

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 13/2 • MAR/APR 2023

## Creating Resilience

The life-changing mission of the  
Institute for Human Services

**Spring Clean-  
ing for Your  
Computer**

Page 10

**More  
Seniors Try  
Marijuana**

page 14

**Caregiver  
Compatibility  
is Key**

page 26

**Medicare 2023:  
Hawai'i's  
Got It Good!**

page 30

Major  
Distribution  
Partners:

**ZIPPY'S**



**times**  
PHARMACY



Complete  
Distribution  
Locations on  
Page 3





See What's New for  
the only Medicare  
health plan in Hawaii  
rated 5 out of 5 Stars  
for 2023<sup>1</sup>

## New lower premiums for 2023

### Get quality coverage and great value Kaiser Permanente Senior Advantage Plan (HMO)

We can help answer your questions about Medicare and determine if you're eligible to enroll in a **Group or Individual Kaiser Permanente Medicare health plan**. With Kaiser Permanente, you get:

- **Great value** with a \$0 annual deductible, \$0 copays for preventive care, and a **fixed annual limit** on out-of-pocket expenses.
- **\$0 deductible on prescription drugs**.<sup>2</sup>
- **Comprehensive health care** with hospital, medical, and prescription drug coverage.
- **Your choice of available Kaiser Permanente doctors** all welcome our Medicare health plan members.
- **Convenient ways to get care**, including access to a clinician 24/7 by phone or video, no appointment necessary.<sup>3</sup> Learn more at [kp.org/getcare](https://kp.org/getcare).

For more information, call our Kaiser Permanente Medicare specialists, or attend one of our Kaiser Permanente virtual seminars.

#### If on Oahu

please contact Brandy Ching  
at **808-291-7366** or  
**808-432-5915 (TTY 711)**  
[mykpagent.org/brandyc](https://mykpagent.org/brandyc)



#### If on Maui or Hawaii Island

please contact Dayna  
Inokuma at **808-633-1319**  
or **808-432-5915 (TTY 711)**  
[mykpagent.org/daynai](https://mykpagent.org/daynai)



Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

<sup>1</sup> Every year, Medicare evaluates plans based on a 5-Star rating system. The Kaiser Permanente Medicare health plan in Hawaii has been highly rated for 14 consecutive years (2010-2023) and earned the highest possible rating of 5 out of 5 Stars for the sixth year in a row (2018 -2023). <sup>2</sup> Does not apply to the Senior Advantage Medicare Medicaid (HMO D-SNP) plan. <sup>3</sup> When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

Kaiser Foundation Health Plan, Inc. 711 Kapiolani Blvd., Honolulu, HI 96813

H1230\_20221114\_M



# Get Your Magazine at These Locations

## OAHU DISTRIBUTION LOCATIONS

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

Makua Alii Senior Center  
Maluhia Hospital  
Marukai  
McKinley Carwash  
Moiiliili Community Center  
Na Kupuna Makamae Center  
Olaloa Retirement Community  
One Kalakaua Senior Living  
Pali Momi Medical Center  
Palolo Chinese Home

**Pharmacare:** Aiea Medical Bldg., Joseph Paiko Bldg. (Liliha), Pali Momi Medical Center (Aiea), Tamura Super Market (Waianae), Straub Pharmacy (Honolulu)

**Plaza:** Mililani, Moanalua, Pearl City, Punchbowl, Waikiki

Project Dana

**Safeway:** Beretania, Enchanted Lake, Ewa Beach, Kaneohe, Kapolei, Hawaii Kai, Salt Lake, Waimalu

Senior Move Managers  
St. Francis Healthcare System  
Straub Clinic & Hospital  
Straub Geriatrics  
The Ihara Team

**Times Pharmacy:** Aiea, Beretania, Kahala, Kailua, Kalihi, Kaneohe, Koolau, Liliha, McCully, Royal Kunia, Waimalu, Waipahu

Vacations Hawaii  
Waialae Senior Residence  
Waianae Comprehensive Health Center  
Waikiki Community Center  
Windward Mall Food Court  
YMCA (all locations)

**Zippy's** (Oahu locations only):  
Dillingham, Ewa, Kailua, Kaimuki, Kahala, Kahului, Kalihi, Kaneohe, Kapahulu, Kapolei, Koko Marina, Makiki, McCully, Mililani, Nimitz, Pearl City, Vineyard, Waiau, Waipahu, Waipio, Wahiawa

## PUBLIC LIBRARIES

Aiea, Aina Haina, Ewa Beach, Hawaii Kai, Hawaii State, Kahuku, Kailua, Kaimuki, Kalihi-Palama, Kaneohe, Kapolei, Liliha, Manoa, McCully-Moilili, Mililani, Pearl City, Salt Lake, Wahiawa, Waialua, Waianae, Waikiki-Kapahulu, Waimanalo, Waipahu

## DISTRICT PARKS

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

## COMMUNITY PARKS

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

## OUTDOOR RACKS (OAHU)

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

## NEIGHBOR ISLANDS

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

**KAUAI:** Agency on Elderly Affairs, Gather Federal Credit Union (all)

**MAUI:** Maui County Office on Aging

**MOLOKAI:** Molokai Drugs Inc.

**LANAI:** Lanai Kinaole

## ALL PUBLIC LIBRARIES

## RADIO & GENERATIONS TV

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

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

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

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

Generations Magazine's content—editorial or advertising—should not be used as a substitute for advice from your doctors, financial advisors or life planners. Accounts, views and opinions expressed in this magazine do not necessarily reflect the views of the Publisher, Editor, or its staff and distributors, nor are they liable for damages arising out of any content, products or events mentioned in the magazine.

Copyright © 2022; Generations Magazine is produced bimonthly as a free resource for Hawai'i's mature community. All rights reserved. No part of this magazine may be reproduced or transmitted in any form or by any means, except for the inclusion of brief quotations in a review, without permission in writing from the publisher.

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



# Generations Magazine Aging in Place Workshop The Realities of Aging

Hosted by Percy Ihara, Publisher & Editor  
Certified Senior Advisor (CSA), Certified in Long Term Care (CLTC)  
& Reverse Mortgage Specialist

Workshop Topics Include:  
Financial, Gerontology, Legal Mistakes, Nonprofit Programs,  
City/State Support Services, Fall Prevention Tips, Long-Term Care  
Options, Reverse Mortgages, Healthy Living and much more.

Wednesdays:  
**March 15**  
**April 19**  
**May 17**

Ala Moana Hotel  
410 Atkinson Drive, Honolulu  
Carnation Room

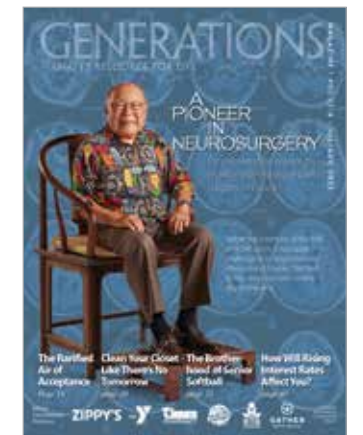
Time: **8:30am – 12:30pm**  
**1:30pm – 4:30pm**

**FREE** to the public | **RSVP** required | Seats are limited

Call for details: 808-600-4383 or visit online:  
[www.Generations808.com](http://www.Generations808.com) • [www.facebook.com/genmag808](http://www.facebook.com/genmag808)



## SUBSCRIBE HERE... or Online



HAWAII'S RESOURCE FOR LIFE

**GENERATIONS**  
MAGAZINE

**SUBSCRIPTION FORM**

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

Please send this form and  
a check payable to:

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

Name \_\_\_\_\_

Address \_\_\_\_\_

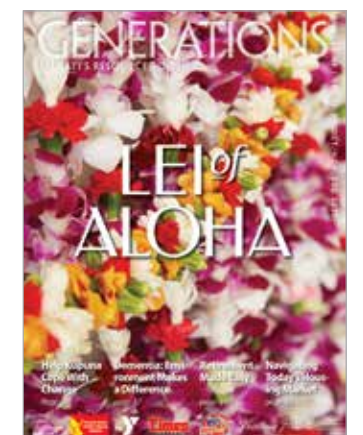
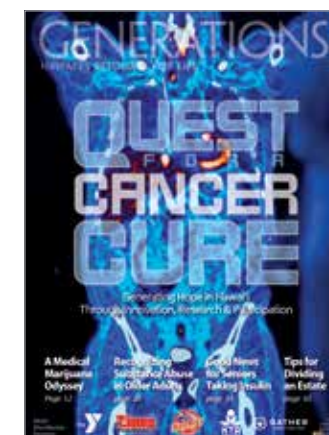
Phone \_\_\_\_\_

Email \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Online subscriptions: Go to **www.Generations808.com** and click **SUBSCRIBE** on the menu bar.  
Fill out the online form: Pay online via **PayPal** or simply choose to send a **check**.  
For questions or inquiries, contact Mahlon Moore at **808-256-7221**; **Mahlon@generations808.com**.





Imagine a world where housing has been made an unconditional right, as opposed to a reward for “good behavior.” Moving away from short-term housing to alleviate the problem, the government, NGOs and local authorities collaborate to buy apartments, build more homes and convert old buildings into permanent housing. This is not fantasy; this paradigm shift was accomplished in Finland. Their goal in 2008 was to build 2,500 homes; by 2019, 3,500 homes had been built through partnerships.

You may wonder what’s driving houselessness to the point where over half of all Americans (59%) are now at risk. The three leading causes of homelessness are lack of affordable housing, unemployment and poverty. The extremely high cost of Hawai‘i’s housing is a large factor in spreading houselessness here. And even if people are employed, average incomes often fail to meet criteria for rentals. Sadly, a majority of people in this country are a paycheck or two away from houselessness. AARP statistics state that nearly half of all homeless adults in Hawai‘i are age 45 or older.

But I am encouraged by our new governor’s intentions for a resolution to the housing crisis. He aims to start from the ground up “to make sure infrastructure is built so that affordable housing can be expedited.” He suggests development of housing through a coordinated approach with the counties and stakeholders. He said that additional “ohana zone” funds would put homeless individuals into permanent housing to give them a chance to thrive. He is making housing his top priority and committing to a comprehensive housing agenda. His emergency proclamation on homelessness is in effect now.

The ideas our governor outlined are similar to Finland’s solutions and echo the sentiments expressed by Darren, a Share Your Mana Advisory Board member who spent the pandemic living in his inoperable car. It should give us all hope that earnest cooperation and collaboration could create solutions for this ongoing problem.

