

GENERATIONS

HAWAII'S REALITY & LIFE

MAGAZINE | VOL 12/3 • MAY/JUN 2022

My Heart's Song

**GIVING BACK IS A WAY OF
LIFE FOR GINNY TIU**

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Your Online
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OUR SERVICES

Care Consultations

Our professional staff is dedicated to helping people navigate through the difficult decisions people with Alzheimer's and their families face at every stage of the disease through our Care Consultation services. These include an assessment of needs, assistance with planning and problem solving, and supportive listening.

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Alzheimer's is a journey, not a destination. Taking an active role to educate yourself about how your life may be impacted by getting a diagnosis of Alzheimer's disease or other dementia (or providing care) can be an empowering first step to taking control of your life. We offer a number of education programs that can help you understand what to expect so you can be prepared to meet the changes ahead and live well for as long as possible or thrive as a caregiver.

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The Alzheimer's Association leads the way to end Alzheimer's and all other dementia — by accelerating global research, driving risk reduction and early detection, and maximizing quality care and support.

We provide care and support services throughout the state of Hawaii, with staff and volunteers in all counties.

O'ahu

Tonya Hammond-Tullis | tshammondullis@alz.org

Kauai

Humberto Blanco | hblanco@alz.org

Maui

Christine Spencer | cespencer@alz.org

Hawaii Island

Nic Los Banos | nklosbanos@alz.org

Alzheimer's Association - Hawai'i
alohainfo@alz.org | 808.591.2771 | alz.org/hawaii

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We couldn't have gotten through it without them. Pet owners often say their pet has reduced loneliness, provided much-needed emotional support and have had a positive overall impact on their health during the pandemic.

But what about them? Animal lovers are concerned about the safety of their beloved pets in light of the quickly spreading variants. Could Fido and Fluffy become infected?

Researchers at the Texas A&M College of Veterinary Medicine & Biomedical Sciences studied omicron and its affect on pets and recommend precautions owners should take. They sampled more than 580 household pets that live with at least one person infected with COVID-19. Infections were confirmed in about 100 animals.

The research team has discovered that earlier variants circulating among humans have also been present in their animals, but because omicron is transmitted among humans much easier than other variants, researchers suspect it is likely to transmit easier among pets as well.

But the Texas A&M team (vetmed.tamu.edu/news/pet-talk) found that COVID infections in animals are generally not major concerns—only about one-quarter of them were reported to have signs of disease and typically exhibited mild upper respiratory signs—several days of coughing and sneezing. Most pets will not be symptomatic, but if a pet has been exposed to someone with COVID, and the pet exhibits signs of a respiratory infection, the pet should be examined by their veterinarian. The pet can be usually be treated with supportive care—plenty of rest and fluids and, on occasion, anti-inflammatory medications to reduce any discomfort.

Because Fido and Fluffy are susceptible to infection, humans should isolate from them if they develop symptoms, are awaiting test results or have gotten a positive result.

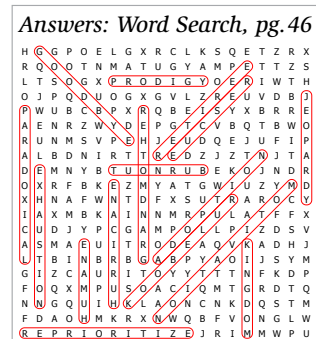
But avoiding all contact with a pet while isolating may be difficult for a majority of pet owners and pets alike. But if your veterinarian agrees, it may be safe to take appropriate precautions and enjoy a brief snuggle.

As COVID-19 continues, medical teams and researchers alike are learning new ways to better protect both human beings and their furry friends. By continuing to get tested and self-isolating, we can continue to work to prevent the spread of COVID-19.



Stay safe. Stay well!

Debra Lordan, Associate Editor



Answers: Word Search, pg. 46

PERCY IHARA
Publisher & Editor
Percy@Generations808.com
808-600-4383

MAHLON MOORE
Account Executive & Webmaster
Mahlon@Generations808.com
808-256-7221

DEBRA LORDAN
Associate Editor
Debra@Generations808.com

WILSON ANGEL
Art Director
Wilson@Generations808.com

BRIAN SUDA
Photographer
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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:



TRACY HART is the VP and Director of Operations for Vivia. She is a seasoned home care director with over a decade of experience in managing human resources, scheduling and caregiver relations for home care agencies. Tracy designed the recruiting, hiring and training program for Vivia and is the principal customer acquisition specialist helping families assess their needs and goals, and determining the appropriate Vivia plan to meet their goals. Her area of expertise is helping families identify their needs and goals and crafting the right solution for their budgets.



LORRAINE LESLIE has worked in the nonprofit arena for over 25 years. Recently diagnosed with prediabetes, she is on a personal mission to share the American Diabetes Association's mission to prevent and cure diabetes and to improve the lives of all people affected by diabetes. At the ADA, which serves Hawai'i statewide, Lorraine is responsible for the day-to-day operations, fundraising and advocacy. She works with the healthcare community, and corporate and government leaders regarding funding and advocacy opportunities, as well as all community outreach.



TERI PINNEY is a career educator and professional grant writer. After retiring as a high school vice principal in Florida, she started a consulting business that specialized in project development and grant funding. Today, she continues to work with schools and nonprofits, helping them set up learning programs or research projects. Teri grew up in Pearl City and has three children and four grandchildren. She has traveled around the world, visiting 32 countries. She has an MBA from Chaminade University and a bachelor's degree from the University of Tampa.



JILLIAN SHIRAI lives on O'ahu and is working towards getting her BA in English at the University of Hawai'i at Mānoa. She plans on working in the editorial field or publishing her own works after graduation. She is currently interning at *Generations Magazine*. She loves taking care of her two guinea pigs, and hanging out with friends and family. In her free time, Jillian enjoys reading the latest young adult fiction hit novels, and learning how to cook and bake.

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 BURIGSA | CHRISTOPHER DUQUE | ARLENE ESTRELLA | KAHALA HOWSER
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It's Time to Embrace Technology

by Teri Pinney, Instructor, Kapi'olani Community College



Some of us seniors may still cling to the belief that the old days were so much better. However, most of us have certainly developed an appetite for the latest cellphones, ultra-modern appliances and high-tech cars.

Likely as a result from the pandemic, baby boomers (born between 1945 and 1965) who previously gathered to talk story, now chat on Facebook. They find themselves expressing opinions on an internet blog and sharing photos with family and friends through email.

In-person visits in the doctor's office are becoming a rarity. Today, using our cellphones, laptops or tablets, we simply connect with the physician via a virtual healthcare session. And afterwards, we can use our favorite search engine to find out more about diagnoses and medications that may have been prescribed.

We are also shopping online and ordering meals to be delivered to our homes. We are watching downloaded movies on our smart TVs or searching for do-it-yourself videos on YouTube. Some of us are also enjoying games on our cellphones, laptops or tablets, while others have advanced to doing their banking and bill-paying through the internet.

Yes, now more than ever, seniors are using digital technology in their daily lives, and a growing number of them are also taking classes to learn how to use these "newfangled" devices, programs and apps.

As a retired educator, I used to dismiss the idea

of distance learning in the classroom. No more! Today, I have become well aware of how online courses ultimately enhance student learning. Not only do my grandchildren learn at their own pace while receiving one-on-one screen time from their teachers, seniors can also take online classes in the comfort of their homes.

As long as we exercise safety precautions (especially on a cell phone) and adhere to security practices on the internet, we can overcome our fear and embrace technology. If you aren't already tech-savvy and online, now is the time. ■

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The Keys to Your Online Kingdom

by Christopher Duque, Online Security Advisor



When you open an online account of any kind (anything from Facebook to online banking), you generally want to set the minimum password length to at least eight characters. The longer the password, the harder it is to crack, so for even greater security, set the minimum password length to 14 characters.

- It can be a word; I recommend using a non-English word.
- Or it can be a phrase, such "the cow jumped over the moon," without spaces between the words in the phrase.
- At least one character should be upper case.
- One or more of the letters could be substituted for a number using leet, or leetspeak, a method of typing words using alternate characters. Letters are replaced with numbers or symbols that closely resemble them. For example, the letter "a" might be replaced with "@", the symbol. The letter "E" might be replaced with the number 3 and the letter "i" can be replaced with the number 1.
- If permitted, include a control character such as an asterisk (*) or a caret or circumflex (^).

The result will not be the final password, but what I call the "core password," which is the base from which you create the password for the account you are using it for.

For example, if your core password is "theC0wjumped^0verthem00n," you can add an "F" at the beginning, and a "B" at the end and use it for your Facebook account. If want to use for your Gmail account, you can add "GM" to the end or the beginning of the core password.

How to remember your passwords

My recommendation is to write it down in a hard copy notebook. Make sure you note which account the password is for. Include the date

when it was first created. Keep the notebook in a secured area, like a locked desk or file cabinet. Keeping password information on your cellphone, tablet and computer is not advised. Neither is keeping them in your wallet or handbag.

If you may need password information when you're not at home, write it on a piece of paper, keeping your notebook secured at home. When you're done using the password, make sure to destroy the paper and discard it. Ripping to little pieces will do the trick.

