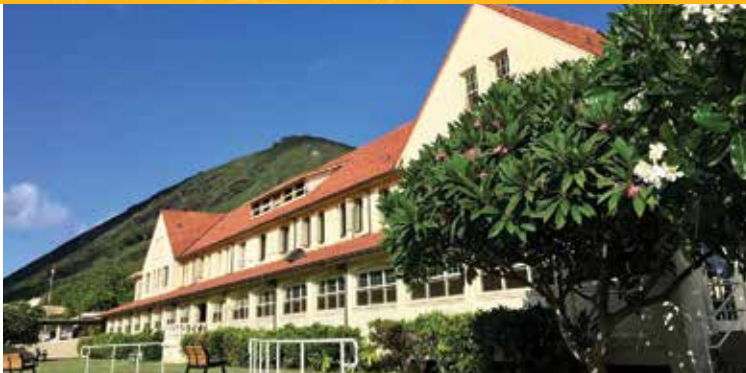
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How to Make the Most of Your Doctor Visits

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

Most people visit the doctor only a few times a year, so it's important to get the most out of each appointment. The more information you share, the better your doctor can take care of you.

Bring a List to Your Appointment

Before you go to the doctor, make a list of the questions. When you're not feeling your best, write down your symptoms. Talking with your doctor can help pinpoint and address potential issues, enabling you to get better quickly.

Write Down the Answers

Take notes. Doctors are accustomed to discussing complex medical topics and simplifying them for easier understanding by their patients. Don't be shy. Ask questions for better understanding.



Follow Through

Keep the notes from the doctor's visit and follow through. Write down the changes you see during treatment so your doctor can see what's working the next time you talk.

Your doctor's goal is to provide you with the care you deserve at every visit.

You are a key component of your wellness, so it is important that you and your doctor work as a team to achieve your optimal health. ■

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See pg. 6
for details

Common Misconceptions About Hospice

by Rev. Shuji Moriichi, MA, M. Div, BCC; Anna C. Dapper, RN, MSN; and Mary Vorpahl, LICSW

Despite hospice care's increasing popularity, there are still widely held misconceptions regarding end-of-life care. This article by members of the Society of Certified Senior Advisors (www.csa.us) seeks to dispel many myths about hospice care and to present accurate information on this growing segment of our healthcare system. By doing so, it is hoped that hospice benefits will be accessed more widely.

MYTH: Hospice care is appropriate only in the last few days of the life of a terminally ill.

A common misconception is that hospice care is a comfort measure only in the last few days of life of a terminally ill patient. The hospice benefit is actually for patients who have a terminal illness with a life expectancy of six months or less. Hospice care helps people with life-limiting illnesses to live their final months in comfort and with dignity. Two physicians—the attending physician and the hospice physician—must certify the primary terminal illness, as well as agree that following the natural course of the illness, the patient's life expectancy is six months or less. Patients are eligible for hospice care after this physician certification. If at this time, a person is not yet ready to proceed with hospice care, a hospice referral can be placed at a later time. Given that no one can accurately predict the time of death for a terminally ill patient, the hospice benefit allows patients to remain in the program as long as they continue to meet the criteria.

When deciding on whether or not to proceed with hospice care, it is important for the patient and family to have a conversation with their medical team regarding goals of their care. Also, patients and families need to know what medical care is available to them, as well as the risks and benefits associated with that care. For example, if there is a curative treatment option the patient is interested in trying, then the goal of care would not be in line with the hospice/palliative care approach. Discussion related to goals of care can assist patients and their families in naming what is important to them, both medically and in relation to their quality of life at that time.

MYTH: Mostly cancer patients go into hospice.

The Centers for Medicare and Medicaid Services has reported relatively fewer cancer patients and relatively more non-cancer patients as a percentage of total hospice patients. In 2006, non-Alzheimer's dementia became the most common diagnosis among Medicare hospice patients. Alzheimer's disease accounts for 70 percent of dementia cases. Over half of all those who live past 85 develop some form of dementia. Over five million Americans are currently living with Alzheimer's disease, and by 2050, that number will rise to 13.5 million. At the final phase of the dementia patient's life, hospice care provides timely and compassionate support for the patient and family.