Housing first is not a revolutionary idea — it has been discussed at length. But it is action that will benefit all community members: Rising tides raise all ships. When people are on the street, their primary concerns are where they will find a bathroom and their next meal. Once you’re in a stable, safe home, you can begin to rebuild your life, resulting in a better community for all.

Meanwhile, there exist a few Hawai‘i organizations that already collaborate to find solutions to increase affordable housing options. Much credit is due to nonprofits like The Institute for Human Services O‘ahu (pg. 16) and Share Your Mana on Maui (pg. 12) that have initiated relationships to help end the cycle of homelessness.



Stay negative. Think positive.  
Debra Lordan, Senior Editor

Answers: Word Search, pg. 40

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

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

DEBRA LORDAN  
Senior Editor  
Debra@Generations808.com

CYNTHIA ARNOLD  
Account Executive  
Cynthia@Generations808.com  
808-221-8345

WILSON ANGEL  
Art Director  
Wilson@Generations808.com

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

BRIAN SUDA  
Photographer  
Brian@BrianSuda.com

Sponsored by





# GENERATIONS

## RADIO PODCAST

### LISTEN to KORL OLDIES 101.1FM

### SUNDAYS, 8–9am



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

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

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



# Generations Magazine Mini Senior Fair

Friday, **May 19**, 10am–2pm

## Windward Mall, 46-056 Kamehameha Hwy, Kaneohe

The Mini Senior Fair will showcase experts in various topics of interest to seniors. Here are just a few that will be present:

Ameriprise Financial Services | CSI Trust Company | Copeland Insurance Group  
Financial Benefits Insurance, Inc. | Open Mortgage | Hawaii SHIP | Kaiser Permanente | Catholic Charities | Manoa Cottage | Senior Medical Patrol Hawaii  
C&C Honolulu, Dept of Parks & Recreation | GYMGUYZ | Soderholm Bus & Mobility

There will be **FREE GIVEAWAYS!** Including a 4-night California Hotel room and meal package (*flights not included*), courtesy of Vacations Hawaii!

**FREE** to the public | Call for details: 808-221-8345 or visit [Generations808.com](http://Generations808.com)



# 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:



**HALEY BURFORD**, a new intern at *Generations Magazine*, is a fourth-year English major undergrad at the University of Hawai'i at Mānoa. Her areas of interest include women's literature, generational storytelling and interpersonal connection through writing. Upon graduating in the spring, she hopes to pursue an MA in English with a focus on literary studies. Born and raised on the west side of O'ahu, her passions outside of education are art and spending time with her two cats, Basil and Rosemary.



**LISA SEIKAI DARCY** founded Share Your Mana on Maui in 2017 to provide those living unhoused access to create their own agendas, help them to be the drivers of solutions and to offer the housed community multiple ways to make impacts through education and direct experience. Her vision for SYM is simple—work in partnership to bring dignity to unacceptable conditions every single day through immersing and growing from the inside out. She believes that if personal dignity is restored, the rest will follow.



**CHRISTOPHER DUQUE**, a 30-year veteran of the Honolulu Police Department, was promoted to sergeant/detective in 1985 and served in the Criminal Investigation Division until his retirement in 2007. In the White Collar Crime Unit, he specialized in cybercrime investigations and computer forensics. From 2017 to 2020, he worked as a CyberCrimes Investigator for the Department of the Prosecuting Attorney. Though he says he is officially retired, Chris continues to provide community services in the form of presentations and workshops on cybersafety and cybersecurity.



**ROBIN REISINGER** is a health insurance agent who specializes in helping people with Medicare. After 12 years living on Kaua'i, she relocated to O'ahu eight years ago. She lives in town where you might see her walking around Thomas Square with her senior dog, Cookie. Robin loves being an advocate for seniors and she has a desire to make sure they're getting all that they're entitled to. You can often find her in the morning volunteering at the Medicare help table at the Walgreens on South Beretania.



**DANIEL SHELVERTON** is the Executive Director of CSI Trust Company. He is a licensed attorney and Certified Trust Fiduciary Advisory. He has been working in the trust and estates area for close to 10 years, and is the Vice Chair of the Elder Law Section of the Hawai'i State Bar Association. He has a strong passion for assisting Hawai'i's elder population secure estate and trust administrative services, when appropriate. Estate planning and administration is challenging, so he finds it rewarding to guide individuals through the administrative process.

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 | FAITH GIANAN | KAHALA HOWSER | MARTHA KHLOPIN | SCOTT A. MAKUAKANE  
EILEEN PHILLIPS | GARY POWELL | SCOTT SPALLINA | SOCIETY OF CERTIFIED SENIOR ADVISORS  
KRISTINA WONG | MICHAEL W. K. YEE | STEPHEN B. YIM



## COVER:

### 16 Creating Resilience: The life-changing mission of the Institute for Human Services

(Front cover photo: Connie Mitchell, executive director of the Institute for Human Services and John Kaulupale, a resident of Kahuaiki Village and graduate of the institute's New Leaf program.)

## DEPARTMENTS:

### EDITORIAL

- 10 Spring Cleaning for Your Computer
- 11 Overcoming the Distance Between Us
- 12 The Houseless Are Not Homeless

### LIVING LIFE

- 14 More Seniors Try Marijuana

### GIVING CARE

- 24 Helping Seniors With Technology
- 25 Houselessness: How Can You Help?
- 26 Caregiver Compatibility is Key
- 27 A Calling to Gerontology

### HEALTH

- 28 How to Stop Your Gums From Receding

### PROGRAMS & SERVICES

- 29 Learn More From New SSA Statement
- 30 Medicare 2023: Hawai'i's Got It Good!
- 31 Getting Ahead of Incapacity

### WISDOMS

- 32 Tips for Transitioning Into Retirement
- 33 Out-of-Pocket Healthcare Costs
- 34 Starting Your Estate Planning Journey
- 35 Hiring Strangers as Caregivers
- 36 Grief & Bereavement — Part V



# Spring Cleaning for Your Computer

by Christopher Duque, Online Security Advisor

Many of us include the ritual of spring cleaning around this time of year. Spring cleaning is all about tackling the areas you may have neglected during the rest of the year. And nothing is more satisfying than a sparkling clean home, right? But don't forget about your computer and devices. Backing up data, cleaning up storage, maintenance and changing passwords are things that most of us miss throughout the year. Therefore, you might want to consider adding the following tasks to your official spring cleaning checklist:

■ **Back Up Your Data:** Back up all your important data, such as photos, records, documents and your calendar, contact list and emails, etc. Back up anything you feel is important and irreplaceable. My advice is to back up your data to an external hard drive that has its own power source (AC adapter) or burn your data to CDs/DVDs. USB flash drives are not meant for long-term storage. The other option is storing your data remotely, such as to iCloud or Google Drive.

■ **Clean Up Your Storage:** After backing up your data, start deleting apps, programs and files that you rarely use or are outdated. This alone can speed up your computer. Again, do this *after* backing up you computer.

■ **Maintenance:** If you are tech savvy, you can purchase utility programs that perform low-level diagnostics on your computer that will check your computer's hardware and the operating system, and will make recommendations on how to remedy any problems. Depending on the program, it may even resolve those issues for you. My advice is to see a professional service to do the examination and any subsequent fixes if any problems are found. Usually, this can be done by the service department where you purchased your computer. There are also local service providers that can do similar work, but choose reputable vendors.

■ **Change Passwords:** Lastly, change your passwords, not only for logging into your computer



and other devices, but also internet services that require a password. You don't have to change them all at one time, but start with your computer and cellphone passwords. Write them down in a notebook along with the date you made the changes. Secure the notebook in a safe place.

Warning: Keeping passwords on your computer, cellphone or other devices is not recommended. Neither is keeping them in your wallet or purse. ■

Contact me with questions about online security.  
Christopher Duque | [aikea808@gmail.com](mailto:aikea808@gmail.com)

**Hawaiian Eye CENTER**  
Leading The Way In Eye Care

**Ask us about Laser Cataract Surgery and Advanced Lens Implants.**

**Steven Rhee, D.O.**  
Medical Director  
Eye Surgeon  
Cornea Specialist

**HAWAIIAN EYE CENTER OFFERS:**

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

Visit us at our newest location  
at the Kunia Shopping Center

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

# Overcoming the Distance Between Us

by Haley Burford, GM Intern

Whether the distance spans countries or oceans, living separated from your loved ones is always difficult—especially when the loved ones are our elders—namely, our grandparents. My Lolo and Lola (the Filipino words for grandfather and grandmother) often took care of me and my sisters from the time we were born. But they moved back to the Philippines when I was 12 years old, and I only visited them once in the decade they've been gone.

It's a normal part of living on a small island to not have your entire family living nearby. Many of us can relate to having grandparents from the Philippines or other countries who either moved back there or never left, while we reside Hawai'i. Everyone has their own way of dealing with such absence, but I think one sentiment remains true for us all: Love knows no distance and it never can be diminished.

Just last summer, my Lolo passed away. Coping with his passing has been challenging, not only because of the grief, but because of the way the distance between us altered the loss somehow. His absence existed unwavering both before and after his passing. Thus, I've often found myself meditating on this question: How does love triumph over distance or death?

Loss is inevitable. It is said that grief is love with no place to go. As a consolation, we sometimes turn to those around us, the internet and other distractions to find ways of coping with the anguish that ensues. It can become easy to lose ourselves in feelings of loss, to a point where love becomes overshadowed by grief and sorrow. Remembrances of the past and hope for the future exist on opposite sides of time, and yet, they are our greatest strengths in these moments. Bittersweet memories lend support to the hope for an eventual reunion and the desire to never lose the bond that transcends worldly distance. Therefore, love endures because it, like memories shared, can never be taken from us. As long as we are able to remember warm embraces and handwrit-



ten birthday cards, the love woven into the tapestry of our memories serves as an unbreakable tether.

I still feel my Lolo's love very near to me. He planted a pomelo tree in our yard when he lived with us. Today, the tree stands stately and tall, unbending and strong—a symbol of his love, which will always be with me, though he is not.

