



KUMU KAHUA THEATRE

Home of Local
Storytellers

Lifelong Learning in Hawai'i
Page 12

Adult Day Cares: A Social Hub for Seniors
page 26

Coalition Guide to Caring for Kūpuna
page 32

Financial Freedom in Your Golden Years
page 36

Major Distribution Partners:



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 2023¹

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.**²
- **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.³ Learn more at 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



If on Maui or Hawaii Island

please call **808-432-5915 (TTY 711)**

¹ 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). ² Does not apply to the Senior Advantage Medicare Medicaid (HMO D-SNP) plan. ³ 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 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.

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

Get Your Magazine at These Locations

OAHU DISTRIBUTION LOCATIONS

- 15 Craigside
- Ameriprise Financial
- Arcadia
- 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, Pearlridge, University/King St.
- Lunalilo Home & Adult Day Care

- Makua Alii Senior Center
- Maluhia Hospital
- Marukai
- McKinley Carwash
- Moiliili Community 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 only)
- St. Francis Healthcare System
- Straub Clinic & Hospital
- Straub Geriatrics
- The Ihara Team
- Times Pharmacy:** Aiea, Beretania, Kahala, Kailua, Kalihi, Liliha, McCully, Royal Kunia, Waimalu
- 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, Makiki, McCully, Mililani, Nimitz, Pearl City, Vineyard, Waiau, Waipio, Wahiawa

PUBLIC LIBRARIES

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

C&C OF HONOLULU DEPT. OF PARKS & RECREATION SENIOR PROGRAMS

District Parks:
Halawa, Kailua, Kilauea, Kailua, Koko Head, Makiki, Manoa, McCully, Mililani, Salt Lake, Waiau, Waimanalo, Wahiawa, Waipahu

Community Parks & Centers:
Aiea, Aina Haina, Ala Puumalu, Ala Wai, Asing, Crestview, Kahala, Kaneohe, Makakilo, Makua Alii, Manana, Moanalua, Piliilau, Sunset Beach, Whitmore

OUTDOOR RACKS (OAHU)

Alakea Street (by CPB Building)
Bishop Street (by Bank of Hawaii)
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)

MOLOKAI: Molokai Drugs Inc.

LANAI: Lanai Kinaole

RADIO & GENERATIONS TV

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



www.generations808.com



FACEBOOK
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 © 2023; 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.

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:
June 21
July 19
Sept 20

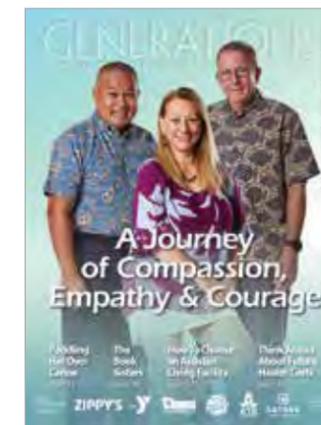
Ala Moana Hotel
410 Atkinson Drive, Honolulu
Carnation Room

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 • 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 _____

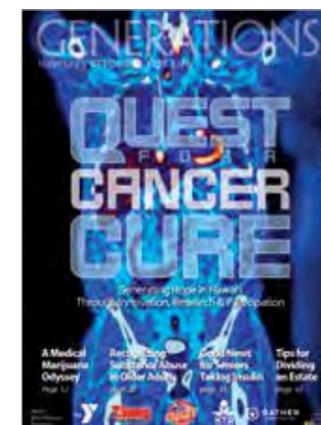
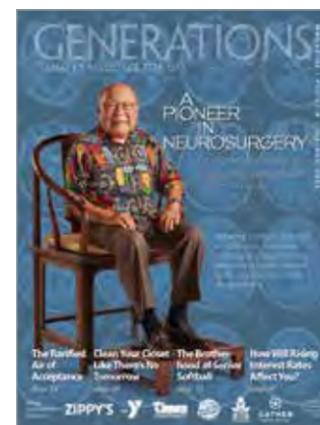
Phone _____

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**.



It has been over 13 years as the publisher and editor of *Generations Magazine* and it has been a great learning experience for me. I am very proud of *GM's* accomplishments as a resource for our families through all our stories, radio shows, events, workshops, website and social media presence.

Throughout the years I am so thankful to have had so much support from so many people and no one more than my parents Les and Shirley Ihara. They were at many of our *GM* booths at the Senior Fairs and Aging in Place and reverse mortgage workshops. I have been blessed to have such loving parents as role models. They taught me about integrity, caring for others, to set my own high standards and to give back to our community.