MYTH: Hospice care shortens lifespan.

How could we experience dying—our own and that of our loved ones—with less anxiety and and with greater openness, and peace of mind? Research suggests that hospice holds a key. There is evidence that care aimed at comfort and quality of life actually extends life rather than shortens it, and enables a more comfortable death, as well.

MYTH: Having early family conversations about end-of-life care is "giving up" on living.

Often, patients and families feel like they are giving up when deciding to enroll into hospice care. It's true that the highest percentage of hospice patients, 27.9 percent, are on hospice care for only seven days or less. But hospice admission criteria reveal that the benefit is intended to provide care for much longer than a few days—up to six months. Patients and family members indicate that they would like to receive information about hospice care soon after the terminal diagnosis. Learning about the hospice philosophy and the services provided can be beneficial for patients and families while they decide how to proceed with their medical care after a terminal diagnosis. With an early hospice consultation, along with early discussion on end-of-life care, families can take advantage of benefits of hospice care more fully, enjoying a much better quality of time together during the patient's remaining time.



MYTH: Pain medication will make patients overly sedated and addicted to opioids.

Up to 80 percent of people will experience some sort of pain during the dying process. But patients seem apprehensive about pain management and medication use at the end of life.

Patients and their families often fear addiction and side effects such as over-sedation. However, if a patient is in severe pain, opioid-based pain medications are the gold standard treatment.

Opioids relieve both pain and shortness of breath. The morphine dose can be slowly increased for comfort, and often, patients are able to self-administer the drug in amounts that fit their individual pain or breathing needs.

Patients and their families may also delay the use of opioids out of fear that use of pain medication indicates that death is imminent. This is not true. Opioids can be increased, as tolerated, to manage pain. Dose adjustment, and appropriate monitoring and management of adverse reactions continue for all patients who use any sort of opioid in order to ensure patient safety.

MYTH: Hospice must provide the patient food and fluids until the moment of death.

At the end of life, hunger tends to be absent. When people can no longer eat or drink independently, body systems are shutting down; they have become unable to use the calories in food. Family understandably may be concerned that if the patient is not being fed, he or she is being starved to death. But when people become too weak to swallow, they will cough or choke on what they try to eat or drink. This can lead to fluids and food entering the lungs, and possible infection. Providing food and fluids at this point usually requires a feeding tube placed surgically through a hole in the abdomen to the stomach. So it is critical for patients to appoint a healthcare decision-maker and discuss their preferences regarding artificial nutrition and hydration.

MYTH: Hospice care is an expensive burden.

Misunderstood aspects of hospice care include payment and the services covered under the hospice care benefit.

Medicare is the primary source of payment for the hospice benefit. If a patient is on a Medicare Advantage plan, it reverts to original Medicare for payment of hospice care. In order to utilize payment by Medicare for the hospice benefit, patients must be eligible for Medicare Part A, choose a Medicare-certified hospice agency, and have a terminal illness with a life expectancy of six months or less as certified by two physicians. The Medicare benefit then covers hospice services at a 100 percent per diem rate. Hospice can take place in a private home, nursing home, assisted living or residential hospice home. Medicare is not the only payment source for the hospice benefit. Many private insurance companies cover it, as well.

Important Conversations

As a patient approaches death, treatments intended to cure a disease may no longer serve his or her goals or best interest. The decision to stop, withhold or forgo curative treatments to focus on comfort measures and quality of life is difficult for all involved. So it is vital to have detailed conversations with your healthcare decision-maker before these choices become imminent.

The hospice benefit allows patients to die peacefully, but more importantly, to live their life according to their own goals. Education and discussions among family members can provide clarity regarding end-of-life and hospice care, preparing loved ones to make informed decisions.

Will your loved ones know what you value at the end of your life? Talk to them today. ■

This edited article is shared courtesy of the SOCIETY OF CERTIFIED SENIOR ADVISORS®
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Create a Safe Home Care Environment

by Eileen Phillips, RN, Attention Plus Care

When planning for the in-home care of their kupuna, family caregivers may have difficulty looking at the home environment and adapting it to provide proper care. For example, a room layout that worked well when the loved one was mobile may not be ideal when circumstances change and bed-bound care is required. Back injuries, sprains and preventable falls can have significant consequences that can adversely affect quality-of-life. Here are some tips to ensure the care environment is safe:

■ **Choose the right location in the home to provide care.** A carpeted bedroom with space limitations will make transfers to and from bed harder if medical equipment with wheels needs to be used. Consider an alternate room with hard flooring surfaces (wood or tile).