I write this story as a means of honoring and remembering my Lolo, because my words are the only way I know how to show my love for him now. His love remains—equally abstract and tangible; the bitterness and sweetness of fresh pomelo bear the same significance as me knowing that he is always with me. No matter the distance, love brings us close. ■

**DRIVING FREEDOM AND INDEPENDENCE**

**COME SEE US FOR YOUR MOBILITY NEEDS**

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

**NEED A LITTLE HELP GETTING IN & OUT OF A CAR?**  
**CALL TO SCHEDULE AN APPOINTMENT**

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

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



# The Houseless Are Not Homeless

by Lisa Darcy, Founder of Share Your Mana

Growing up modestly in a suburb of Chicago, I remember the first time we went camping. I was so excited, because this was a family vacation. My brothers and sisters helped pack the hot dogs and buns, collected our sleeping bags and pillows, and gathered wood for the fire. We were thrilled to eat canned beans! It was an exciting adventure... until the doorbell rang.

This, of course was not camping, even though that's what we called it. We had a bathroom, electricity, a phone, safety and privacy.

Let's shift the paradigm. Welcome to a tiny sliver of insight that informs our community fabric. I invite you to walk with me into a poorly studied, and wholly misunderstood and often stigmatized crisis.

Is the term homeless or houseless? The term you chose is an important focal point for lighting a path forward. Determining the nature of these conditions is significant in reimagining community safety for all community members. Understanding the difference in terms allows us to reconsider our approaches and partnerships.

The term "homeless" is a mainland idea, not a Maui idea. It is an overarching category which can result in harm, no matter how unintentional. The difference has been shared with me over and over from almost all the community members I've met. "I am home. Maui is my home. I just don't have a house," says Ku'uipo from her tent. Of Hawaiian descent, she articulates displacement beautifully and with authority.

To get at core needs, the use of language and current context are critical, because the conditions in which many in Maui County and around the world are living need to be accurately portrayed with honesty, integrity and dignity. There are many terms that have emerged to help explain the levels of needs—unhoused, unsheltered, houseless, homeless and housing-insecure. Regardless of the category or term, I've seen how emotionally overwhelming—often paralyzing—these conditions are.

I started Maui-based nonprofit Share Your Mana (SYM) to meet the needs of moments like these. As an extremely inquisitive and distinctive



Lisa Darcy has been an advocate for the houseless and disabled for decades.

care provider, I approach every interaction the only way I know how—through the unique lens of those in crisis. It is often quite uncomfortable, messy and painful, and still these raw, genuine interactions always culminate in inspiration.

SYM is driven by reviewing experiences which serve and by possessing the resolve to evolve through reflections on the failures that hinder success. And to improve how we approach restoring a healthy community balance, we need to create the space to move through whatever emotions follow. I call it, "decompressing emotions."



Share Your Mana Advisory Committee Member Jess and Founder Lisa Darcy deliver supplies in February 2021.



Imagine leaving to do errands after the doors were removed from your home. That is the situation many living in camps and vehicles find themselves in, so Lisa sometimes helps out by serving as a "watch person" so belongings stay safe.

Most of us understand that by the time someone is living unhoused or unsheltered, there must be multiple categories of need that are overstressed. Without an actual, affordable, safe sleeping inventory, when a slow boil of problems spills over, it is easy to slide into crisis.

There is a common association that those who are living in "subhuman conditions" are dangerous and to be feared. I spent the entire pandemic with hundreds living unhoused, every single day and most nights bringing life-sustaining supplies. I found many grappling with these conditions who also have an amazing ability to manage the negative stereotypes. I have witnessed love and respect alongside deep pain—often, generational pain.

Healing requires dignity, consistency and the concept that no matter why you are where



"Share Your Mana has helped me in so many ways," says Darren, who lived in his non-drivable car during the pandemic. "They never let me down no matter what I needed and I needed a lot. Share Your Mana help me mentally, physically and emotionally and has made me a brand new person. Share Your Mana has made me stronger than I ever was. I have seen Lisa do so much for others, so then I joined her advisory committee, becoming one of the leaders to make a better future for the unhoused community. While on the committee, I've seen unhoused people become housed and many housed people become unhoused. The cycle will never stop unless we can put a stop to it, change the cycle and initiate action that helps the unhoused community become stronger with the help of state and county officials who want to make a change for the good of the people."

you are, this community believes every person deserves the components of Maslow's pyramid—physiological needs, safety, love and belonging, esteem and self-actualization.

As a child, there was no way I could understand that camping in our living room was much different than the daily experience of the unhoused, unsheltered, houseless, homeless and housing-insecure. There was a toilet nearby, a refrigerator stocked with food and electricity to light my way. And yet, I still recall my fantasy—how wonderful it was to "get away."

Many live in conditions with no toilet or ability to sleep soundly in clean sheets or even a sleeping bag. These conditions exacerbate the situation, often creating a person who is fearful, guarded and even defiant. When you are unable to keep clean, your self-esteem is ripped away. Then decompensating happens—the person's mental health deteriorates. For the unsheltered, it is an especially traumatic process because it happens in public, for everyone to see.

As we go deeper into 2023, housing resources will no doubt continue to tighten. Only one small financial mishap can sometimes lead to housing insecurity and becoming unhoused. This is a frightening thought for most of us... the stuff of nightmares.

One day, I hope this will not evoke fear, because we have invested in safe sleeping for all residents. My hope for 2023 is that we invest in reframing solutions with safe sleeping in mind, a concept that will uplift talents, abilities and our humanity.

Then we can all sleep better as we see improved policy and actions that help to raise our community dignity. ■



# More Seniors Try Marijuana

Courtesy of the Society of Certified Senior Advisors

As cannabis becomes more accepted in the medical community, a rising number of seniors are trying it, especially for pain.

Ileane Kent, 80, has spent years vaping nightly. A breast cancer survivor, she got a medical marijuana card in June 2020 so she wouldn't have to risk going to her supplier's house. Barbara Blaser, 75, dealt with the pain and anxiety produced by a complicated surgery with edible marijuana, which came in the guise of a chocolate-covered blueberry every morning and evening. Harry B. Lebowitz, 69, enjoys smoking a joint in his backyard every night while his partner drinks her vodka and soda.

## Cannabis Use Among Seniors Rising

A recent analysis culled from the National Survey of Drug Use and Health concluded that the use of marijuana among those over 65 rose 75% from 2015 to 2018—from 2.4% to 4.2%. It jumped again in 2019 to include 5% of seniors. The lead author expects the trend, which is particularly strong among women and the affluent, to continue to increase sharply.

"It's rare to see that much change in a three-year period," said William Jesdale, an epidemiologist at the University of Massachusetts.

## Legality of Marijuana Use

Although most marijuana use remains illegal at the federal level, researchers theorize that the increasing number of states legalizing pot combined with the trend away from prescribing opioids for pain has boosted the number of seniors willing to give cannabis a try.

The \$17.5 billion legal cannabis industry has taken note, with some dispensaries offering senior

discounts and free delivery. Retailers have sent cannabis advocates to talk to residents in assisted living facilities or picked up seniors at a retirement development to bring them to the dispensary, complete with a catered lunch, product information and a special discount.

## Does Pot Work?

The efficacy of products containing marijuana is still debatable. The effect of pot was "modest" to alleviate nausea and vomiting due to chemotherapy, muscle spasms caused by multiple sclerosis, some sleep disorders and chronic pain, according to a National Academy of Science report.

Older adults adding pot to other medications and/or alcohol may be at increased risk of negative drug interactions and falls. Cannabis is known to increase heart rate and possibly blood pressure, but a Journal of the American College of Cardiology review failed to find direct evidence linking cannabis to coronary events.

Of more concern is seniors combining cannabis with anti-seizure medications and/or blood thinners, since there is little room for error. Talk to your doctor if you use cannabis and are planning to have surgery. Anesthesia drugs and post-operative pain management may require adjustment.

Like many healthcare professionals, researcher Dr. Benjamin H. Han advocates a "start low, go slow" regimen and he warns older patients who smoked pot in their youth about higher THC concentrations in modern products. Typically, seniors seek marijuana to treat four conditions: pain, insomnia, neuropathy and anxiety. There is also research supporting the use of cannabis to improve cognitive function.

## LEAF411 PROVIDES 24/7 ADVICE AND INFORMATION

Seniors who want to talk to a nurse about the safe use of legal cannabis can call Leaf411 ([leaf411.org](http://leaf411.org)) at 844-LEAF411 (844-532-3411). Their cannabis-trained nurses offer professional advice, including how to use marijuana products to control chronic pain. The site also offers a library to answer frequently asked questions and provide additional information. A member directory provides a guide to "vetted cannabis-related businesses, clinicians, support groups and other online resources."

## DIFFERENCE BETWEEN THC AND CBD

Two active compounds, THC and CBD, are most commonly found in marijuana products. THC gets you high; however, it has been shown to produce medical benefits, even at very low doses and sometimes when combined with CBD. CBD, a molecule very similar to THC, acts in a similar fashion to produce health benefits. It is not intoxicating like THC. Its popularity has increased in recent years. Visit [periodicedibles.com/blog/cannabis-for-seniors](http://periodicedibles.com/blog/cannabis-for-seniors) for more information.

## Many Ways to Take Cannabis

There are four main routes to take cannabis: inhalation, oral, sublingual and topical. All are a little different and you may have to try more than one to find what works for you.

- **Inhalation** delivers active compounds to your lungs and compounds are delivered to your brain in about 15 minutes. There are two ways to inhale: smoking and vaping. Smoking involves burning cannabis flower. Vaping uses a device to heat the cannabis flower or concentrate to just below the point of combustion, releasing the active compounds into a vapor.
- **Oral ingestion** takes place through edibles or tinctures. Edibles include cannabis-infused drinks, baked goods and gummies. It may take anywhere from 20 minutes to three hours to feel the effect.
- **Sublingual administration.** Tinctures are created by steeping cannabis in alcohol. The liquid is placed under the tongue using an eye dropper, where it is absorbed by the many blood vessels located there and the rest travels to the stomach. The benefit is an immediate effect from the cannabis absorbed into the blood and a delayed effect from the cannabis that travels to your digestive tract.
- **Topical** products deliver cannabinoids through the skin via pads or cream to deliver localized relief, usually for muscle soreness or joint pain. No matter what product you use, you won't get any psychoactive effects from topical application. It may take an hour or two for effects to kick in.

## How Much THC?

Ask your doctor or other healthcare professional how much to use, and make sure they know what other drugs you're taking. Start with a very low dose and remember some methods of ingestion are slow to take effect.