Remember, passwords are the keys to your online kingdom. Beat the hackers by creating strong passwords and by keeping them secure. ■

Contact me with questions about online security.
Christopher Duque | aiea808@gmail.com



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The Answer is: What is an HMO?

by Martha Khlopin, Host of "A Medicare Moment With Martha Radio Show"

Ever imagine you might need to become a contestant on "Jeopardy" to pay your healthcare costs? Your answer may be no, but it seems it pays to understand how a health maintenance organization (HMO) works, if you have one.

Recently, a Medicare beneficiary's daughter was distraught to learn her mom's insurance rejected a skilled nursing facility (SNF) claim. Her mom suffered a stroke, and after a brief hospital stay, was transferred to a SNF. A few days later, the SNF requested payment for an anticipated stay of about 20 days. At \$750 a day—that's \$15,000! The SNF then threatened to discharge the patient for non-payment.

The daughter then later that her mom's plan is an HMO, which (except for emergencies) requires pre-authorization for services and primary care



physician (PCP) referrals to in-network providers only. The family was unaware of these HMO plan rules. The claim was denied because there was no referral by the PCP and the SNF was out-of-network.

Learn how your insurance plan works, otherwise, you really may need to win a round of "Jeopardy" to cover unexpected costs. If asked, "What type of insurance requires pre-authorization and network referrals, answer, "What is an HMO?" Make sure anyone you rely upon in a health crisis also knows. ■

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Home is Where the Heart Is

by Jillian Shirai, GM Student Intern

Throughout our lives, we can call a variety of places home. For me, one of those places was my grandmother's house. I've been going in and out of her house since I was a baby. I knew every inch of my grandmother's house, like which rooms had the best hiding spots or which drawers held my grandma's fancy scarves.

Despite living in Waipahu, I attended the schools in Pearl City, which was where my grandmother's home was. Every morning, my sister and I would be dropped off at my grandma's and be driven to school by one of my grandparents. We'd often play board games together, like cribbage or Chinese checkers, while awaiting the ride to school. In my intermediate and high school years, I walked to and from school from my grandmother's house with my sister and cousins. After school, there would always be popsicles in the freezer and my grandma would be waiting for us while enjoying one of her 1,000-piece puzzles. If we were lucky, her homemade cucumber kimchi was waiting for us, too.

Then in November 2014, my grandmother was diagnosed with Parkinson's disease. Parkinson's disease is a neurodegenerative disorder that affects a person's motor skills and the production of dopamine in the brain. The initial years following her diagnosis were relatively normal. But after my grandfather passed away, my grandmother lived alone and her Parkinson's slowly got worse. After several incidents of my grandma falling while alone at home, my family decided to get caregivers to help watch over her during the day. However, as her Parkinson's progressed, it became clear that my grandmother needed 24-hour care. Keeping up her home was becoming a stressor for her and my family, as well.

After many discussions with my grandmother, the decision was made to move her into a care home. So, last October, my grandmother and I said goodbye to the house that she had lived in for 56 years. For the last time, she sat outside and looked out at her neighborhood like she had done every day. It was sad to see her being driven away from the place that I had always thought she'd be. It was strange to think about another family playing

in the yard and using the scarf drawer for something else.

My grandmother hadn't outwardly expressed any sadness about the move, but sometimes due to her Parkinson's-related dementia, she still forgets that she cannot go back to her old home. It's hard to remind her why, but in the end, it was her decision, because she trusted the family to do what was best for her.

While there is something so sad about losing a place you called home, truly, it was my grandmother who made that house special. My grandmother is still around to make more memories and to carry that home with her wherever she lives. In a way, we never lost that place we called home because it's really true, that home is where the heart is. ■



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A Window of Opportunity

by Debra Lordan, GM Associate Editor



In the early hours of a chilly October morning, Rick donned his bomber jacket and hat, and stealthily snuck into the carport, his trusty shaving kit in hand. He quietly pushed his golf cart down the long gravel driveway before starting it, as to not wake his wife. The former Korean War pilot navigated back roads to the bank, where he withdrew \$1,000. He tucked half of it into the lining of his hat for safe keeping. His family had said they were not going on their annual trip from Michigan to their winter home in Florida this year, so with quiet determination, he was leaving for warmer climes that very day, by himself, via golf cart. His "great escape" ended when the police spotted him and gave him a ride home.

What is most remarkable about this story is that Herbert "Rick" Maurice Key was 87 at the time of his attempted trek. He had lung cancer that had spread to his brain, causing dementia. He was receiving in-home hospice care and was not expected to live much longer.

"I had gotten calls for months saying, 'Dad has gotten really bad. You better come quickly,'" says Denise, one of Rick and Wilma's six children. "I was told that Dad was not eating and was not able to walk... 'he can't do anything.' He was also seeing people and things no one else could see."

But on the morning Denise arrived from Hawai'i, her father had showered, shaved and dressed himself. He was excitedly awaiting his middle daughter's visit so they could have breakfast together and talk story.

"We sat, ate breakfast and had a nice conversation," says Denise. "He was quite coherent. Then he said, 'Why are all those people going out the bedroom window?' 'When he would see things like that, I believe the veil between worlds had begun to fade for him.'"

The tapestry of moments of lucidity intertwined with times of total incapacity can be con-

fusing to those with a loved one with end-stage dementia. The contradictory behaviors give family caregivers and professionals alike the mistaken impression that the senior is either hopelessly helpless or completely capable.

"During the time I was there, we had profound conversations," says Denise. "Age had softened his rough edges, which had melted into acceptance, opening the door to discussions that were previously impossible. My father was never one to share his emotions, like a lot of men of his generation." Communication was deflective and abstract. "My father would take the truth and make a joke out of it. I left two months before he died, so I experienced firsthand the phenomenal things father was able to examine in his moments of clarity and the incredible physical abilities he had near the end of his life. I don't understand it."

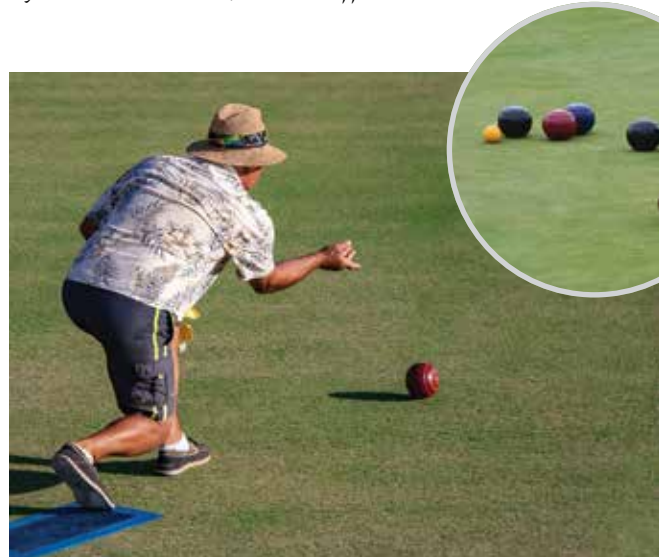
That may be because paradoxical lucidity in dementia is a clinically significant, but understudied phenomenon. It has been widely observed that even as confusion and memory loss escalate during the end stages of dementia, there's often a welcome reprieve that occurs. Paradoxical lucidity signifies a sudden, short-term regaining of clarity near the end of a dementia sufferer's life. For family members, it is a welcomed reprieve and a gift to be cherished. Although it is not indicative of health improvement, this temporary clarity presents a precious opportunity to reconnect. It offers the opportunity for meaningful reminiscing, and sharing of feelings and thoughts. But the same mysterious force that opens the door for poignant conversation can also enable the dementia sufferer to try to accomplish the incredibly dangerous, like Rick's escape attempt.

"Join them in their world during the different states of consciousness they experience," Denise advises. "But enjoy these tiny windows of connection that close too quickly—savor those last sparks of connectedness."

For more information about this phenomenon, read "Awakenings" in Advanced Dementia Patients Hint at Untapped Brain Reserves" (<https://bit.ly/paradoxicallucidity>). ■

The Genteel Sport of Lawn Bowling

by Mahlon Moore, GM Staff



At Honolulu Lawn Bowls Club, games are generally played on Saturday mornings with occasional games on weekdays.

As for exercise, lawn bowling is considered to be a low-impact, therapeutic exercise that can improve fitness, coordination and confidence. It's particularly appealing to seniors because of its ease of play, although an increasing number of young people are taking up the sport.

If you're interested in joining a team or just want to give it a try, contact the club. ■

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The bowling green is located just west of McCoy Pavilion on the west end of Ala Moana Regional Park.

While the sport of pickleball has swept across Hawai'i, there's another game that has been enjoyed by seniors for a much longer time but often goes unnoticed. Lawn bowling is a genteel sport particularly liked by seniors because it demands little physicality.

In Hawai'i, the only organized lawn bowling club is on O'ahu at Ala Moana Regional Park. A lawn bowling "green" was incorporated into the original design of the park in 1937. The first club was established in 1939 and the game has been played at that location ever since.

Lawn bowling is similar to bocce ball (also called "Italian lawn bowling"), with a few differences. Lawn bowling players roll a "bowl" (not a ball) at a marker ball (the jack) on the other side of the playing green. There are more rule details, but basically, you try to roll your bowls as close to the jack as possible.