■ **Consider bed options.** Options include a normal bed and a range of hospital beds. A hospital bed offers distinct advantages for care for bedbound individuals. Height adjustments will make transfers in and out of bed easier. The head and foot of the bed can be raised with the press of a button for comfort and to assist in repositioning. (Tip: Hospital beds come in both full electric and semi-electric styles. Unless variable height adjustment is not a main requirement, a full electric bed is strongly recommended.)

■ **Consider bed location.** Locate the bed so that there is good access from all sides when bedbound care is required. Often, larger furniture such as beds are placed alongside walls. However, this makes changing linens and providing care more challenging because of the restricted access. Headboards that are flush against a wall will make it hard for bedbound family members to be moved up in bed and increase the chances of caregivers developing back issues.

(Tip: A folded top sheet placed underneath the individual can then be used as a "draw sheet" to reposition them by pulling on the sheet.)

■ **Install grab bars.** Install grab bars in bathrooms and other places where a secure handhold is required. Suction-style grab-bars should be avoided due to the risk of the handle detaching from the



surface without warning. If bars are installed onto a tile surface, make sure there is a supporting stud behind the wall to secure the bar. Do not attach the bar just to the tiles themselves.

■ **Assess bathroom accessibility.** Is there enough space in the bathroom to safely assist with toiletting and bathing? If not, a commode and/or bed baths should be considered.

■ **Organize care supplies.** A cluttered environment makes providing care harder and more time consuming. By storing all care supplies in such a way that they are easy to reach when needed will also allow for better inventory monitoring.

■ **Post clear instructions and to-do lists.** When different family members rotate to provide care for an individual, a whiteboard and erasable markers placed on the wall will allow family caregivers to make notes on the daily routine, medication and other important reminders.

By taking into consideration the above points, families can create a care environment for loved ones that optimizes their quality of living and minimizes their risk of injury. Sometimes the changes required will seem strange at first (moving a family member's bed to another room, for example), but the advantages this yields from a care perspective will quickly become apparent and the care of your loved one will become easier for all. ■

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Humility Meets Compassion

by Faith Gianan, General Manager, Roselani Place Assisted Living

Twenty years ago, I was hired as the assisted living director for a Jewish community, where I learned about their culture, faith and life experiences. Some of the residents I cared for were Holocaust survivors and I listened to their stories.

One survivor, who I will call "LL," lost his mother and sister during this horrific time in history. He showed me a photo of his mother and sister, as well as the number tattooed on his forearm that served as a constant reminder.

Although he went on to become successful in his career, he continued to miss his family tremendously throughout his entire life.

To this day, I cherish the story and memory of LL that has humbled me forever. I learned a lesson about empathy the day he told me his story.



I'll never forget the emotion in his eyes and I'll never forget all the special residents of this community who touched my heart.

LL also shared a lesson with me that I feel is much-needed now. Despite the trauma he and his family experienced, he emphasized that we are still all one — we are more alike than we are different. In each of our lives, we will experience our own journey of strength and forgiveness. And during our journey, we must remember to value the gift of life! ■

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Hospice is About Living Fully

by Jen Eaton, CEO, Islands Hospice



In Hawai'i, it is common that some kūpuna will remain at home under the care of younger family members, even as their health declines. Aging at home can work well for some 'ohana, but care becomes more complicated if your loved one is facing a serious or terminal illness and experiencing symptoms that are challenging to manage at home. Managing medications, medical equipment and supplies, and personal needs can be overwhelming, especially on top of the stress, fear and sadness which often comes with a difficult diagnosis, and the anticipatory grief of loss.

Hospice can help alleviate the burden on caregivers and allow everyone to be present and enjoy time with their loved ones while skilled hospice professionals help to ensure the patient's physical, emotional and spiritual needs are being met. Hospice provides structure and support, and other benefits for patients and their families,

Three benefits of hospice care

■ **Care at home.** Many people think that hospice is a place, but hospice services extend to wherever the patient calls home—a private residence, assisted living community or nursing home.