"Older adults generally need less, because their metabolism has slowed," says Eloise Theisen, president of the American Cannabis Nurses Association and a geriatric nurse-practitioner. "They can have a delayed onset, so it's easier to overconsume, especially with products that taste good."

Another concern is the accidental consumption of edibles by children. It is very important that you treat your edibles like poison and keep them somewhere safe. A large dose can cause changes in a child's blood pressure, heart rate, severe tiredness, trouble breathing and even coma.

## Consult With Your Doctor First

Cannabis may become an important part of your healthcare regimen. Marijuana may help you sleep better or free you from constant pain. It could reduce anxiety and worry. It's more available than ever, and there are endless resources to help you decide how you'd like to try it. Just remember to consult with your doctor first, start with a very low dose and make sure to keep your cannabis products away from children. ■

SCSA (Society of Certified Senior Advisors)

The SCSA educates and supports specialists in aging dedicated to improving lives of older adults.

1-800-653-1875 | [csa.us](http://csa.us)



# Creating Resilience

by Rosa Barker  
Cover & main photography  
by Romeo Collado

“What I really believe is key to success is people having a community that embraces them.”

— Connie Mitchell



The Institute for Human Services (IHS) has come a long way from its humble beginnings as a ministry distributing peanut butter sandwiches to those sleeping on the streets of Chinatown in the late 1970s. The team Connie Mitchell put together after joining IHS in 2006 can be justly proud of how the nonprofit tackles the many challenges faced by the unhoused.

“We need to remember that there’s a story behind each person,” Connie reminds us. “At the very least, each person is someone’s son or daughter. At IHS, so many of our staff have lived that experience and are here to give back. Together, we’re a living testament to the power of community to heal and inspire.”





When Father Claude DuTeil and his wife Roberta (lovingly known as “Tutu Bert”) began handing out peanut butter sandwiches to people sleeping on the streets of Chinatown back in 1978, residents of Honolulu had mixed reactions. Shopkeepers and local residents thought that free food and the newly established Smith Street drop-in center would draw yet more unwanted “street people” to the area. Others praised the Peanut Butter Ministry and their belief in second chances. After all, the core value of what would become the Institute for Human Services in 1982 was that it should be a charity that helped anyone in crisis to stabilize and receive assistance.

Today’s IHS still adheres to that core value. Its stated mission is “to create and offer tailored solutions for those in crisis...,” and its vision is to participate in creating “a community where homeless people are empowered with hope, dignity and confidence to quickly access and sustain a safe, decent and affordable home.” Its long track record of achieving positive outcomes and its status as a four-star charity is in no small part due to the leadership of Connie Mitchell and the management team she put together after joining IHS as director nearly 17 years ago. From just one drop-in center, IHS has grown, and now includes three emergency shelters, several specialty shelters, street outreach, case management, health teams, family support, permanent housing support and employment services. With the help of community volunteers, IHS also serves delicious meals.

### A Love of Pastoral Care

Connie Mitchell, now 66, the second-born of four children of immigrant Chinese parents, grew up close to Chinatown not far from where her IHS office is now. She graduated from McKinley High School, but also attended Mun Lun Chinese language school because her parents wanted her to maintain her culture. Her father initially worked in Chinatown, then partnered with friends to open a small Chinese restaurant in Kapālama, which became a family business that put all the kids through school. Connie did her part by waiting on tables. Because she is the last of her siblings living in Hawai‘i, Connie now looks after her widowed mother who is in her early 90s. “She’s my inspiration,” says Connie, “because she’s just a super-giving person. She still takes care of her yard and cooks for herself. She’s a very strong, independent woman and I’ve learned a lot from her over the years.”

The career path of Connie’s life is a tapestry. She’s a proud alumnus of the University of Hawai‘i at Mānoa, where she earned both her bachelor’s and master’s degrees in nursing. The Spiritual Direction classes she took at San Francisco Theological Seminary inspired her work as a pastoral associate, as she aspired to blend her work as a nurse therapist with church ministry.

“Long before I came to IHS, I began my career as a hospital nurse and then managed a doctor’s office for about five years,” Connie explains. “What I saw in my healthcare experiences was that a lot of people’s overall health was impacted by what they were experiencing emotionally, psychologically and relationally. That insight about the mind-body connection led me into psychiatric nursing.”



After completing her graduate degree in mental health nursing, Connie found herself very active in the church and felt called to blend the two into “a healing ministry for body, mind and spirit.” For almost eight years, she worked as a pastoral associate for Kailua Christian Church.

“It was a great blend!” Connie says. “At the same time, I also worked at the Hawai‘i State Hospital [HSH] as a clinical nurse specialist and eventually became the director of nursing. I would see a lot of people who were referred there on court orders. A lot of what we did was restore people’s fitness to stand trial, because a lot of them suffered from serious mental illness.” It was there that more life threads came together. “I was so impressed by the healing that could come from good psychiatric treatment. From the beginning of my time at HSH, the hospital was being overseen by the US Department of Justice for not providing adequate treatment. Over the years, we began creating programs that prepared people to be integrated back out into the community. We released a lot of people; but it was with a system of care that was built up over time, in the community.” By the time she left, HSH was finally released from oversight.

### Rising to the Challenge

After leaving the HSH, Connie was looking for a new challenge and thought IHS’s mission sounded like something she could contribute to. At the interview with the IHS board, she was asked how long she would stay and replied, “I don’t know. All I know is that when I make a commitment, I really want to do the best that I can.” Connie laughs, “Here I am, 16-and-a-half years later!” And challenged she was. Two years after Connie joined IHS came the Great Recession of 2008. The extreme economic downturn decimated the community mental health system and “we really have taken a long time to recover. Sadly, I see people that I’ve known from the hospital out in the community and not getting the care that they need. They’re now living homeless on the street.”

“When I first started [at IHS], I don’t think I had any idea how complex this work was going to be,” Connie adds. “People would say, ‘All you gotta do is have housing for people.’ I’m thinking, ‘It’s not that simple!’ There are so many different subpopulations that have different reasons for being homeless — veterans, families with children, people touched by substance abuse or mental illness, and

### OVERCOMING STIGMA

No matter what word is used to refer to those without permanent housing — homeless, houseless, unhoused — we often prejudge and stigmatize them. More often than not, the picture that comes to mind is a mentally disturbed individual digging in a trash can for food, or a disheveled person pushing a shopping cart full of their belongings.

“A lot of stigma persists around homelessness,” says Connie. “But so many people experiencing homelessness are nowhere near those stereotypes. A real lesson from our founder, Father Claude DuTeil, is that any of us could find ourselves in that situation. Nobody ever starts off believing they will become homeless.” Many people who experience homelessness began that journey when they lost their housing after a marriage breakup, after a health crisis that resulted in an extended hospitalization, or after losing their employment and not having the financial resources to get back into housing. Hawai‘i, after all, has some of the highest housing costs in the nation and even households with two incomes struggle to make their rent or mortgage payments.





people who get hospitalized and lose their housing. And when you have people who have multiple problems layered onto each other, it makes it even more difficult. What I really believe is key to success—if there is one answer—is people having a community that embraces them.” If we don’t have a sense of connectedness with other people, Connie believes we just don’t thrive. “We end up losing a lot of the social support—social capital that really helps us maintain our lives.”

When the Peanut Butter Ministry first started, only 20% of the people it assisted were locals—most had come from the mainland in search of paradise, but soon found that to be a myth and ended up living on the streets. During the ’80s and ’90s, the proportion of local people seeking IHS assistance quickly grew to over 70% as a cycle of federal welfare cuts, economic disasters like Black Monday in 1987 and a focus on tourism-related rather than residential building took hold. On March 9, 2022, volunteers and member agencies of Partners in Care, O’ahu’s Continuum of Care, conducted the federally mandated Point-in-Time (PIT) count of the numbers of homeless people either sleeping on the street or in a shelter. The total one-day count for Honolulu was 3,951. Of these, 60% were unsheltered and 40% sheltered, and an aggregate 61% self-reported either loss of a job, inability to pay rent or loss of money as the primary reason for their change in circumstances. The survey questionnaire does not ask about place of origin, but the report does show that 276 (8%) of the adults counted were 60 years of age or older. The comprehensive report is available at [bit.ly/2022PITCountReport](https://bit.ly/2022PITCountReport).



### Kūpuna Adrift

“What I’m seeing now,” Connie says, “are a lot of people who are in the later part of their lives who are becoming homeless for the first time in their lives—which is tragic—having worked all your life and then being slowly priced out of your apartment if you never bought a place. It’s really difficult for me to watch that. It’s a very harsh reality for them to be mixed in

with people who might have been on the street for a long time.”

Over the years, Connie has overseen the creation of different kinds of shelters so that the experience is not as traumatic. “When people become homeless, they’ve lost a lot. It’s usually pretty gradual. Usually, you have friends who will take you in and you have a nest egg you can draw from so that you don’t become homeless at the beginning. But when that erodes, if you’re older and can’t make income, that makes it even more difficult. Social Security doesn’t go very far these days. So, it’s really about piecing together an affordable plan for the people we assist when they come to us.”

The number of kūpuna coming through IHS’s doors has doubled over the past 10 years.

“Even if you own your own home, it’s hard to manage the home after others in the household leave,” says Connie, pointing out that “if your children have moved to the continent, that makes it really difficult.”

“Nearly 20% of our shelter guests last year were kūpuna. We likely get more than our share of seniors because we get a lot of referrals from hospitals. They have medical complexities and chronic health conditions.” Vision problems can

make taking medication difficult, and just one fall can result in mobility issues, making it difficult to get around or to do daily tasks of living, like cooking meals, affecting nutrition.

Tutu Bert’s Medical Respite Homes are one solution IHS has developed for those discharged from hospitals with no home to go to, but it is only a temporary solution and IHS works with the guest to find suitable permanent accommodations.

Another group of homeless whose numbers are growing is people suffering from cognitive impairment, such as dementia or traumatic brain injury. “So, we’ve had to equip our staff to recognize these things better,” Connie says. “When people are victims of trauma, we really need to be able to recognize the effects of the trauma and work on building the person’s resilience to reduce the impact of past trauma.”

One of IHS’ key strengths is the initial triage that happens at intake—learning more about the person’s background and the key reasons the person has ended up in crisis in order to guide them toward the most appropriate system or program they need to get connected up with.

As Connie explains, “If we can make a match, we’re probably going to help that person make progress a lot faster. We really want to focus on their strengths and potential as they make those moves toward permanent housing again.”