The game can be played in singles, doubles, triples formats or with four players on each side. Games generally last one to two hours. The bowls come in different sizes to match players' hand sizes. Each bowl weighs about 3.5 pounds. Unlike a round bocce ball, the lawn bowl is not spherical, but weighted on one side so that it "hooks" to the right or left after it is thrown.

Expert players use that hook to finesse their way closest to the jack in order to score points.

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Get Out and Explore!

by Gabi Soderholm, Assistant Operations Mgr., Soderholm Bus & Mobility

Naturalist John Muir once said, "The mountains are calling and I must go." The yearning to bask in the glory of nature is the same for those who can get up and walk as it is for someone who gets around by wheelchair.

However, most of those places are much more accessible to those who are able-bodied. Parks, beaches and hiking trails present many barriers and challenges for someone who can't get around easily. But being surrounded by nature has been proven to have immense health benefits, so we should help ensure that these wonders of the world are accessible to all.

Increasing the number of wider, smoother trails, bringing bathrooms closer to the trail and destination, and having better signage and visibility are ways we can help make the world more accessible. Even with these improvements, just getting to these destinations can still be incredibly difficult.

The degree of flexibility paratransit services provide their customers may vary considerably. Therefore, if you don't have your own means of wheelchair-accessible transportation, you may be left out of these activities. But a wheelchair-accessible van available for your on-demand use can be life-changing. Find out more and get out and explore! ■

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My Heart's Song

by Rosa Barker
Photography by
Brian Suda

*"We'll find out
what we're made of
When we are called
to help our friends in need"*
— Bruno Mars, Count on Me

The compassion at the heart of Ginny Tiu's advocacy for those who have no voice is a great source of joy in her life. Her God-given talent as a piano prodigy at age 5 gave her the opportunity to travel the world, where she witnessed heartbreaking poverty and harsh inequities, calling her caring nature to action during a lifetime of humanitarian and animal welfare efforts.

Ginny speaks ardently about the poverty she saw during her travels, particularly in Asia. "When you're a child of 4 or 5 years old, you just think this is the way it is," Ginny reflects. "Some people live this way; some people live that way. But when I grew older, seeing the disparity bothered me so much."

Along with the support she gives to Ronald McDonald House and the YWCA, Ginny's empathy is also expressed through her presence on several nonprofit boards. She presently serves on the board of the Hawai'i Symphony Orchestra (HSO), the University of Hawai'i Foundation (UHF) Board of Trustees and the Animal Legal Defense Fund (ALDF), a national animal advocacy and protection organization. "I believe in and am committed to the mission and work of these organizations," says Ginny.

Striking a Chord

"I support our symphony because music has made such an impact in my own life," says Ginny. "I know the joy it brings, and its power to bring people together, something that is so needed, especially now. We have a world-class symphony that we should be very proud of and support."

She is also very enthusiastic about the Hawaii Youth Symphony (HYS). "They do a fantastic job!," she says. "I'm always so inspired when I see and hear them." Ginny feels that music has such a positive effect on young people. "When you're young, you're so impressionable. You've got a vacuum and if you don't fill it with positive things, it will be filled with the wrong things."

Ginny's commitment to the mission of the UH Foundation is based on her belief that education has a greater importance beyond what it can do for an individual. Even more importantly, she feels education gives that person the tools to help them reach their full potential so that "they can in turn contribute to society, in whatever is their passion." Unsurprisingly, Ginny is not impressed by talent alone or by a person's wealth. She believes those are gifts from God. "It's what they give back that tells me about them, and either impresses or depresses me."

In 2014, Maryknoll School recognized Ginny's spirit of giving back with the Monsignor Charles A. Kekumano Noblesse Oblige Service Award, which recognizes those who devote their time and talent to the service of others. She was a reluctant honoree when she was first asked, feeling that she was only doing what "I can't not do," but agreed to accept it as a way to bring the causes she supports to the public's attention. In 2017, Ginny was named Outstanding Philanthropist of the Year by the Association of Fundraising Professionals and the following year was a YWCA O'ahu Leader Luncheon honoree.

But all the laurels in the world pale into insignificance when compared to the joy Ginny derives from actively pursuing her personal mission. "I have to believe in the mission—the cause—and then I'm in 110 percent. The greater good is what I'm looking for. I support and want to be an advocate for the most vulnerable—our kūpuna, keiki and our animals."

A Symphony of Support for the Voiceless

Ginny also serves on the board of the Hawaiian Humane Society (HHS). Its mission is to promote the human-animal bond and the humane treatment of all animals. She feels blessed to be in a position where she can be a “voice for the voiceless,” especially animals. She lights up when she talks about them, and about the mission and work of the HHS. Her passionate advocacy on their behalf during the organization’s 2012 capital campaign to expand and improve the current Mō’ili’ili campus helped raise \$18 million. They recently raised \$7 million of their \$10 million target to complete their new West O’ahu campus.

The HHS takes in about 50 animals every day, no matter what condition they’re in. They give them the medical and behavioral care they need, before putting them up for adoption. They found homes for more than 6,000 animals last year. Ginny has twice been the organization’s board chair. She testifies before the legislature at committee hearings about animal cruelty laws, believing that all animals deserve to be treated humanely, not only pets.

“If they suffer, I suffer,” she says. “It should bother us. Mahatma Gandhi wisely said that the greatness of a nation and its moral progress can be judged by how it treats its animals. That’s why I am totally committed to doing everything I can with my time and financial resources, to be their advocate. It bothers me whenever I hear someone say, ‘It’s just an animal,’ as if they have no value. I believe that person is either ignorant, heartless, or both, and is not someone I can relate to.”

One day, when she was visiting the HHS, their rescue team brought in 184 dogs and Ginny saw with awful clarity the scope of the problem and the great need for fostering. Rescue dogs are sometimes in a traumatized state from being

badly mistreated. That vulnerability makes them unsuitable for adoption straight away, so foster families—who are trained in the kind of special care that’s needed—step in to help rehabilitate them. Foster pets might also be simply underweight and in need of daily medical care, which the foster parent is also trained to give.

Having spent much of her life living in hotel rooms, Ginny felt right at home with condo living, but it came with a limit of only two small pets. So, when she saw the great need and made the commitment to caring for more than the two dogs she already had, she moved to a house with a big backyard. Ginny now has 10 rescue dogs and fosters others, especially senior dogs and those with special medical needs. She jokes that

“I’m an old soul—when I was born, I was already 20 years old. Now I’ve got my dogs and I behave like a kid!” As with music, having a pet brings happiness into a person’s life. “When people are either humming a tune or hugging a pet, they’re smiling,” Ginny adds.

Community Concertmaster

Ginny was instrumental in the establishing of the Ginny Tiu Community Spay/Neuter Center at the present Mō’ili’ili campus. She didn’t hesitate when discussion came up about the need for a spay/neuter center to serve the community, and she made a pledge to ensure that it would be built. She knows it is one of the most effective ways to humanely control animal overpopulation.

Low-cost spay/neuter services have been offered at the Hawaiian Humane Society’s Mō’ili’ili campus since 2018.

The facility celebrated its 10,000th surgery last year. In February this year, it was renamed the Ginny Tiu Community Spay/Neuter Center in honor of her commitment to O’ahu’s animals in need and her many generous contributions to the organization.



Mayor Rick Blangiardi and his wife, Karen Chang, joined Ginny for the opening of her namesake clinic.



Above: Artist’s rendering of the Community Spay and Neuter Center, Admissions Area and the Education and Outreach Center at the new West O’ahu campus.



Left: Groundbreaking and blessing ceremony of the new West O’ahu campus on May 5, 2021.

A New Verse

Ginny is co-chair of the Capital Campaign Committee raising funds to build a second campus for the HHS to serve the needs of West, North and Central O’ahu. Construction on the 5-acre Old Fort Weaver Road site in Ewa began in February and is on target to open in early 2023. The property is a generous 2015 gift from D.R. Horton.

Surveys and studies conducted since 2011 have revealed that about 63 percent of residents in the area have pets and about 50 percent of the services provided at HHS’s Mō’ili’ili campus are used by residents from that area. One of the main goals of the new facility is to provide a new generation of shelter care by optimizing the HHS’s response to the needs of the animals and the people who visit them—seven days a week.

Plans include a sheltered, open-air space for adoption services, six adoption pavilions and acquaintance areas for potential adopters. A 1-acre off-leash dog park will serve the needs of the shelter pets housed at the center while waiting for adoption or to be reunited with their owners. When the park it is not being used by the center, it will be open to the public and their pets.

The main building will include an Animal Admissions Center, an Animal Fostering Office and a classroom for educational programs, orientation for volunteers, and community events that fit the HHS’s vision of “People for animals. Animals for people.” A variety of veterinary services will also be available. For more information, go to <https://hawaiianhumane.org/capital-campaign>.

The center participates in the City and County of Honolulu’s Neuter Now program, as part of its efforts to increase the availability of affordable cat and dog spay/neuter services. Pre-surgery exam, surgery anesthesia, sterilization surgery and removal of stitches (if needed) at affordable prices are provided at the center. Call **808-356-2255** or visit <https://hawaiianhumane.org/spay-neuter-owned-pets> to make an appointment.