■ **Regain quality of life.** An experienced team of professionals, including a physician, chaplain, nurse, nurse aide and social worker, help support patients and their families with physical comfort, and spiritual and emotional support as they deal with end-of-life challenges. Hospice workers also help patients and families maintain dignity by assisting with day-to-day tasks, personal care and end-of-life planning.

■ **Ease financial burden.** Hospice care is 100 percent covered by Medicare, Medicaid and most private insurance plans. This means services are generally provided at no cost to the patient or their family. It can lessen the financial burden by helping to avoid unnecessary and costly hospital visits, or outpatient care and services.

Starting the discussion about hospice can be difficult—some think hospice is “giving up.” But, in reality, those who turn to hospice find peace, support, satisfaction, dignity and improved quality of life. Approach the possibility of hospice care with an open mind by looking at the benefits it provides for both the patient and the family. ■

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Detecting Financial Incapacity in Seniors

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

Recently, the SEC, NASAA and FINRA published a report to help advise financial professionals in detecting signs of diminished capacity among older investors. Some red flags:

- The senior seems unable to process even the simplest concepts.
- The senior appears to have memory loss.
- The senior appears to have difficulty speaking and/or communicating.
- The senior appears to be unable to appreciate the consequences of his or her decisions.
- The senior makes decisions that are inconsistent with his or her current long-term goals or ongoing commitments.
- The senior's behavior is erratic.
- The senior refuses to follow appropriate financial advice.
- The senior appears to be confused about "missing funds," even though reviews show no signs of unauthorized money movements.
- The senior is unaware of or does not comprehend recent financial or legal transactions.
- The senior appears to be disoriented in his or her surroundings or social settings.
- The senior appears uncharacteristically unkempt or lacking in personal hygiene.
- The senior appears uneasy around family or friends who are helping with finances.



Reacting appropriately to these signs requires compassion and a complete understanding of the financial, social and physical environment surrounding the senior.

Seniors with no responsible family support should be referred to the proper government agency, such as the Adult Protective Service or the Office of Public Guardian.

If seniors do have responsible family support, financial professionals need to discuss their observations with them and recommend steps to protect the financial well-being of the senior — always applying both compassion and wisdom.

A senior will often turn to a trusted person to help preserve their financial independence and personal dignity. In many cases, involving the professional services of a daily money manager is the wisest and most prudent action to take. ■

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Medicare Payment Help is Available

by Wanda Anae-Onishi, Hawaii SHIP Program Director



Having trouble paying for Medicare or other health costs? Medicare Savings Programs (MSP) are available to help older adults pay their monthly Part A/B premiums, annual deductibles, or copayments for visits and services. MSPs are administered by the Hawaii Med-Quest Division.

- **Qualified Medicare Beneficiary (QMB)** Program pays Medicare Parts A and B premiums, deductibles, copayments and coinsurance.
- **Specified Low-Income Medicare Beneficiary (SLMB)** Program pays Part B premiums.
- **Qualifying Individual (QI)** Program pays Part B premiums.
- **Qualified Disabled and Working Individuals**

(QDWI) Program pays Part A premiums for working beneficiaries under 65 with disabilities. QMB, SLMB and QI Programs also eliminate lifetime penalties if you enrolled late for Medicare.

- **Extra Help** is a low-income subsidy program that helps 1) pay for prescription drug (Part D) premiums/deductibles, 2) lowers copays for covered medications and 3) provides full coverage during the Coverage Gap. Extra Help is administered by the Social Security Administration.
- Contact Hawaii SHIP for an appointment. ■

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SSA Supports Small Businesses

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

Running a small business is often a 24/7 endeavor. Managing employees, inventory, scheduling, services and marketing can be challenging for small business owners—even in normal times. Although the COVID-19 pandemic has been testing all of us, it has been especially challenging for small business owners.

If you're a small business owner or you work for one, the Social Security Administration's (SSA) online suite of services can help make life easier. Our business services allow you to file W-2/W-2Cs online and verify your employees' names and SS numbers against our records.