Being able to place people in an IHS shelter that caters to their particular demographic allows a more focused approach. For example, the Veterans Engaged in Transition (V.E.T.) House in Kalihi Valley provides a safe home environment with nutritious meals and case management in partnership with the US Department of Veterans Affairs.

The stable environment and individualized guidance it offers helps rekindle the guests’ independence and boost their confidence to pursue the life goals that matter most to them.

### Collaboration is Key

“We cast a wide net to make sure that we engage all the resources needed to help an individual get back to where they need to be,” says Connie. “We tap any housing program that might be available through the state and city, as well as other programs run by other organizations. Over the years, IHS has had really good relationships with both the city and the state,” Connie explains. Different administrations have had different levels of interest in partnering to develop new programs, “but IHS has a track record of being willing to innovate solutions to end homelessness. That’s something I’m pretty proud of: IHS’s ability to scan the environment, see who’s coming in the door to our shelters, identify gaps in our service systems and deliver new programs in response.”

IHS is proud of its participation in developing Kahauiki Village (KV). Built with the support of Gov. David Ige’s 2016 emergency proclamation regarding homelessness in Hawai‘i, this plantation-style village of tiny homes on state land near Sand Island offers permanent rental housing to families who have faced homelessness. KV developed from

the vision of businessman Duane Kurisu, who turned to IHS for help in planning social services there. The first families moved in five years ago in January 2018. In April 2022, IHS took over the management of KV. “We have been working with families, trying to establish an experience of community there and helping them with financial management so they’re able to raise a generation of children that will break the cycle of homelessness,” Connie explains. “One of our key indicators is whether the keiki grow up, graduate from high school and get into the workforce in different ways or go to college. They would be portraits of success.”

When IHS launched their first medical respite house, it turned to another nonprofit for assistance. HomeAid Hawaii helped IHS create the first medical





respite house by renovating one of the houses IHS had leased. As Connie says, “So many people take it for granted that they will get home care when they get out of the hospital, but if you don’t have a home, there’s nowhere to receive home care.”

Today, there are four Tutu Bert Medical Respite Homes where staff are available around the clock.

Medical home care during the day, meals and supplies to aid recovery are provided. One of the houses has a second level that IHS operates as bridge housing.

### Kūpuna Volunteers

Connie is really energized and encouraging when she speaks about the difference kūpuna can make as volunteers. “We have retired schoolteachers that have been helping our keiki with the reading program over at Kahauiki Village. Retired teachers can also help tutor in our program here at the Women’s and Family Shelter.” Retired tradespeople with skills in carpentry and plumbing who can help with simple projects are also welcomed. “If you’re in the healthcare field and retired — like a nurse or a doctor — and you’re interested in helping, we could use your help as volunteers. A lot of people think about going overseas to volunteer, but we have needs right here in our community.”

Connie adds that people who are active in their faith communities can “rally around to help the folks we are placing into permanent housing that need ongoing support. Sometimes, for people who’ve been homeless for a long time, settling into an apartment can be lonely and daunting. Some of them might need to relearn how to do things like meal planning, grocery shopping and cooking. Being a volunteer coach or visitor can bolster the person’s chances of making a successful transition.”



interesting. Socialization helps keep us sharper, it helps us feel good about ourselves, knowing that somebody in our life cares,” Connie explains. “It doesn’t have to be a lot. Maybe you go visit or call someone once a week. Ultimately, it’s supportive connections that keep us from falling into that pit of depression. It’s about people being there for us when we need someone in a crisis or when we just need some help finding resources. Brief encounters can be very significant.” (Volunteer opportunities on the next page.)

### Our Shared Humanity

Making a sustainable difference in another person’s life by encouraging resilience is the true value of the work IHS does. But numbers are impressive, too. In the middle of the COVID pandemic in 2021, 1,628 clients were housed, 1,258 people were sheltered and 301,684 meals were served. The individuals who were served through the Outreach Program (894), Case Management Program (1345), Employment Services (796) and the 700

keiki served through the Family Program is testament to how IHS fulfills its mission to empower people with hope, dignity and confidence. The IHS website features several success stories that broaden our understanding of homelessness. ■



INSTITUTE FOR HUMAN SERVICES (501(c)3 nonprofit)  
546 Kaaahi St., Honolulu, HI 96817  
[info@ihshawaii.org](mailto:info@ihshawaii.org) | [volunteer@ihshawaii.org](mailto:volunteer@ihshawaii.org)  
[ihshawaii.org](http://ihshawaii.org) | [facebook.com/ihshawaii](https://facebook.com/ihshawaii)

Statewide Homeless Help line:

808-586-0193 | email: [gov.homelessness@hawaii.gov](mailto:gov.homelessness@hawaii.gov).

# How You Can Help Support the IHS Mission

“When you show up as a volunteer, you’re bringing not just your skills and your time, but also your energy and your ability to bring hope to people who are in a tough situation. It really shows our guests that there are more people in the community who are rooting for them and who care about their success. It gives them hope to know they haven’t been forgotten.”  
—Jill Wright, Director of Philanthropy & Community Relations at the Institute for Human Services.

### Volunteering

You don’t need to have any particular skills to volunteer your time to support IHS’ mission. Help with simple office and administrative tasks, like filing at the business office, is often needed. Clothing donations need sorting and volunteers to staff the front desk and answer the phone are welcome at the shelters, too. Providing fellowship to guests who are in shelters, or who are recently housed, can make a world of difference to their day.

● To sign up for general task volunteering:  
[ihshawaii.org/volunteer](http://ihshawaii.org/volunteer)  
[volunteer@ihshawaii.org](mailto:volunteer@ihshawaii.org)

If you are part of a faith community, a service club, professional association or have a small business and would like to engage your employees in community support, there is a place for you to serve, as well. You are welcome to sign your group up to serve meals at any of the shelters! You could also host a goods drive to gather and donate essential supplies to IHS.

● Goods drive: [ihshawaii.org/host-a-drive/](http://ihshawaii.org/host-a-drive/)



### Donating

IHS is always in need of hygiene supplies, linens, men’s shoes, socks and clothing. It’s helpful to contact IHS beforehand to see what’s needed at that particular time, but even a glance at its wishlist will reveal a wide variety of needs. Monetary donations go into a general fund for areas with the most need, but you can also specify that your donation goes to a particular program or service.

● Wishlist donation: [ihshawaii.org/wishlist/](http://ihshawaii.org/wishlist/)  
● Monetary donation: [ihshawaii.org/donate/](http://ihshawaii.org/donate/)

### Enhancing Job Skills

If you’re looking for an opportunity to help advance an IHS client’s skillset and job-readiness, New Leaf is a program that provides landscaping and other yard services, janitorial and handyman services. They also offer monthly cleaning and Kūpuna Specials. The fee you pay for these services allows IHS to pay the participants a stipend while they are learning valuable skills to help them get back to work and back into the community — like Uncle John, pictured with Connie Mitchell on the cover, who graduated from that program and is now employed as lead landscaper at Kahauiki Village.

● New Leaf program:  
808-219-3952 | [NewLeaf@ihshawaii.org](mailto:NewLeaf@ihshawaii.org)  
[ihshawaii.org/newleaf/](http://ihshawaii.org/newleaf/)







## Helping Seniors With Technology

by Eileen Phillips, RN, Attention Plus Care



Technology is ever-advancing these days, with information on new devices everywhere. For early adopters, this is seen as helpful and even normal. However, for some seniors, adapting to new devices can be challenging due to physical limitations. Vision loss is one of the more common problems experienced, as is age-related macular degeneration (AMD) that typically affects older adults.

Millions of Americans every year are affected by AMD, which destroys central vision, leaving only the peripheral vision. Those affected may no longer be able to see the faces of their family members, drive a car or read a newspaper. Using a mobile device can have the same results. Nearly one in every three adults over the age of 75 is currently affected by AMD. According to Dr. Chris Knobbe, clinical associate professor emeritus at the University of Texas Southwestern Medical Center, "AMD is an epidemic—worldwide. Globally, one in every 11 persons over the age of 50 has some degree of AMD."

The good news is technology is improving for those with vision loss like AMD. Currently, there are many tools which can help individuals to read their devices, from simple magnifiers and brighter reading lights, to more sophisticated screen readers and applications. The accommodation of selecting larger fonts and web page sizes has also been available across media to make information more legible. These visual aids have helped those

with vision impairments to maximize their usable vision, and make better use of devices and technology. The use of voice command devices has also become more mainstream and should be considered for those with vision impairments. Amazon has ECHO, a home voice command device, and Samsung has a smart TV that also listens to voice commands.

Bridging these gaps between seniors and technology can also be a challenge for caregivers sometimes, given the limitations that vision loss can have on using devices. But once these hurdles are cleared, research shows that adults older than 65 using smart phones or other electronic devices are more likely to become daily internet users. Caregivers can help by doing a few simple things:

- Avoid complex devices with distracting features.
- Use technology that accommodates physical limitations.
- Choose devices relevant to user needs and values.
- Encourage technology that is socially rewarding.
- Be their technical support.

Once on the internet, seniors using devices with social media apps such as Facebook, Instagram and Twitter are more in touch and engaged with others. Forrester Research also showed in its "Digital Seniors" report that 60% of all US seniors are online, and of those, roughly half are also using Facebook. "Many people have the misunderstanding that seniors are averse to technology. I don't find that true at all," said RN Kari Foster. "It's the simpler things—like arthritis or forgetting their glasses on their head—that gets in the way." ■

ATTENTION PLUS CARE HOME HEALTHCARE  
Accredited by The Joint Commission  
1580 Makaloa St., Ste. 1060, Honolulu HI 96814  
808-739-2811 | [attentionplus.com](http://attentionplus.com)

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.

## Houselessness: How Can You Help?

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

When you see a gray-haired person clinging to the few possessions they have and wandering the streets, it is because they are trying to find shelter, a safe place to sleep and something to eat.

Among Hawai'i's houseless population, there are aging persons unable to live in safe and healthy environments. Regardless of the particular circumstances that got them in this situation, aging and houselessness are not compatible—it is simply not an acceptable state of being for any senior. So when you see an older person who is in need, consider the status of their welfare with compassion and without judgement:

- Is this person lost due to dementia?
- Do they have an untreated medical condition?
- Are they approachable?



• If so, what can I do to help?