The City and County of Honolulu also has a Feline Fix program. It waives all sterilization and microchipping fees for free-roaming cats (<https://hawaiianhumane.org/free-roaming-cats>). Spay/neuter procedures for free-roaming cats include anesthesia, surgery, microchip, ear notch, FVRCP vaccine and post-operative pain medication. Appointments for these services at the Spay/Neuter Center should be made through <https://hawaiianhumane.org/spay-neuter-frc>.

Sterilizing free-roaming cats and returning them to the colonies where they make their home is a humane and effective way to reduce this population over time. The Hawaiian Humane Society supports the use of a community-based Trap-Neuter-Return-Manage (TNRM) strategy. They provide traps for rent to transport the cats to and from the clinic. Some helpful tips on humanely deterring cats roaming your property are available at <https://hawaiianhumane.org/humane-deterrents>.



How a Lifelong Love Song Began

Ginny was hailed as “the Chinese Shirley Temple” and as a child prodigy pianist. By the time she was 5, she had been on Ed Sullivan, Perry Como and all the major TV shows. Ginny and her mom and dad initially came to the US so she could appear on a radio show in March, 1959. They were still in the states at Christmas. Ginny remembers her mom being miserable: “She wouldn’t let my dad play any Christmas songs and would cry because her other six children were absent. Then my dad realized we weren’t going to go home again. The following March, he asked my grandmother and my aunty to bring the other six children to this country.”

In 1962, at the age of 8, she performed for President John F. Kennedy. Ginny and her sister Vicky were seen by moviegoers everywhere in the very popular Elvis Presley movie “Girls! Girls! Girls!” Colonel Tom Parker’s invitation to perform in another movie with Elvis conflicted with Ginny’s full schedule, so her sister, Vicky, played the part of Sue-Lin in “It Happened at the World’s Fair,” another big hit.

That same year, Whitman Publishing released a Ginny Tiu paper doll book with cut-outs of her favorite costumes. There was even a 15-inch porcelain celebrity doll of Ginny in a costume she wore in “Girls! Girls! Girls!” and a 12-inch porcelain doll of her in a costume she wore when doing worldwide live performances with her two younger sisters, Vicky and Liz, and an older brother, Al.

She also performed at Carnegie Hall.

“Out of eight siblings, three joined me on stage — my sisters Vicky [Cayetano], Liz [Morisada] and brother Al Tiu. We became best friends. We traveled the world together performing, with our dad, William, as the business manager and mom, Pat, taking care of all our personal needs.” Siblings who weren’t in “The Ginny Tiu Show” were cared for by Grandma and other family members.

Because her show was called “The Ginny Tiu Show,” she took it very seriously. “I was strict. At 6, 7 years old! Vicky was 5, Liz was 4 and I was telling them ‘No! There’s no time to play. We have to practice.’ I was very disciplined. They were more afraid of me than of our parents. And my parents were strict!”

“To this day, I am very close to my siblings. We do Zoom calls and text each other regularly,” Ginny says.

With commitment and tenacity belying her age, Ginny practiced piano four hours a day, even though she longed to go outside and play after the first hour.

As impressive as this is, when Ginny looks back on those early days, it isn’t the celebrity status that she speaks of most fondly. Instead, she talks about her family and how they inspired in her a lifelong commitment to compassionate causes.

Family Harmony

Ginny’s grandmother and grandfather and their young family moved from China at a time when there was much starvation and hardship there. They immigrated to the Philippines in search of a better life. Grandma Tiu, who was born in the era of bound feet and young picture brides, raised 10 children with her husband. When he died in his 50s, the youngest child was just 2 years old. She was left to raise her family alone and, although it was a daunting prospect, her quiet strength and strong faith provided a secure and loving environment that enabled all the children to be successful in their life ventures.

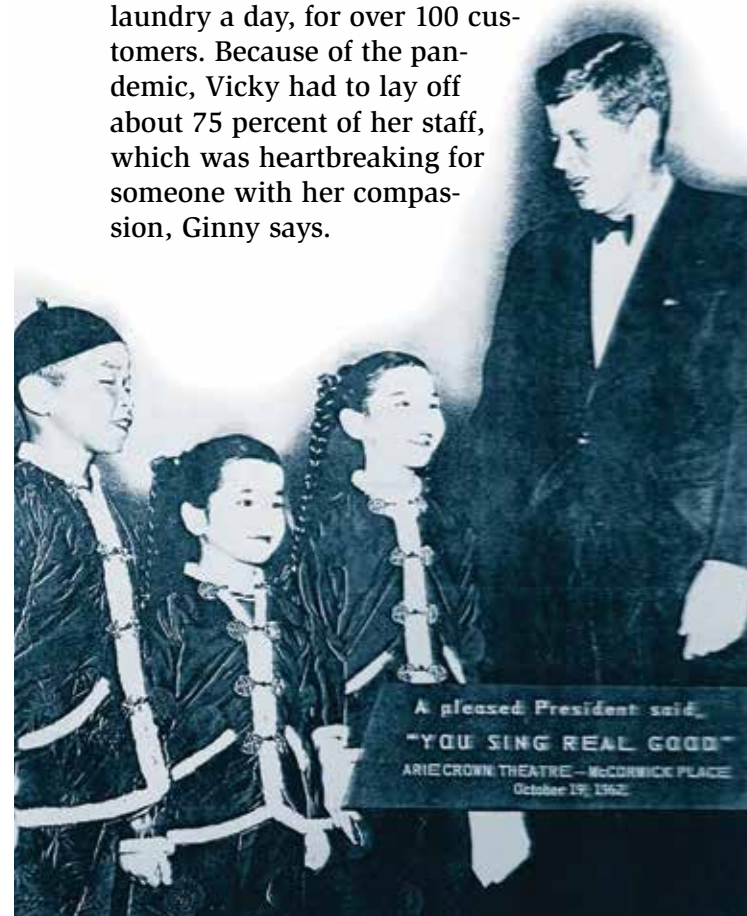
Grandma and Aunty Dionesia stayed with the six other children in 1959, when 5-year-old Ginny and her mom and dad came to the US. Ginny’s initial

appearances on radio and television led to more offers. When Ginny’s father realized he had to bring the other children to join them, Grandma came with them, and Ginny’s family and other relatives cared for her in her old age. It is within this caring environment that Ginny developed her compassion for those who have none of the support and opportunities that a secure family life can give them.

Her large, extended family is a source of great joy for Ginny. Her father was one of 10 children, her mother one of seven and Ginny herself is the middle child in a family of nine. She jokes that it makes her a “balanced person” having four siblings on either side of her. “We are a very close family — something that I treasure and never take for granted,” Ginny says.

Ginny is especially close to her sister, Vicky Cayetano, an entrepreneur, businesswoman, and former First Lady of Hawai‘i, as the wife of former Gov. Ben Cayetano. Vicky is now a candidate for governor herself.

Ginny says that Vicky shares both her father’s business acumen and his caring heart. She started United Laundry Services 34 years ago with a staff of 25. Vicky and the team she put in place grew the company — which services the hospitality sector and all O‘ahu’s hospitals except for Tripler — to a staff of 1,200 throughout the state, pre-pandemic. They process 500,000 pieces of laundry a day, for over 100 customers. Because of the pandemic, Vicky had to lay off about 75 percent of her staff, which was heartbreaking for someone with her compassion, Ginny says.



In February, Vicky packed up her office so that she can devote full time to her gubernatorial campaign. “She has never been one to sit on the side and complain, but is very solution-oriented. I totally support Vicky, not because she’s my sister, but because I know what she’s capable of doing. You can trust Vicky to always do the right thing, even when no one is watching. She’s so rare. Truly inspirational.”

Vicky moved to Hawai‘i in 1982 with her first husband and started a family. Ginny and her parents would visit from San Francisco, where they were living at the time and where Ginny was performing and volunteering for Meals on Wheels. A few years later, her parents moved to Hawai‘i to live and in 1987, Ginny moved here as well for a one-year engagement to perform at the newly renovated Hilton Village. She never left.

Because Vicky was busy with her business and Ginny was free in the afternoons, she would often pick up her sister’s children from school. One time, her niece’s school friend saw Ginny arrive and said, “Your mommy’s here.” “No, that’s my Aunty Mommy,” her niece, Marissa, replied. Ginny speaks with much fondness and great joy about how much the children and grandchildren of her eight siblings mean to her. They call her Aunty Boo. “The reason for that is that ‘que boo,’ in our dialect, means godmother. And I was godmother to almost all my nieces and nephews. They didn’t know how to say ‘que boo’ at two or three years old so they’d just call me ‘Boo.’ To this day. They’re 40, 50 years old and they call me ‘Aunty Boo,’ and now their children call me that as well. I love it because they say it with so much love, and they know how much I love them.”

The Tug at Her Heartstrings

When a reporter asked her what she wanted to be when she grew up, Ginny replied that she wanted to be a missionary nurse — much to the surprise of her father, who wondered where that had come from.