Our online services at www.ssa.gov/employer will save you valuable time when you need information on filing electronic W-2s and verifying



Social Security numbers. Small business owners can also take advantage of the SSA's Business Services Online at www.ssa.gov/bso/bsowelcome.htm.

Small business owners must register to use this free service, which also offers fast and secure online W-2 filing options to Certified Public Accountants, enrolled agents and individuals who process W-2s and W-2Cs.

For more information about electronic wage reporting, visit www.ssa.gov/pubs/EN-05-10034.pdf to download and read our publication. ■

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Paving the Way for a Healthy, Secure Future

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

One year ago, I made a lifestyle change. I went from a vegan diet to pescatarian diet. After adding fish over a year ago, I lost a few pounds. Then my wife and I decided to go on the keto diet together. I also started an exercise program. Seniors must exercise to stay physically and mentally fit to help prevent Alzheimer's and other forms of dementia.

Seniors also need to prepare financially. In the past, retirement money didn't have to last that long. In 1965, men had a life expectancy of 68 years and women lived an average of 71 years. Men lived only three years in retirement; women, six years. Healthier lifestyles and advancements in science and medicine have now enabled retirees to live well into their 90s. So now our money has to last 20 to 30 years after we stop working.



Social Security, regular investments (stocks, mutual funds) and retirement plans (401(k)s, IRAs) must take into account this extended life span.

I will be 73 years old soon. My father is 97 years old. My mother passed away four years ago at age 93. I have three children, 10 grandchildren and 15 great-grandchildren. I would like to spend many more years with them. I am ready.

Are you ready? Look at your options. Don't spend your golden years in illness and poverty. Make plans now for a healthy, secure future. ■

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Retirement Plans for Small Businesses

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



If you are among the nation's more than 31 million small businesses owners¹, you likely spend much of your time juggling day-to-day business activities and put off planning for the future.

If retirement planning has fallen on your back burner, now is the time to bring it to the forefront. As a small business owner, you deal with a different world of retirement plans than somebody who is an employee, making it all the more important to closely explore your options when deciding what's right for you.

Plan options to consider

Self-employed individuals or business owners should be sure to fund IRAs as much as possible. The annual limit for 2021 is \$6,000 (\$7,000 for those aged 50 and up). Funding IRAs is only a starting point. A few other options for the self-employed and business owners to consider:

Solo 401(k)s—This offshoot of the traditional 401(k) plan can be established if you (or you and your spouse) are the only employees of your business. It offers the ability to direct the largest potential contribution annually. As much as \$58,000 can be set aside in 2021 (\$62,500 for those age 50 and older). This comes from a combination of employer and employee contributions. There are initial costs and efforts needed to start and maintain the plan, as it requires a plan administrator. Earnings grow on a tax-deferred basis and contributions made by an incorporated business can be deducted from business expenses. For non-incorporated businesses, the owner can deduct contributions from their personal income. For those with employees, a full 401(k) plan can be established, though different rules will apply.

SEP IRAs—A SEP IRA is very similar in structure to a Solo 401(k), with two main exceptions. Costs are minimal, as it does not require the support of a plan administrator and it can cover employees. In this plan, all contributions are made

by the employer equal to no more than 25 percent of compensation (a maximum of \$58,000 in 2021). The employer can determine what percentage of compensation to set aside each year, but it must be consistent for all employees, including the owner.

SIMPLE Plans—These plans allow businesses with fewer than 100 employees to establish either a SIMPLE IRA or SIMPLE 401(k) for each employee. Employees can make salary deferral contributions of up to \$13,500 (\$16,500 for those 50 and older) in 2021. Employers are obligated to provide a matching contribution in SIMPLE 401(k)s of 3 percent of compensation for employees who elected to defer or 2 percent for employees who did not elect to make contributions.

Your business as a retirement asset

Of course, monetizing the value of your business may be another way you fund your retirement. If your business can continue to operate successfully without you, it should have value when you retire. Selling your business to a current employee may be an option or you may want to look for potential outside buyers.

As a business owner, you have unique challenges and opportunities when it comes to planning for a successful retirement. Talk to a financial advisor about how to put a strategy in place to assure your long-term financial security. ■

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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. Specializing in fee-based financial planning and asset management strategies, he has been in practice for 37 years.