Supporting organizations that provide resources to houseless persons is a great way to help. Specialists at Aloha United Way 211, Hawai'i's only statewide helpline, connect those in need to resources and emergency assistance. Depending on location and need, they are trained to find resources that people in need can utilize right away.

Call 2-1-1 or 877-275-6569 and ask how you can make a difference. ■

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

**WARNING! BEWARE!**  
STAY ALERT STAY INFORMED STAY SAFE

Scammers siphon your assets and identity, park you on the "fools list" and trade-in your information to other fraudsters.

Watch for signs of danger ahead  
Don't fall asleep at the wheel

**There's no reversing once you've been hit!**

SENIOR MEDICARE PATROL HAWAII  
Volunteer to Protect Kupuna from Healthcare Fraud

**25 SMP HAWAII** **SMP**  
Senior Medicare Patrol  
Preventing Medicare Fraud

State Department of Health - Executive Office on Aging  
808-586-7281 Toll-Free: 1-800-296-9422  
[www.smphawaii.org](http://www.smphawaii.org) [info@smphawaii.org](mailto:info@smphawaii.org)

This project is supported by the Hawaii State Department of Health Executive Office on Aging and a grant from the U.S. Administration for Community Living 90MPPG00053

### OHANA PACIFIC MEDICAL LLC

#### Hawaii's Premiere Home Visit and Kupuna Health Clinic

##### Meet Dr. Pat Borman

Specializing in Geriatrics and Palliative Medicine

Providing whole person care focusing on quality of life and successful aging

SCHEDULE AN APPOINTMENT TODAY  
**808-930-9858**



OHANA PACIFIC MEDICAL, LLC

428 Kawaihae St. #148, Honolulu  
328 Uluniu St., #103, Kailua



# Caregiver Compatibility is Key

by Kristina Wong, Care Manager at ALTRES Home Care

As we age, our loss of independence can lead to reluctance to both accept or ask for help. Often, finding a caregiver who is compatible with you or your loved one and their particular personality traits can help them transition to receiving care.

You want to be sure that whoever you work with asks the right questions about you or your loved one in order to determine a good personality match.

*Will we be working with someone who is quiet and shy, or talkative and extroverted?*

*Are they more routine oriented or laid back?*

*Would they prefer going out for walks or sitting indoors and playing a board game?*



Matching seniors to caregivers with whom they best connect will improve the quality of their life and ensure they receive the care they need to keep them thriving.

Everyone is different and likes to be treated differently. So when researching home care services, inquire about customized care plans to ensure that you or your loved one will receive the specialized and tailored care that will meet their individual needs now, and into the future. ■

ALTRES Home Care  
967 Kapiolani Blvd., Honolulu, HI  
808-591-4930  
homecare@altres.com | altreshomecare.com

# A Calling to Gerontology

by Faith Gianan, General Manager, Roselani Place Assisted Living



There are many reasons why working with seniors became my passion. One was to prepare myself to care for my loved ones as they age. We will all eventually encounter the challenges of caregiving. What better way to prepare than by choosing gerontology as a career?

To keep continuously employed, I embraced working with members of an aging society. My parents' generation—the baby boomers—will account for an estimated 61 million by 2030, so there will always be those who need care.

However, the main reason I chose gerontology as my college degree was because of the love I have for my grandparents. Although I learned a lot about them through their letters, pictures and phone calls from the Philippines, I'll never forget meeting Leonardo and Eriberta in person for the first time when they finally moved to America.

*I hold dear the life lessons my Lolo (grandpa) and Lola (grandma) taught me.*

Every day, I hold dear the life lessons they taught me. The unconditional love they showed me sparked my desire to choose a career to care for other members of this older and wiser generation. I honor my grandparents today by continuing to learn, and by putting what they taught me about love and kindness into practice by providing superior care to seniors, enabling them to maintain a comfortable lifestyle with dignity. ■

ROSELANI PLACE (501)(c)3 nonprofit  
88 South Papa Ave., Kahului, Maui, HI 96732  
808-871-7720 | Toll Free: 800-554-9853  
info@roselaniplace.com | roselaniplace.com

## FIT & ABLE

Improve your

- BALANCE
- STRENGTH
- MOBILITY

Whatever your goals are, GYMGUYZ can help you reach them.

INITIAL  
ASSESSMENT  
IS FREE



Debbie Kim Morikawa  
Owner

**GYMGUYZ**  
#1 IN HOME PERSONAL TRAINING®



**KICK START THE NEW YEAR & SAVE! \*\*\* JUST \$300**

Team up with GYMGUYZ to create your own personalized fitness program:

- 1 An individualized fitness & body analysis
- 2 Three 1-on-1, 45 min training sessions to KICK START your fitness journey
- 3 Your own workout plan to continue your progress

Take advantage of this limited time KICK START offer in the comfort and convenience of your home.

CALL NOW: (808) 638-2525

**Est8Planning**  
COUNSEL LLLC  
Estate Planning & Administration

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

**Providing Peace  
of Mind Through  
Thoughtful Planning**



# How to Stop Your Gums From Receding

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



If you've noticed your teeth are getting longer and your gums are getting shorter, perhaps it's time to see a dentist.

Gum recession can affect anyone, even those who brush twice a day and floss daily. Although it can't be reversed, there are some things you can do to stop them from receding.

Gum recession can be a form of gum disease in which the gum tissue pulls away from the teeth, revealing the tooth's root. Also called "periodontal disease," bacterial gum infections can destroy gum tissue and supporting bone that hold your teeth in place. Gum disease is the main cause of gum recession and can result from poor oral health, pre-existing medical conditions, dry mouth, aggressive brushing, smoking or the effects of age and even genetics.

Gum disease makes you more prone to cavities and a higher risk of tooth loss. In addition to the visible signs of receding gums, other symptoms of gum disease are as follows:

- bleeding after brushing or flossing
- red and swollen gums
- bad breath
- pain at the gum line
- loose teeth

You can slow or even stop your gums from receding by first visiting your dentist for an exam and cleaning. Your dentist can identify problem areas and recommend certain treatments to stop gum disease from progressing.

Ask your dentist which treatments are best for you. There are surgical and non-surgical treatments that may help. Healthy habits are essential to stopping gums from receding, like maintaining a balanced diet, eliminating tobacco use and improving your oral health routine at home.

Remember, losing your teeth is not a foregone conclusion as you age—if your gums are healthy, it is still important to maintain good oral health through brushing twice a day, flossing daily and seeing your dentist at least twice a year so you can live well and smile more! ■

HAWAII DENTAL SERVICE (501(c) 4 nonprofit)  
Kahala Howser, Wellness & Events Manager  
808-521-1431 | [khowser@hawaiidental-service.com](mailto:khowser@hawaiidental-service.com)  
[HawaiiDentalService.com](http://HawaiiDentalService.com)

Physician & Pharmacist Recommended

Promotes Joint & Muscle Function\*

Cardiovascular Health\*

Cognitive Function\*

**Fight Aging with ZanthoSyn!**

**Astaxanthin Supplement**  
from Hawaii-based Cardax

3X MORE ABSORPTION than Other Brands

**GetZantho.com**  
1-800-618-3050

Newtown Square Pharmacy | pharmacare | Kaka'ako | GNC LIVE WELL Available in Hawaii and the Mainland

\* These statements have not been evaluated by the FDA. This product is not intended to diagnose, treat, cure, or prevent any disease.



# Learn More From New SSA Statement

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

If you have a personal *my Social Security* account, you can view your Social Security Statement online to learn about your future benefits and recent earnings history. Included with the statement are fact sheets that provide useful information based on your age group and earnings situation.

The new fact sheet covers how you and your family members may qualify for benefits, including the following:

- Supplemental Security Income
- Social Security retirement benefits
- Children's benefits
- Supplemental Nutrition Assistance Program
- Help with healthcare costs, including Medicare,



Medicare Savings Programs, Extra Help with Medicare prescription drug costs and Medicaid.

We're committed to helping you learn about all your benefit options. Our Benefits Eligibility Screening Tool at [ssabest.benefits.gov](http://ssabest.benefits.gov) is a convenient way to find potential benefits that best fit your situation.

To learn more, visit our Social Security Statement webpage at [ssa.gov/myaccount/statement.html](http://ssa.gov/myaccount/statement.html). Please share this article with your friends and family—and help spread the word by posting it on social media. ■

For more information, visit [socialsecurity.gov](http://socialsecurity.gov) or call 1-800-772-1213 (TTY 1-800-325-0778).

## Real Estate Planner<sup>SM</sup>

When thinking of personal goals, people put owning a home at the top of their lists. The expertise of real estate agents are often sought after to navigate this task, and these agents help countless families make the goal of owning a home a reality. However, the story doesn't end there for the astute homeowner. Instead, they're focused on long term goals such as minimizing capital gains taxes, generating income through investment properties, and eliminating future family disputes. The astute homeowner is looking for an expert that can provide innovative solutions. That's where Dan and Julie Ihara come in as the Real Estate Planner<sup>SM</sup>.

### Hawaii's First Real Estate Planner<sup>SM</sup>

A Real Estate Planner<sup>SM</sup> is a licensed real estate agent that has been certified with the training to create plans and strategies that minimize taxes, create generational wealth, and facilitate the goals of the family. As Hawaii's first Real Estate Planner<sup>SM</sup>, Dan and Julie Ihara have helped clients build and transfer wealth through their experience combined with compassion and intent to serve. They've helped families navigate every real estate challenge: buying, selling, downsizing, moving, 1031 exchanges,

DSTs, retirement home transitions, trust sales, and traversing the probate process. One area the Iharas focus on is proper strategizing of real estate investment portfolios since they can become a source of burden that leads to family disputes without planning. Dan and Julie help families avoid these situations by providing insightful options to maximize generational wealth while eliminating capital gains taxes. This guidance is what separates the Real Estate Planner<sup>SM</sup> from real estate agents.

### Dedicated to Service

The certification of a Real Estate Planner<sup>SM</sup> is new, but the idea isn't. Over the last 17 years, Dan and Julie Ihara have helped over 1,335 clients reach their real estate goals and closed almost one billion dollars of real estate. This experience has helped the Iharas develop a consultation approach that guides real estate owners to goals they didn't know was possible. Through a series of questions, they help owners self-discover their best path. "It's the high level of service we provide that helps us stand out," Dan explains. These tactics led to the creation of the Real Estate Planner<sup>SM</sup>. Seeing their success, Keller Williams Realty International invited the Iharas to launch the KW Real Estate Planner<sup>SM</sup> program where they're training thousands of realtors across the

country on how to build wealth and transfer wealth.