But he needed to look no further than himself for the answer to that question. “Dad had the mind, the heart and the commitment to help others,” Ginny says, and shares that her mother was also “very gracious and caring, someone who had a lot of empathy for others.” They brought their children up in the Christian faith and impressed upon them that whatever talent they had was a gift from God,



(L–R) Ginny poses with family members: Al, Liz (Morisada), Dany, Mom, Dad, Vicky (Cayetano), Joe, Ester (Schumacher) and Tony (in front of Joe). Grandma (seated) is from her paternal side. Her youngest brother, Donny, is not shown.

and that it was meant to be shared with humility with anyone of any faith and station in life.

William quietly shared the resources that his talent for business management brought him. At his celebration of life service in 2005, relatives flew in from all over the world, not only to pay their respects, but to share their stories about all that he did for them and their families—things that even his wife and children were surprised to learn for the first time.

“He did things quietly; with no expectations” says Ginny. “The joy of being able to help was reward in itself.”

The Final Note

Ginny’s dad had a stroke in his late 70s. Because he felt that Ginny knew him better than anyone, he asked her to be his caregiver. Her mom and other family members were involved as well, of course, but for three years until his passing at age 82, Ginny willingly took on the role of primary caregiver.

“He was my biggest fan,” she says. “He was a strong man, a decision-maker who made things happen. And then to see him in a wheelchair, unable to do anything for himself—it broke my heart. I would wonder, ‘What must he be feeling?’ When I told him how bad I felt that there wasn’t anything I could do to change his situation, he reassured me, saying ‘I’ve never been more at peace. When I was younger, I was busy providing for our

family. Now I have more time to spend with God and I have so much joy and peace, so please don’t be sad for me.”

When he said to Ginny, “I’m sorry. I’m a burden. I don’t want to be a burden,” she had a heartfelt reply. “Dad, when you had to take care of me all those years, did you think I was a burden?” Ginny always made it clear to him, saying, “Please, Dad, it’s an honor and a privilege to be able to give back a little bit for all that you’ve given to me. I’m the person I am because of you and Mom. You not only provided for me and my siblings, more importantly, you gave me my values. That’s why now I have so much joy, because I understand the joy of giving back.” Ginny was also the primary caregiver for their mother, whom she also adores and misses every day.

A Chorus of Compassion

Despite the legacy of wonderful memories people all over the world have of Ginny Tiu, the performer, her greatest wish is “to be remembered as a champion for animals, someone who cares deeply for those who are truly vulnerable and for doing as much as I can to make things better for as many as I can. I feel strongly about the need to give back and to use what we have been blessed with to help others.”

Join the Chorus

“If we believe in the mission and work of an organization, we can’t just applaud them—we have to support them if we want them to be able to continue,” says Ginny. ■

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Hawaiian Humane Society

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The mission of the Hawaiian Humane Society (HHS) is to promote the human-animal bond and the humane treatment of all animals. Listed below are some of the ways you can assist or benefit from the services that HHS offers.



(L–R, front row) Anna Neubauer, President & CEO; Ginny Tiu, Board Member; Kailani Romero, Community Spay/Neuter Center Coordinator
(back row) Anne Mukai, Education Programs Coordinator; Thomas Hanns, Communications Coordinator; Karen Scharff, Cat Enrichment Volunteer; Stephanie Kendrick, Director of Community Engagement; Tatiana Reyna-Gomez, Veterinary Services Manager

PROGRAMS & SERVICES

(See lower right corner for contact information)

Seniors for Seniors Adoption Program: If you are 55 or older and adopt a dog or cat that is at least 6 years old, the adoption fee is waived. “Senior pets make wonderful pets,” says Jessica Tronoski, communications manager for the HHS. “They already usually know the basic commands like ‘sit and stay.’ They’re typically potty trained and have lost their kitten and puppy ways, so it’s a little bit more manageable.” All pets available for adoption receive a full medical examination and the appropriate vaccinations, de-wormer, flea and tick treatment, sterilization surgery and a microchip. The HHS also partners with many local veterinary clinics that offer your first visit free of charge.

Alternatives to Pet Surrender: For those who need to downsize or move, the HHS maintains a list of pet-friendly housing available on O’ahu. If your need is temporary, there is a similar list of pet boarding and sitting resources. The entries on both lists are voluntarily supplied by providers; the HHS does not audit the locations, but keeps the lists up to date (see “Resources” dropdown).

Volunteering: One of the volunteer activities that seniors find particularly rewarding is dog walking. “It provides companionship and enrichment to the animal and exercise for volunteers out in the fresh air,” says Jessica. There are different levels of dog walking. Another activity is enrichment, which involves playing with cats or other small animals. Doing laundry is another opportunity, but the biggest need is for Pet Food Bank volunteers.

Pet Food Bank: If you’re unable to volunteer, you can donate food or money instead. “The Pet Food Bank runs solely on donations and volunteer power—from the community for the community,” Jessica explains. “Any donations we receive are turned around almost within the day and given out to community members in need.” The food bank is run by the HHS’s Pet Kōkua program, which also accepts donations of collars, cat litter and reusable bags. ■

HAWAIIAN HUMANE SOCIETY

2700 Waiālae Ave., Honolulu, HI 96826
808-356-2200 | info@hawaiianhumane.org
www.hawaiianhumane.org

Adoption Program:

808-356-2218 | www.hawaiianhumane.org/adoptions

Volunteering:

808-356-2216 | www.hawaiianhumane.org/volunteer

Pet Food Bank:

808-356-2222 | www.hawaiianhumane.org/pet-kokua

The Healing Power of Dogs Helps Kūpuna

Mahlon Moore, GM Staff

Therapy dogs and service dogs are invaluable to many people, especially kūpuna who suffer from physical disabilities, loneliness, depression or even dementia.

What's the difference between a therapy dog and a service dog?

A service dog, as defined by the Americans With Disabilities Act (ADA), is a dog that is trained to perform specific tasks for people with disabilities who can't do them for themselves. For example, a service dog might guide people who are visually or hearing-impaired or pull a wheelchair for a disabled person. They can even be trained to get life-saving medications if their owners become ill.

A therapy dog is more of a companion, providing affection, emotional support, comfort and a sense of well-being to its owner or to many individuals. For example, a therapy dog might be employed by an assisted living facility or a hospital to help patients who are suffering from anxiety. The Queen's Medical Center in Honolulu is one such facility that makes therapy dogs available to their patients. It has two therapy dogs: Yoda and Ipa, who are so popular that they've become stars among Queen's staff and patients.

What tasks can service dogs provide?

Service dogs are able to perform tasks that are needed for a handler's specific disabilities.

Mobility service dogs are able to open and close doors, retrieve items, pull a manual wheelchair, find the phone, "brace" to balance the handler and turn light switches on and off.

Psychiatric service dogs are trained to awaken handlers from PTSD nightmares and perform deep pressure therapy.

Hearing service dogs respond to different sounds: knocking and doorbells, timers and alarm clocks, smoke alarms, telephones, baby cries and the handler's name.



Medical alert dogs are trained to alert the handler and others to conditions like seizures.

What are the regulations regarding emotional support animals?

An emotion support animal can be a dog, but could also be any other type of pet that an owner deems necessary for their well-being. Neither Hawai'i law nor ADA regulations cover emotional support animals. Although they often have therapeutic benefits, they are not given the same rights as service and therapy dogs. Laws regarding emotional support dogs are tightening and it may no longer be possible to take your pet along on a trip—no matter how much support you say your furry friend brings.

Service, therapy and emotional support dogs enhance quality of life, increase independence and offer therapeutic healing. If you're considering a service dog, contact the qualified organizations listed below. ■

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Protect Your Pets During Hurricane Season

By Debra Lordan, GM Associate Editor

Although the official forecast for the 2022 hurricane season won't be released until April, there is no time like the present to prepare for another hurricane season (May 15 to Nov. 30). As our emergency agencies remind us every year, it is a matter of when, not if... Not only should families have an evacuation and shelter plan... that goes for your little dog, too! Being prepared for a disaster means also having a plan in place for your pets. Dorothy and Toto were sadly



unprepared. Don't be like Dorothy and Toto. Your plan should include knowing where your nearest pet-friendly shelter is and having a prepacked emergency pet kit ready to grab without delay.

Luckily, here in Hawai'i, we have much more time to prepare for an impending hurricane than the folks in Tornado Alley, Kansas. A hurricane warning is issued 36 hours in advance of the anticipated onset of tropical storm-force winds. But there is no reason not to prepare way in advance in order to reduce stress.

In order to keep our people and pets safe during such disasters, each island has designated pet-friendly evacuation shelters.

"On O'ahu, all of our evacuation shelters are pet-friendly," says Jessica Tronoski, communications manager for the Hawaiian Humane Society (HHS). "There are HHS volunteers stationed at only a select few shelters to assist pet owners. We do not provide pet supplies. During hurricane season, especially, we try to educate the community to have their pet preparedness kit containing all the things you would need to take care of your pet prepacked and ready for evacuation at a moment's notice."

1. Update your pet's microchip now. Make sure it contains your current contact information. Dogs or cats can be microchipped at your private veterinarian or by appointment at the HHS (<https://app.waitwhile.com/book/hhsadmissions/service>).

2. Listen to the news. In the event of an impending disaster, listen to radio and television broadcasts to find out if your nearest shelter will be open. Based on the nature of the storm and other factors, some shelter locations may be closed and other facilities may be utilized at the last minute.