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¹ U.S. Small Business Administration, "2020 Small Business Profile."

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Estate Taxes: What's Around the Corner?

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

After spending a lifetime of earning, saving and investing—and paying income and capital gains taxes all the way along—you may wonder why our government feels entitled to tax the value of what's left when you die. However, the IRS and the State of Hawai'i both want a piece of your estate.

As of 2021, each US citizen residing in Hawai'i is allowed to pass on \$5.49 million free of state estate tax and \$11.7 million free of federal estate tax. I call these "coupon" amounts, because it is as if the government gives each of us a coupon to shelter our assets from estate tax. At the current coupon amounts, most of us do not have to worry about the government reaching into our family cookie jar when we die. But, major changes to the coupon amounts may be around the corner.



Congress is talking about cutting the federal coupon approximately in half and Hawai'i has been talking about reducing its coupon to \$1 million. So there could be tax payable at your death if you own a house and have modest amounts of cash, life insurance, and retirement savings.

Don't wait until the law changes before you call your estate planning advisors to talk about how to address these possible changes. There may be things you can do to minimize the tax bite and maximize what you leave your family. ■

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See pg. 6
for details



'No Mom, I'm Not in Jail'

by Scott Spallina, Senior Deputy Prosecuting Attorney

I recently received a telephone call from my mother. Given that I was in a meeting, I didn't answer it, but instead let it go to voicemail. Almost immediately, the phone started buzzing again from her same number. Usually, my mom would just leave a message, so this second call was very unusual.

I excused myself from the meeting and answered the call. Mom immediately asked, "Scott, are you in jail?"

It took me a second to comprehend what she was asking me and another second to understand what was going on. My parents were being set up for a scam.

While my mother was out playing mahjong, my dad's caregiver had answered my parents' home phone and was informed that their child had been arrested. Even though I have a brother and two sisters, it was assumed the child who was incarcerated was me—the one who has worked at the Prosecutor's Office for 25 years!

My mother came home from her game to find my father in a panic and a caregiver who was now viewing my folks in a different light. But I was very relieved that my mother had the forethought to call me first before contacting the "police" to arrange to post my bail.

Once I explained that this was a common scam, very similar to the Grandma Scam, in which a person is told that a loved one is in trouble and immediate financial help is necessary to avoid harm befalling them, my mother and father realized I did not suddenly turn to a life of crime.

I called the phone number with the New York area code, but no one answered.

A lot of the scams that are brought to the attention of the Elder Abuse Unit involve victims giving money when they are in a high emotional state. These strong feelings can be joy (as in "winning" the lottery and needing to pay taxes



and fees first before collecting your "prize"), fear (a message saying a loved one is in need and money will fix the problem) or sorrow (help these poor people who are experiencing the trauma of a natural disaster).

Whatever the angle that is pitched, please don't make financial decisions when your emotions are running high! You could be setting yourself up as the target of a costly scam. ■

If you suspect elder abuse, call these numbers:
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For questions, email ElderAbuse@honolulu.gov

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This project was supported by a grant from the U.S. Administration for Community Living (ACL). Grantees are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.



The Two Asset Distribution Standards

by Stephen B. Yim, Attorney at Law

As an estate planning attorney, I observe how families decide to distribute their assets among their children. I have seen two main standards used to determine the gift.

First is the standard of meeting needs and wants. As parents, we know the needs and wants of our children, and do our best to meet both of these. One child with an interest in music might need and want a guitar; another child with an interest in sports may need and want volleyball. While the dollar value of the musical instrument may not match the dollar value of the volleyball, their needs and wants would be fulfilled equally.

This standard works well while the parents are alive to observe these wants and needs. It becomes difficult and nearly impossible to meet



needs and wants once the parents die and are no longer able to make those observations. They could make an educated guess in advance for their child's future, but naturally, what a child needs or wants today will no doubt be entirely different tomorrow.

Because of this uncertainty, the standard can shift from needs and wants to equal after they die. A last will and testament or living trust can provide this equality. Many children receive these as a statement of how much their parents love them—most parents want their children to know that they are loved equally. ■

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