### Start Building Your Plan Today

Are you curious about your personal options with real estate? Is the idea of a Real Estate Planner<sup>SM</sup> helping you eliminate family disputes, minimizing capital gains taxes, and building and transferring wealth appealing to you? Call 808-754-2225 for a free real estate planning consultation on what options are available to help you and your family create the life that you desire.

**Consider a Real Estate Plan!**  
Call 808-754-2225

### Benefits of a Real Estate Plan

Designed to:

- Eliminate family disputes
- Minimize Capital Gains Taxes
- Remove property burden
- Build & Transfer Wealth
- Create the life you desire

**kw | REAL ESTATE PLANNER**

**Dan Ihara**  
(RA) SRES | RS-65892  
CLHMS, CAPS

**Julie Ihara**  
(RA) SRES, | RS - 67440

**IHARA** Local Family Company  
17 years of experience  
Over 1,335 families trained



# Medicare 2023: Hawai'i's Got It Good!

by Robin Reisinger, Insurance Broker

When my Hawai'i Medicare Advantage members move to the mainland, they often don't want to look for a new agent. So I find myself getting licensed in other states so I can help them find a new healthcare plan. What I keep learning is that compared with the mainland, Hawai'i has really great plans. Offerings got even better for 2023.

For the first time, we have Medicare Advantage plans that include massage coverage. While many plans offer some built-in or add-on dental, a couple of plans actually have a dental allowance that will cover implants. A few Medicare Advantage plans removed the Part D drug deductible entirely, which can save members hundreds of dollars.

Other new benefits may not be as exciting, but could be lifesaving. We have some plans now of-



fering members bathroom safety equipment with no copay, such as raised toilet seats and tub seats. Another possibility that could give members and their loved ones much peace of mind is a medical alert device at no charge. That Medicare Advantage plan will also cover the cost of the monthly monitoring fees.

Every year, no matter the time of year, all Medicare beneficiaries should contact an experienced broker to make sure they are getting the maximum benefits they are entitled to. ■

## THE MEDICARE GEEK

1221 Victoria St., #3103, Honolulu, HI 96814  
808-724-4993 | [robin@themedicaregeek.com](mailto:robin@themedicaregeek.com)  
[themedicaregeek.com](http://themedicaregeek.com)



Wealth is more than the accumulation of assets...

A well-managed trust and goals-driven approach to wealth management can help preserve the happiness and family legacy for generations. Request a meeting to begin improving your plan. Call us at 808-538-0353 or visit us at [www.csitrustcompany.org](http://www.csitrustcompany.org).

CSI TRUST COMPANY

©2022 CSI Trust Company is Hawai'i's First Non-Depository Chartered Trust Company and a charitable non-profit corporation - a designated 501(c)(3) organization.

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

GMWEBINARS

GMPodcast



FACEBOOK  
@genmag808

# Getting Ahead of Incapacity

by Daniel Shelverton, Executive Director of CSI Trust Company

Many of us go through life believing everything will go according to plan. However, as the saying goes, even the best-laid plans go astray. So, to avoid unnecessary interruptions later in life that can be both financially and emotionally costly, it is wise to plan now for the possibility of incapacity.

Incapacity can come in several forms, and it can occur suddenly or gradually over a period of time. Some of the negative impacts of incapacity — especially dealing with finances and health-care decision-making — can be avoided by having your estate plans prepared in advance. Planning for incapacity can include things like having all the appropriate estate planning documents (e.g., durable power of attorney, advance healthcare directive, will and/or trust) drafted and executed.



However, each person is different, so you should consult with an estate planning attorney to provide guidance and explain the documents you will need to be best prepared in the event of incapacity.

In addition to estate planning documents, it can be very helpful that you prepare others, such as family and friends, for the possibility of incapacity. Having a frank conversation with them about your wishes and directions can limit the emotional impact and provide clarity about your estate plan. ■

## CSI TRUST COMPANY (501(c)3 nonprofit)

1001 Bishop St., Ste. 2305, Honolulu, HI 96813  
808-538-0353 | [csitrustcompany.org](http://csitrustcompany.org)



Instagram

Facebook

## Nurturing Hawaii's Seniors Since 2002

- Independent
- Assisted Living
- Respite Care
- Memory Care

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

# Let's Plan Together.

We are here for you and the people you care about the most.  
No matter what stage of life you're planning for,  
Gather FCU is ready to help with your financial needs.



GATHER  
Federal Credit Union

808.245.6791 | [www.gatherfcu.org](http://www.gatherfcu.org)

Federally insured by NCUA





## Tips for Transitioning Into Retirement

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



Retirement marks the end of a chapter in your career and the start of a new lifestyle. This unique transition can bring a myriad of emotions, most commonly, excitement and apprehension. If you're pondering retiring in the next year or so, here are five tips to help you transition smoothly.

**1) Know the transition could take weeks—or even months.** You likely spent decades forming a routine around your work schedule. Establishing your new normal of volunteer work, an encore career or helping family will take time. If you are married, remember that your retired status may affect your spouse's routine, too. Talk openly about how you're feeling during the transition to keep your spouse in the loop.

**2) Communicate your retirement plans with family members.** Your parents, kids or other family members will likely be interested in how you intend to spend your retirement days. Will you be visiting the grandkids more often? Will you continue to host family get-togethers? Are you planning to move or purchase a retirement home? As you share your plans, don't forget to discuss your financial picture. The benefits of open communication are three-fold:

- It reassures your kids that you're financially prepared;

- allows you to introduce or remind your family of your estate and legacy plans;
- and establishes a safe space for both sides to discuss potentially challenging financial topics.

**3) Maintain healthy habits.** Staying diligent with the activities that help you feel your best is important as you shift into retirement. Prioritize eating healthy, sleeping well, staying fit and maintaining friendships in your new routine.

**4) Evaluate your finances.** Prior to retirement, you likely outlined how you will manage your cash flow. (If not, today is the day to put a plan in place!) As you enter retirement, review your expenses to ensure they're aligned with your plan. It's common to revise your spending and activities after experiencing the first few weeks away from your primary job, so it's okay if you need to adjust how much you withdraw from your accounts each month. If you want to increase your spending, calculate what that means for your later retirement years, as you don't want your savings to come up short. Consult a financial advisor for guidance on how to make your money last while living the lifestyle you desire.

**5) Reset your attitude.** Retirement is not the ultimate finish line. Experiencing a lot of emotions is common, but try to focus on what you're excited about in this next chapter. And remember, you're not alone. Talk to friends, family and professionals in your life for support along the way. ■

MICHAEL W. K. YEE, CFP®, CFS®, CLTC, CRPC®  
1585 Kapiolani Blvd., Ste. 1100, Honolulu, HI 96814  
808-952-1240 | michael.w.yee@ampf.com  
ameripriseadvisors.com/michael.w.yee

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 38 years.

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

Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value. Ameriprise Financial Services, LLC. Member FINRA and SIPC.

© 2023 Ameriprise Financial, Inc. All rights reserved.

## Out-of-Pocket Healthcare Costs

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



The number of infants born in the US jumped significantly after World War II and continued to increase through the mid-1960s. Social scientists believe it was the result of the thousands of WWII veterans returning home to a booming economy and GI Bill benefits that provided access to home ownership, encouraging them to marry and start families. These infants born between 1946 and 1964 are known as baby boomers.

The oldest boomers are well past age 65 and those born at the end of the range will be there soon. According to the most recent US census, the Medicare population is expected to double, along with the number of people drawing Social Security benefits and qualifying for Medicare insurance. Healthcare costs may also increase for approximately 63 million existing Medicare beneficiaries and those "aging in," as they experience the aging process and health issues that are likely to develop.

Little has been written about how unprepared boomers are as they find themselves living longer and working past age 65. Unlike the prior generation, boomers must sometimes navigate the post-65 Medicare enrollment process and deal with episodes of illness that can strike unexpectedly. Many boomers are also unprepared for the cost of healthcare premiums and out-of-pocket costs for certain procedures, prescription drugs and non-covered medical expenses.

In 2023, the standard Medicare Part B premium is \$164.90 per month. Unless another entity pays the premium, Medicare beneficiaries must pay as long as they have Medicare Part B. Some Medi-

care beneficiaries pick up a Medicare Advantage, prescription drug or Medigap plan (Medicare Supplemental Insurance) at an additional ongoing cost. According to Fidelity Investments, the average 65-year-old couple retiring today can expect to pay \$275,000 in out-of-pocket health expenses in their lifetimes. At a minimum, boomers need to ask their financial advisors how they will cover these costs in retirement and plan ahead. Boomers need to acknowledge that with longevity comes the need to set aside funds to cover out-of-pocket healthcare costs to stay on track for a healthy and happy retirement. ■

GET2INSURANCE.COM FAMILY OFFICE  
1003 Bishop St., Ste. 2700, Honolulu, HI 96813  
800-226-3660 | martha@get2insurance.com  
Get2insurance.com

### Need Unbiased Medicare Help?



### Hawaii SHIP offers Free, Local Counseling Assistance & Presentations

- ✓ I'm turning 65 and want to know my Medicare options
- ✓ I'm 65 but I continue to work
- ✓ I didn't enroll into Medicare when I turned 65
- ✓ I need help paying my medical and prescription drug costs
- ✓ I want to learn about Medicare to help my employees
- ✓ I want to volunteer with Hawaii SHIP to help others



808-586.7299  
1.888.875.9229  
hawaiihip.org



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

This project was supported, in part by grant numbers 90SAPG0071, 2201HIMISH, 2201HIMIAA and 2201HIMIDR from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.





## Starting Your Estate Planning Journey

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



The first steps in your estate planning journey are learning 1) how to stay in control of your stuff while you are able to be in control and 2) how to make sure your wishes are carried out when incapacity or the grim reaper catch up with you. Sorry to rub it in, but there is a 100% probability that at least one of these things is going to happen to you and a 70% probability that both of them will.

Your estate plan should reflect your choices about such things as the kind of healthcare you will receive throughout your life, as well as who will enjoy your stuff when you are done with it. The only way to make effective choices about these things is to learn what your choices are.

### Choices, Changes & Flexibility

This is a lifelong challenge, because your choices will change as your circumstances change.

Your health is going to change — so will your assets, your comfort with your list of designated decision-makers and the laws that affect your estate plan. As things change, you will need to stay on top of the choices you can make in order to be confident that your wishes will be followed at every phase of your life — and beyond.