3. Do not leave your pets behind. If it's not safe for you, it's not safe for your pet. Pets left behind can be injured, lost or killed.

Although all O'ahu evacuation shelters are designated as pet-friendly, The Humane Society of the United States (www.humanesociety.org/resources/make-disaster-plan-your-pets) advises pet owners to never assume they will be allowed to bring their pets to an emergency shelter or that shelters nearby will be able to accommodate everyone, with or without pets.

So before a disaster strikes, check the website of your local emergency management office to see if you will be allowed to evacuate with your pets and verify that there will be shelters in your area that take pets and their people. ■

Hawaiian Humane Society supply list:
<https://hawaiianhumane.org/disaster-ready>

Hawaiian Humane Society's disaster preparedness brochure:
<https://hawaiianhumane.org/wp-content/uploads/2020/06/Brochure-Disaster-Prep-Brochure-2016-ST.pdf>

Hawai'i County Emergency Management Agency:
<https://www.hawaiicounty.gov/departments/civil-defense/active-civil-defense-alerts-and-maps>

Kauai Emergency Management Agency:
<https://www.kauai.gov/kema>

Maui County Emergency Management Agency (Maui, Lāna'i, Moloka'i):
<https://www.mauicounty.gov/70/Emergency-Management-Agency>

Help for Aging Pets & Devoted Owners

by Debra Lordan, GM Associate Editor

Illness and/or old age and its associated maladies are a fact of life for us all—even our pets. And grief over the loss of a beloved pet may be as intense and as lengthy as when a significant person in our life dies. Those who have lost a pet know the full extent of this agonizing pain.

As much as we'd love our pets to live forever, what we can do is support their well-being and quality of life for as long as possible. Kailua-based Arms of Aloha (AoA) believes in relieving the stress pet owners feel when their furry friend starts to succumb to the effects of old age or unrelenting illness. And they minimize the pet's anxiety by coming to your home to assess your pet in his or her natural environment.

During an in-home consultation, an AoA veterinarian will transcend medical facts by supporting your pet's physical, emotional and social well-being. The vet will teach you what changes to expect as your pet's condition progresses, how to manage symptoms, explain treatment options (pros and cons of each) and projected costs, and educate you about what to do in an emergency. When needed, AoA will set you up with a "crisis kit" of medications and instructions in case of sudden pain or distress.

The decision to euthanize a suffering pet can also be agonizing for the pet owner, leaving him or her riddled with feelings of doubt and guilt. Taking the life of a pet too early would be tragic; letting a pet suffer even one day needlessly, equally so. For most pet owners, it is hard to know what to do. Well-meaning friends and family may say, "He'll let you know when it's time," or "She'll give you a sign." But what if that sign never comes, or what if you can't recognize the signs indicating when the balance has tipped and the bad outweighs the good?

AoA can give you the tools to evaluate your



pet's quality of life and help you make a sensible decision. When you schedule a consultation, an AoA doctor comes to your home to assess your pet. AoA guides owners of seriously ill pets through the end-of-life journey, transforming a stressful experience into a peaceful, gentle and memorable one. Your pet will be surrounded by loved ones in their favorite place—comfortable and unburdened by pain or fear.

During this stressful time, you don't have to go it alone. AoA will help you and give you confidence to know you're doing everything possible for your companion's comfort. ■

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- How do I know when it's time to move?
- What are home care and home health options available in Hawaii?
- What are the associated costs?
- What is the difference between a monthly rental and a "buy-in" community?
- How can I downsize and declutter years of personal belongings?
- How can I prepare my home for sale or rent?
- How can I increase the value of my home to sell at the peak of today's market?
- I am overwhelmed, who will help me?

Your Coach

The Ihara Team founded by Dan and Julie Ihara (RA) of Keller Williams Honolulu are Senior Advocates and experts on industry knowledge. Acknowledged for 16 years in a row as Top 100 Realtors in Hawaii, The Ihara's dedication to serving their community and maintaining strong relationships with their clients have led to their success and growth. Dan is a Certified Luxury Homes Marketing Specialist (CLHMS), a Senior Real Estate Specialist (SRES), and a Certified Aging Place Specialist (CAPS). Dan is the first and only Realtor in Hawaii to be honored by the National Association of Realtors, with the SRES Outstanding Service Award. His awards and credentials are a testament to Dan's service and commitment to Hawaii's Senior Community.

5 Star Review ★★★★★

"I had attended two seminars given by the Ihara Team. When it came time to sell our condo, I contacted only one firm - The Ihara Team. The response was immediate and thorough. The team helped to very accurately price my place for sale as well as help tremendously in organizing the renovation needed - contract, colors, materials. We stayed on the timeline and were ready for the sales process right after the holidays. Two scheduled open houses one week apart, offers accepted the day after the second open house. A full-price offer was received that day, we accepted, and the process continued. I liked the team approach, it seems efficient because everyone works in their strength area. I entered the entire process at the first visit with trepidation because I had not ever sold a property, and my last purchase was 40 years ago. I asked the team to hold my hand, and they did. I had a very successful experience." -Kathy

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Swedish Massage Eases Aches & Pains

by Arlene Estrella, Licensed Massage Therapist



As we age, it may become more difficult to get a full night's rest. This is caused by many things: changes in your body's internal clock, spending less time outdoors or moving and a decrease in the hormones that help aid in sleep. It is a common misconception that we need less sleep as we get older. Sleep is still very important. Adults over age 65 should strive to get seven to eight hours of sleep a night.

Swedish massage, which should already be a part of your regular wellness routine, can also help you get a better night's rest because it helps the body release serotonin and dopamine. These hormones help you relax and feel good, and can help your body achieve more restful sleep.

Another fantastic benefit of Swedish massage is its ability to connect you with your body again. As we age, there is tendency toward less movement. This can be because of injuries, or lack of balance or mobility. When we move less, we become less in tune with our bodies. A huge part of massage is to bring that awareness back.

In addition, humans are social beings and need physical touch. When babies are born they crave being held. The simple act of being carried brings them comfort. We still need this physical connection as we age.

Massage also helps us retain muscle tone. As we age, we naturally lose muscle strength. Swedish massage improves muscle tone by mechanically stimulating the reflexes within the muscle. Muscle tone/strength is important in maintaining balance, which helps in preventing falls, and also increases an overall sense of well-being and vitality. Your body also recovers from a fall faster if you have good muscle tone.

To enhance sleep, reconnect to your body and retain muscle tone, schedule a massage on a weekly, biweekly or monthly basis. It really depends on your needs. Massage can be done wherever you feel comfortable — at a massage facility, in your own bed or even a recliner.

Wherever you go, always communicate with your massage therapist. Let him or her know if you are feeling any discomfort from the pressure or the technique. Our goal is to help you feel relaxed and relieved from pain you may be experiencing. Regular massage can help you live a better, happier, more pain-free life. ■

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Nursing Homes Should Prioritize Oral Health

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

Poor oral health can affect overall physical health at any age. Without treatment, poor oral health can lead to pain, infection, malnutrition and even serious illnesses. Therefore, it's important to incorporate good oral health habits into all stages of life. So if you're weighing options for a long-term care facility for yourself or a loved one, ask them how oral health practices are incorporated into their care program.

More long-term care homes have expanded their nurse training to incorporate dental care. For example, the HDS Foundation created the Kupuna Smiles — Oral Health Training Program for nurses and other professionals who provide healthcare for seniors. Through this program, dental hygienists have conducted hands-on training for more than 80 registered nurses, certified nurse assis-



tants and the managerial nursing staff of The Clarence TC Ching Villas at St. Francis in Liliha. Hygienists instructed each staff member on how to properly brush and floss patients' teeth and care for dentures, reach difficult spots in the mouth, work carefully around mouth sores and identify signs of decay.

Long-term care facilities should prioritize oral health, especially if patients are unable to brush and floss on their own. The formula for good oral health is to brush, floss and see a dentist so you can live well and smile more! ■

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Diabetes and Hearing Loss

by Lorraine Leslie, Executive Director, American Diabetes Association — Hawai'i

Diabetes disproportionately affects older adults. Approximately 25 percent of Americans over the age of 60 years have diabetes. The aging of the US population is widely acknowledged as one of the drivers of the diabetes epidemic.

Although the burden of diabetes is often described in terms of its impact on working-aged adults, the disease also affects longevity, functional status and risk of institutionalization for older patients.

While diabetes can be managed effectively, living with the disease as you get older presents some unique challenges. Every day offers a new hurdle. And as you age, jumping over those hurdles can become a bit more challenging—but it's not impossible. Although increased risk for specific complications increases with age, with diligence and care, you can properly mitigate those risks.

More than 37 million people in the US have diabetes and an estimated 34.5 million have some type of hearing loss. Many are experiencing both concurrently.

A recent study found that hearing loss is twice as common in people with diabetes as it is in those who don't. Also, of the 133 million adults in the US who have prediabetes, the rate of hearing loss is 30 percent higher than in those with normal blood glucose (blood sugar).

It is not understood exactly how diabetes is related to hearing loss. It's possible that the high blood glucose levels associated with diabetes cause damage to the small blood vessels and nerves in the inner ear in the same way diabetes can damage the eyes and the kidneys. But more research needs to be done to discover why people with diabetes have a higher rate of hearing loss.

Since it can happen very slowly, the symptoms of hearing loss can often be hard to notice. In fact, family members and friends sometimes notice the hearing loss before the person experiencing it does.



Signs of hearing loss:

- Frequently asking others to repeat themselves
- Trouble following conversations that involve more than two people
- Thinking that others are mumbling
- Problems hearing in noisy places, such as busy restaurants
- Trouble hearing the voices of women and small children
- Turning up the TV or radio volume so that it becomes too loud for other people who are nearby
- Being unable to understand conversations over the telephone

Talk to your primary care doctor if you suspect hearing loss. You may then want to seek help from hearing specialist, such as an audiologist, a licensed hearing aid dispenser or a doctor who specializes in hearing problems. From a full hearing exam, you'll learn more about your hearing loss and what can be done to treat it.

The American Diabetes Association in Hawai'i is here to help. Learn how to thrive with type 2 diabetes through the ADA's year-long program. Sign up for free at www.diabetes.org/living. ■

AMERICAN DIABETES ASSOCIATION — HAWAII
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†As with any mortgage, you must meet your loan obligations, keeping current with property taxes, insurance, and maintenance.

‡Ultra-Low Interest Rates are Here to Stay: 2021 Central Bank Guide. Bloomberg, January 2021. <https://www.bloomberg.com/news/articles/2021-01-05/ultra-low-interest-rates-are-to-stay-2021-central-bank-guide>

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Signs That Mom Needs More Help

by Eileen Phillips, RN, Attention Plus Care



Family members must prepare now for the day their senior needs more help — the kind of help that may require them to reprioritize their lives. If only there were a date set aside for this change in everybody's life. But we must keep in mind that a sudden fall or illness could change everything — and it could happen at any time.

Our seniors can have active lives up until the day they don't. Then, family members may have to change directions suddenly. This may involve taking time off work and moving other commitments to the back burner.

However, we can look for signs that indicate our senior may soon be needing a bit more help. Here are a few to look out for:

- **AGE:** The older your senior is, the closer they will be to needing help, especially if they are slowing down physically.
- **MEMORY:** Forgetfulness could be a sign of illness affecting the brain or other systems. This symptom generates worry for family members who must leave their senior alone for long periods of time.
- **DRIVING:** If your senior is not driving anymore because it is not "safe" due to visual problems, mobility issues or cognitive concerns, this may be a sign that other tasks are not easy for them as well.

- **WEIGHT LOSS OR DEHYDRATION:** These are real concerns that indicate they are not eating or drinking enough. Frequent urinary tract infections may indicate not enough fluid intake or poor personal hygiene in the bathroom.
- **UNPAID BILLS/UNOPENED MAIL:** Our seniors like to have control over their finances until there comes a day when they stop opening their mail. This is a clue they are either forgetting to do it or it's not a priority for them anymore.
- **FREQUENT PHONE CALLS WHILE FAMILY IS AT WORK:** If family members are receiving frequent calls from their senior during working hours, it may mean things are about to change. These frequent calls can indicate loneliness, forgetting that they just called or anxiety about something they have no control over.
- **FALLS:** This could be the "last straw," especially if the fall results in an injury. Family members may have to find outside help to monitor their senior for safe mobility while they are away at work.

Just like planning ahead for disasters, planning for the day your senior needs help should be a priority, so being aware of some of the scenarios above should be on your radar.

Of course, your senior will deny they need help and may say something like, "I don't want you to worry about me. I can take care of myself." But if you feel that twinge in your gut telling you that what you are seeing is not consistent with what they are saying, don't ignore it! Now may be the time to move into a different role for your senior or the time to seek outside help. ■

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AGING IN HAWAII EDUCATIONAL OUTREACH PROGRAM
by Attention Plus Care — a program providing resources for seniors and their families, covering different aging topics each month. For class information and upcoming topics, call 808-440-9356.

The Long Goodbye

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

Usually, events that necessitate a goodbye are seen as sad... or at least poignant. In our younger years, we expected these goodbyes to be temporary — we knew we were going to see them again! As we get older, we start to understand that a goodbye may mean moving so far away that visiting will be unlikely and the relationship we loved may be permanently changed. And then come the goodbyes we know are final — the farewells at the end of a life that leave us with only memories of a loved one.

Waking each caregiving day and finding your loved one still breathing is another opportunity for you to cherish that life — an opportunity to set aside words spoken in frustration yesterday. Today is another opportunity to smooth the worried brow of a person unable to finish their days on



Earth on their own terms. Today gives us another chance to learn better ways to say goodbye.

Although caregivers can get easily get caught up in a myriad of daily details that need constant attention, they also need to remember that caregiving is often a long, slow goodbye.

Help ensure this final goodbye is a sweet one by telling your loved one what they want to hear from you — reassurance that you love them, what they mean to you and positive memories of the wonderful times you've shared. ■

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Dementia & Driving: The Warning Signs

by Christine Spencer, Alzheimer's Association Hawai'i Chapter, Maui County



Most people feel a sense of control when they're behind the wheel. So what happens when it's time to retire the car keys? The decision to stop driving can be one of the most challenging topics families and people living with Alzheimer's disease face.

Aging may impact our ability to drive safely; however, a person living with Alzheimer's disease will not be able to drive at some point, because cognitive changes in the brain will affect reaction times and focus.

♦ **SIGNS OF UNSAFE DRIVING:** Sometimes, the first warning signs of Alzheimer's disease show up in driving abilities—taking longer than usual to run quick errands, forgetting where they're driving to or how to get there, making mistakes at intersections and frequently not remembering where the car was parked. Since no one has a perfect memory, it's important to track these kinds. Log any new dents and scratches on the vehicle, tickets or episodes of unsafe driving. If you notice changes, it's time to take action.

♦ **PLAN AHEAD:** It's important to make sure you have a options in place ahead of time, because taking away the keys can present problems for caregivers and loved ones alike. Start a routine so the person is still able to maintain an active lifestyle. Involve friends and family who are willing and able help out as unofficial taxi drivers.

♦ **APPEAL TO THEIR SENSE OF RESPONSIBILITY:** Be prepared for resistance. Anger is a common reaction. Focus on showing your empathy to the person and plant the seeds for options you have in mind for the future. Remind them of the importance of safety on the road—both their own and other people's. Try phrases like, "I know you

don't want to hurt anyone driving." If needed, you can ask your doctor to speak with them or design a "driving contract" that the person agrees to.

♦ **REMOVING DRIVING REMINDERS:** Depending on the situation, removing the vehicle along with the temptation to drive it can be the most effective action. Letting a family or friend borrow the car for a few weeks can start the transition to no driving and at the same time, give the person the sense of helping another.

There are plenty of ways to get creative in your approach. And your motivation is the safety of everyone on (and off) the road. If you are experiencing driving challenges yourself, talk to someone. The road ahead is less difficult when you allow others to help you navigate.

For additional resources, visit <https://bit.ly/AADriving>. ■



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Is Task-Based Home Care Right for Me?

by Tracy Hart, Vivia Navigator, Vivia Cares Inc.



You may think that in-home assistance is only for people who are very old, very ill or recovering from a severe injury or surgery. But nowadays, capable and self-reliant seniors are employing a new kind of assistant to provide task-based in-home care. A task-based assistant can help you with those burdensome chores that are becoming challenging or that you just don't like to do anymore.

Most seniors say they don't need the constant oversight of long visits and hands-on help that is hourly home care. However, some folks might appreciate assistance with duties such as carrying a heavy load of laundry or getting a friendly check-in visit for help with daily medications.

These seniors can now call on task-based in-home assistance for occasional help with:

- Light Housekeeping and Laundry
- Meal Preparation
- Medication Reminders
- Transportation Set-Up
- A Shower or Other Personal Care Assistance

Long hours of in-home care are right for some, but for more independent and self-reliant seniors, task-based, personalized and affordable in-home assistance is a new option for an effective way to continue living at home independently. ■

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Cheyne Nakano, M.D. has joined the Kuakini Primary Care Clinic and is accepting new patients.

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We provide a full spectrum of primary care services, including physical exams, annual preventive screenings, and management of chronic medical conditions.

The clinic accepts most insurance plans including Medicare and Medicare Advantage. Please call regarding your eligibility and joining the Clinic.

Gimme A Break! Care for Caregivers

by Debra Lordan, GM Associate Editor

The woman in line in front of me was tending to her father who apparently suffered from dementia. Suddenly, she completely lost it and was yelling at him. I thought she was going to hit him! He looked frightened, dazed and confused. When I tried to console the woman, she yelled back at me, 'YOU DON'T KNOW WHAT I'M GOING THROUGH!'"

It may be easy to find fault with this woman, who "came unglued" and mistreated her father. But there is a reason for this behavior. First, think about this moment in her caregiver's journey: "You don't know what I'm going through."

What is caregiver burnout?

Caregiver burnout is a state of physical, emotional and mental exhaustion. Burnout can occur when caregivers don't get the help or respite they need, or if they try to do more than they are able. Caregivers often are so busy caring for others that they tend to neglect their own emotional, physical and spiritual health, leading to fatigue, stress, anger, anxiety, depression and burnout.