### The Sooner the Better

Let's say you are thinking about going on an adventure. Where do you want to go? How do you want to get there? Are there any better destinations you might want to consider? Is there a better means of getting you there than the one you originally chose?

The only way to know the answers to these questions is to do some research, talk with people who have taken similar trips and better yet, talk with folks who have helped lots of people take all kinds of journeys. It's kind of like asking for directions.

While I have never regretted asking for directions, I have regretted waiting too long to do so. The sooner you learn about your estate planning options, the sooner you can implement ways to head off problems that are headed your way, even though you don't know exactly what they are or when they will arrive. ■

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



## Hiring Strangers as Caregivers

by Scott Spallina, Senior Deputy Prosecuting Attorney



When Hiroko hired a healthcare agency to assist her in caring for her husband, she trusted that the company would provide her with caregivers who were responsible and professional. Unfortunately, this agency sent a "caregiver" who helped herself to Hiroko's jewelry. This is only one of many cases of caregiver abuse handled by the Office of the Prosecuting Attorney, but it highlights the need for people to become aware of the risks involved when hiring a stranger as a caregiver.

These are the two agencies that can be contacted to see if any complaints have been made against a licensed care provider service are:

- 1) The Better Business Bureau:  
808-536-6956
- 2) The Consumer Resource Center:  
808-587-3222

Also, seek recommendations from friends who have already gone through the process of finding somebody.

### Things to consider when hiring:

- Ask the healthcare agency about their workers' training and experience.
- What kind of coverage does their insurance provide in case there are accidents in the home?
- What kind of experience do they have in providing the specific care you need for your loved one?
- What background checks have been done? And what are their rules about the caregivers accepting gifts from their patients?

Our office has received many complaints over the years about caregivers receiving thousands of dollars in "gifts" and "loans" from their patients. Is there a policy regarding this?

The above questions may seem too probing to ask, but you must remember, a stranger is going to be entering your home. It is a lot better to know than assume they are the caregivers you envisioned them to be.

Even when hiring a caregiver outside an agency, it is wise to ask the above questions, as well. Keep in mind that any caregiver is an employee — they are not a family friend or a relative. Problems can arise when employees think of themselves as your pal. They may be more likely to take advantage of you or the family member in need of care. ■

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

Helping members all over Oahu

Robin Reisinger 808-724-4993

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



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



FREE CONSULTATION

## Helping you find the tools for your best life!

Independence through Technology.  
Nonprofit serving all Hawaiian Islands.

Assistive Technology Resource  
Centers of Hawai'i

[atrc.org](http://atrc.org) | 808-532-7112 | [barbara@atrc.org](mailto:barbara@atrc.org)

## The Caregiver Foundation

Helping you help those you love!

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

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



## Our Services . . .

Packing  
Moving  
Estate Clearouts  
Vendor Contracting

Lets Move  
For life's big changes

Call (808) 492-5214 for a free consultation





## Grief & Bereavement—Part V

by Stephen B. Yim, Attorney at Law



Clients who start the estate planning process do so with the knowledge that they will die one day. This death awareness comes with some degree of death anxiety, as well as anticipatory grief.

Clients may also have preconceived notions about lawyers; they may be concerned about cost. They may be unsure of what estate planning is and how to go about it. They are entering a legal environment that is unfamiliar to them. All of these factors create stress, anxiety and fear.

But in order for clients to be able to consider important matters—quality of life questions, exploring family relationships and establishing the plan to coordinate their assets with this understanding—clients must be as relaxed and calm as possible. Estate planning attorneys must not only create a physical environment conducive to this process, but we must also maintain a level of calm and comfort, so that the client can continue to give concentrated thought and effort to this task at hand. We must do our best in our interviewing, counseling and facilitating so as not to

inadvertently and unnecessarily arouse defensiveness in a client.

As attorneys, we serve as counselors for our grieving clients to guide each of them through grief as they adapt to the loss and facilitate reentering into life in a meaningful way. But we are not therapists who need to delve into deep-seated issues, neuroses, psychosis, dysfunctions or pathologies in order to fix someone or something. As counselors, we want to address our clients' daily concerns and issues. In Drs. Darcy Harris and Howard Winokuer's "Principles and Practice of Grief Counseling," they suggest that as counselors, we want to do the following:

- Help clients gain insight and perspective on their situation, behavior, emotions and relationships.
- Provide a safe place for clients to express feelings and clarify their thoughts.
- Offer a context for clients' experiences within a broader perspective (e.g., within a family context, social and political structures, existential viewpoint).
- Enhance the development of clients' skills in dealing with painful and distressing situations.
- Empower clients to become their own best advocates.
- Facilitate clients' process of finding and making meaning in their experiences. ■

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

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

Call Jocelyn Ribao, Admissions Coordinator,  
at (808) 800-4089 or [j.riboao@mckaimuki.com](mailto:j.riboao@mckaimuki.com)

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

SCAN ME!

Call now for a  
**FREE**  
Home Safety &  
Fall Prevention  
Assessment!  
**808-945-3736**

ARE YOU TURNING 65 OR NEW TO MEDICARE?

Medicare Advantage plans  
like Humana Honor may  
complement VA benefits—  
did you know?



**Humana Honor (PPO) may complement your VA benefits\*—and may save you money**

And, you may save on medical costs while enjoying:

- Part B premium reduction for \$30 more in Social Security each month
- \$2,000 dental coverage annually for select services, plus exams, X-rays, cleanings, fillings and more
- \$480 copay for 1-3 days inpatient hospital stay
- \$0 copay for SilverSneakers® fitness program
- Emergency coverage at home and when you travel

**Call a licensed Humana sales agent**



**Humana**  
**808-219-9361 (TTY: 711)**  
Monday – Friday, 8 a.m. – 5 p.m.  
[ahale14@humana.com](mailto:ahale14@humana.com)

**Humana** A more human way to  
healthcare™

\*Medicare eligible veterans may choose any Humana Medicare Advantage plan. Humana Honor plans are available to anyone eligible for Medicare.

USAA and the USAA Logo are registered trademarks of the United Services Automobile Association. All rights reserved. USAA means United Services Automobile Association and its affiliates.

Use of the term "USAA member" or "USAA membership" refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change. Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Applicable to Humana Honor (PPO). **At Humana, it is important you are treated fairly.** Humana Inc. and its subsidiaries comply with applicable Federal Civil Rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. **English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235** (TTY: 711). **Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-320-1235** (TTY: 711). **繁體中文 (Chinese):** 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **1-877-320-1235** (TTY: 711)。



# Find 16 Words From This Issue

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

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

ASSISTANCE  
BENEFICIARIES  
COLLABORATION  
COMPASSION

COMPATIBILITY  
DIGNITY  
FLEXIBILITY  
GRIEF

HOUSELESS  
INCAPACITY  
MARIJUANA  
PASSWORD

PERIODONTAL  
RETIREMENT  
STRANGERS  
TECHNOLOGY

Are you a senior struggling to make ends meet?

Call (808) 527-4777 to find out how the Benefits Enrollment Center can help you.

 **CATHOLIC CHARITIES HAWAII**

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

The Benefits Enrollment Center program is made possible through grants from the National Council on Aging (NCOA) and the Walmart Foundation.





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

**Medicare**  
Need a Helping Hand?

Mobile: 808.485.7319

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



## CHILDREN AND CAREGIVERS

### Eligibility Requirements:

- Be 62 years or older\*
- Must be living in home as primary residence; vacation homes and investment properties do not qualify
- Complete a HUD-approved counseling session
- Must keep property taxes, homeowners insurance, and any applicable HOA fees current.
- Financial Assessment Required

\*In Texas both borrowers must be 62 or older

### Should My Parents Get a Reverse Mortgage?

If you're a caregiver to a senior citizen (or have senior family members), you might have heard the term "reverse mortgage."

Reverse mortgages let Americans 62 and older convert part of their home equity (wealth) into cash without selling their home. This could be an effective way for seniors to **supplement monthly expenses or prepare for unexpected costs** (such as medical bills).

Reverse mortgages aren't required to be paid back while the recipient lives in the home, and the recipient keeps the title to the home\*\*. This means they're still responsible for paying property taxes, homeowner's insurance, HOA fees, and maintaining the home.

\*\*Must comply with terms of mortgage

**Contact us to discuss your options and decide what program works best for you!**

### Percy Ihara

*Branch Manager*

NMLS# 582944 | NMLS# 0  
500 Ala Moana Blvd, Suite 7400, Office 428  
Honolulu, HI 96813  
**P: 808-234-3117**  
[percyihara@openmortgage.com](mailto:percyihara@openmortgage.com)

HI HI-582944





# Financial Benefits Insurance, Inc.

Phone: 808-792-1594

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

## Medicare can be confusing.

No one plan is good for everyone.

- Everyone is different.
- Everyone has different wants and needs.
- Everyone has different medical conditions.
- Everyone has different financial situations.

Let us help you find a plan that's right for you.

**Medicare is our business,  
Service sets us apart.**



*"Help Kupuna find peace of mind in the communities we serve.  
We believe people deserve to live healthier productive lives.  
We want everyone to get more from life."*



**Kapiolani Office**  
1311 Kapiolani Blvd. Suite 504  
Honolulu, HI 96814



**Waipahu Office**  
94-050 Farrington Hwy.  
Waipahu, HI 96797



**Hilo Office**  
1289 Kilauea Ave. Suite G  
Hilo, HI 96720



**Chinatown Office**  
1120 Maunakea Street  
Honolulu, HI 96817



**Henderson Office**  
170 S Green Valley Parkway Suite 300  
Henderson, NV 89012



**Houston Office**  
2245 Texas Drive Suite 300  
Sugarland, TX 77479



**Salt Lake City Office**  
222 South Main Street 5th Floor  
Salt Lake City, UT 84101



**Financial Benefits Insurance, Inc.**  
1311 Kapiolani Blvd. Suite 504  
Honolulu, HI 96814

Office: (808) 792-5194 (TTY:711)  
Website: [www.fbihi.com](http://www.fbihi.com)  
Monday - Friday, 8 AM - 5 PM

By calling this number, you agree to speak with an independent health insurance agent about Medicare Advantage products. Medicare has neither reviewed nor endorsed this information. Not affiliated with Medicare or any government agency. For accommodations of persons with special needs at meetings call 808-792-5194 (TTY:711) This is an advertisement.