What can I do to prevent burnout?

One way to prevent caregiver burnout is to take advantage of respite care services. Gimme A Break (GAB) *does* know what you are going through. GAB provides the support needed when a caregiver has had enough! The nonprofit cares for caregivers by giving them an emotional and physical break, as well as resources for continued well-being — *all at no cost*.

GAB provide respite in various ways:

■ **Support Sessions.** Support sessions connect you with a community of caregivers to better assess and serve your needs. The weekly sessions offer education, shared knowledge and professional guest speakers.

■ **Resources — Trusted Partners.** GAB continues to provide "breaks" in the form of resources from its trusted partners that give you worry-free assistance with all things caregiving.

■ **Physical "Break."** GAB provides respite — a

physical "break" from your caregiving duties. As part of GAB's community of caregivers, you will never feel alone or isolated again.

NOTE: Taking care of yourself is not a luxury. It's an absolute necessity for caregivers. ■

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SSA Survivors Benefits

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

We are here for surviving family members when a worker dies. In the event of your death, certain members of your family may be eligible for survivors' benefits. These include widows and widowers, divorced widows and widowers, children and dependent parents.

The amount of benefits your survivors receive depends on your lifetime earnings. The higher your earnings, the higher their benefits. That's why it's important to make sure your earnings history is correct in our records. That starts with creating a my Social Security account at www.ssa.gov/myaccount. A my Social Security account is secure and gives you immediate access to your earnings records, Social Security benefit estimates and a printable Social Security Statement. The statement will let you see an estimate



of the survivors benefits we could pay your family.

Visit our "Benefits Planner for Survivors" at www.ssa.gov/planners/survivors to help you better understand Social Security protections for you and your family as you plan for your financial future.

Please visit www.ssa.gov or read "Survivors Benefits" at www.ssa.gov/pubs/EN-05-10084.pdf for more information. You can also help us spread the word by sharing this information with your family and friends. ■

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BY HO'OKELE HOME CARE

Credit Unions: People Helping People

by Gather Federal Credit Union Staff

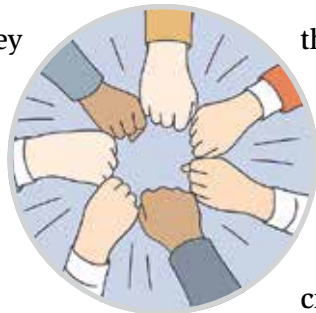
There's an old saying about money that sums up why credit unions have flourished: "We make a living by what we get, but we make a life by what we give."

Credit unions are unique in the world of finance, and for lots of people, that's exactly why they choose to become members. Those same members collectively own and control their credit unions. Every member gets an equal vote on the election of board of directors at their credit union, regardless of their deposits. Like banks, credit unions operate for the benefit of their shareholders. But unlike banks, a credit union's shareholders are the members and vice versa—they're both members and owners.

Credit unions aren't a new idea. The first one popped up in Germany in the late 1800s. The first American credit union opened in 1909. In 1934, the Federal Credit Union Act was signed into law, authorizing credit unions in every state. To this day, Oct. 20 is celebrated as International Credit Union Day. But despite the worldwide appeal, credit unions are decidedly local institutions.

Most credit unions operate in a specific geographic area and that's the same source for their members. For example, Gather Federal Credit Union operates branches across Kaua'i. It offers membership to anyone who lives, works, worships, attends school or operates a business on Kaua'i or Ni'ihau. Members' immediate families are all eligible as well. In that sense, credit unions work to strengthen communities by helping to build financial security for all members.

Credit unions are nonprofit organizations and members benefit from similar protections as banks. Credit unions generally offer products and services similar to what banks offer, as well, including checking and savings accounts, loans, ATMs, debit and credit cards, IRA shares and certificates, money transfers and online banking. Some credit unions may also offer financial planning and counseling services. Members' credit union accounts are federally insured by



the National Credit Union Administration up to \$250,000. Members also typically benefit from lower fees, competitive loan rates, higher dividend rates on deposit accounts and a more personal approach to member service.

There's lots more to learn about credit unions. A great place to start is at [www. MyCreditUnion.gov](http://www.MyCreditUnion.gov).

But, more than anything, the most important thing to remember about credit unions is their shared philosophy: "People Helping People." ■

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Making Your Money Last in Retirement

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

Having spent decades saving for retirement, it can feel like a major shift for retirees to spend down their hard-earned assets. Research by the Employee Benefit Research Institute found people with \$500,000 or more in savings at retirement spent down less than 12 percent of their assets over 20 years.¹ Many of these retirees are reluctant to dip into their principal for fear of running out of money due to the anticipation of increased healthcare expenses and other factors. If you share these concerns about the longevity of your savings, here are steps you can take to help you feel more confident:

◆ **Understand the arc of retirement spending.** Annual expenses generally are highest within the first few years of retirement. This is because retirees are often taking advantage of their newfound leisure time to pursue hobbies, travel, dine out and shop. Spending tends to slow down with advancing age. You may find it reassuring to realize there's a good chance your lifestyle expenses in retirement could level out or decrease over time.

◆ **Plan for healthcare costs.** Healthcare is consuming an increasing proportion of many retirees' income. You can start preparing for these expenses today by researching your insurance and savings options and developing a strategy to cover your needs. Your options could include a combination of the following: Medicare, Medigap supplemental insurance, health savings accounts (HSAs), long-term care policies, continuing health insurance through your current or former employer, and other dedicated healthcare savings. Having funds and protection in place can help you feel more prepared to handle a medical emergency or more routine care.

◆ **Understand the level of risk in your portfolio.** As you turn your savings into income, it's important to review your portfolio and assess your level of risk. This means ensuring that you have a diversified portfolio that suits your anticipated spending and balances your needs for liquidity and growth. For example, consider having a year to several



years of easily accessible investments to provide income in case of a market downturn or an unexpected financial event in your life. At the same time, it's important to also have investments that are positioned for growth, or at the minimum, keep up with inflation.

Many retirees spend decades in retirement, so plan your investment strategy with longevity in mind.

◆ **Devise a sustainable withdrawal strategy.** A well-crafted retirement income plan can help you avoid running out of money and feel more confident about spending your hard-earned assets. Tally up your various sources of retirement income, which may include Social Security, annuities, retirement assets and other investment earnings. Then, decide which assets you will tap into first, and when you will claim Social Security benefits. Remember that at 72 years of age you are required to take required minimum distributions from your traditional IRA and employer-sponsored retirement plans, so work this income into your plan.

◆ **Consider the tax consequences.** Reducing taxes on retirement income is a priority for a great number of retirees, yet many feel understanding the tax impacts of drawing down assets is complex. Starting the planning process early and seeking guidance from a tax and financial advisor can help you feel more secure in your strategy. ■

MICHAEL W. K. YEE, CFP®, CFS®, CLTC, CRPC®
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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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¹"The Employee Benefit Research Institute's Spending in Retirement Survey". EBRI, 2021.

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Making the Rules Beyond Your Lifetime

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

How do you stay in control of your stuff while you are able and assure that your wishes will be carried out when incapacity or the grim reaper catch up with you? Sorry to rub it in, but at least one of these possibilities is going to happen to you and odds are that both of them will. You have an opinion about the kind of healthcare you want to receive throughout your lifetime and you have an opinion about who should enjoy your stuff when you are done with it. Turning your wishes into reality will require you to act on your opinions and put them down on paper. You need to develop the rulebook—your estate plan—that will give you the final say over your assets and your healthcare.

And remember that your rulebook will need to change over time. In the future, your health, fam-



ily situation and assets will change. Your comfort with your list of hand-picked decisionmakers who will someday step in and make choices will change. The laws that affect your estate plan will change. With these changes, you will need to adjust your rulebook in order to be confident that your wishes will be followed at every phase of your life—and perhaps beyond your lifetime.

Talk with your trusted advisors about the best way to put your rulebook in place and then how to keep it current as circumstances change. ■

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Protect Pets After You're Gone

by Stephen B. Yim, Attorney at Law

Growing up, my family always had a pet. From dogs to cats to frogs and even a chicken for a day, pets have always been a part of my life. Today, our pet family consists of three dogs, a guinea pig, a bunny and frogs.

Our pets are not just animals but members of our family. And like our family members, we want to ensure that they are taken care of after we are gone. If you're an animal lover like me, you worry about what will happen to your pet if something were to happen to you, then a pet trust may be your answer.

Many of our clients have pets that they love and want to ensure that they are cared for and provided for after they pass. A pet trust allows pet owners to set up a support system for their pets



after they're gone. The trust appoints a trustee who will manage the money put aside for the pet. It appoints a caretaker beneficiary who will take care of and love the pet for the rest of their life. We also work closely with our clients to prepare a memorandum of intent. This memorandum allows our clients to leave specific instructions on how to care for their pets—this can include specific food sensitivities, grooming, medical care and even burial or cremation.

If this is something you are interested in, we recommend contacting your attorney. ■

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WORD LIST & DIRECTION: → ↓ ← ↑ ↘ ↙ ↗ ↖ Answers on pg. 6

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