It's with a heavy heart to say they have both passed on in the last 6 months and I miss them every day. I can hear their calm voices of encouragement, wisdom and love. They were very proud to say their son was the producer of *GM* and would tell all their friends.

In 2016, I was thinking of a cover story on older parents. I spoke to many friends and staff to see if they knew of some people we could feature. At the end of the day, we couldn't think of better model parents than my own parents Les and Shirley Ihara. It was my honor to feature them on the cover and I know they were quite happy as well. See their story in the December 2016/January 2017 issue on our *GM* website. Love you Mom and Dad.

Lastly, don't forget about this year's 15th annual Aging in Place Workshop on August 12th at the Ala Moana Hotel. View the workshop schedules on **pg 10**.

Please tell your friends—or better yet *bring* friends. We will have over 21 presentations that will address many areas of aging. I'm sure there's lots of resources that will benefit everyone. ■

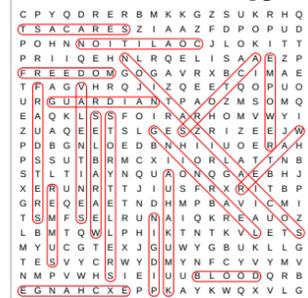


Aloha!... and Live well!



Percy Ihara, *Publisher & Editor*

Answers: Word Search, pg. 38



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

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

SHERRY GOYA
Community Affairs
 sgoyallc@aol.com
 808-722-8487

KATHLYN CLORE
Copy Editor & Writer
 kathlyn.clore@gmail.com

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 for a podcast replay of the radio broadcast.



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

Wahiawa 621-8448
 Waipahu 678-0622
www.hawaiianeye.com

Visit us at our newest location at the **Kunia Shopping Center**

FREE ADMISSION

Friday 6/16 9am to 1pm

Senior Health & Fitness Fair

at the **Hawaii Okinawa Center**

Products & Services for Seniors
 Valuable information for Caregivers & Families
 Health, Safety, Financial, Cultural Booths



WIN a
 4 night California Hotel stay with 3 meals daily (without air fare).
 Courtesy of *Vacations Hawaii*

- Giveaways
- Door Prizes
- Free Blood Pressure Test
- Tons of FUN!

FREE ADMISSION - OPEN TO THE PUBLIC

Hawaii Okinawa Center - 94-587 Ulkee St., Waipio
 808-676-5400 / www.huaa.org / info@huaa.org

Who's Behind Generations Magazine?

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



KELA HOLT, a Certified Trust and Financial Advisor (CTFA), graduated from St. Andrew's Priory and the University of Hawai'i with a BFA and a BA. Her work experience started in the financial field as an account representative for Ameriprise Financial and as an insurance agent for Hawaiian Life Insurance Company. She began working in the fiduciary field as an assistant vice president at the Bank of Hawaii Trust Department and as a founding partner at Estate Administrative Services before starting her own private fiduciary company. (pg. 36)



JEN EATON is the CEO of Islands Hospice. Originally from the Pacific Northwest, Jen has extensive experience in clinical compliance, healthcare operations and program development, focusing on ensuring the highest quality patient care. Jen has had the privilege of serving on multiple healthcare boards and education committees throughout her career, working to promote and extend patient-centered healthcare services. She is currently serving on the Healthcare Association of Hawaii Board of Directors. (pg. 17)



NORMA KOP is the director of Senior Medicare Patrol (SMP) Hawaii (Hawai'i Dept. of Health—Executive Office on Aging). She has served as a program specialist with the DOH's Developmental Disabilities Division, assisting with housing and employment options for people with intellectual and developmental disabilities. Norma brings her work experience to advancing SMP Hawaii's mission to empower and assist beneficiaries, their families and caregivers to prevent, detect and report healthcare fraud, errors and abuse through outreach, counseling and education. (pg. 31)



KATHY WYATT is the president of both the Hawaii Pacific Gerontological Society and Hawai'i Family Caregiver Coalition. Its mission is to promote positive aging through community education programs, adult day care options and caregiver support groups. She has Master's degrees in nursing and business administration. She is on the Policy Advisory Board for Elderly Affairs, the Caregiver Foundation, the National Adult Day Services Association and Kokua Council. (pg. 26)



DR. SANDRA VON DOETINCHEM is a lifelong learning researcher and higher education leader with extensive experience managing and developing professional and continuing education programs for (older) adult learners. She currently serves as a faculty specialist at the University of Hawai'i at Mānoa and recently chaired Outreach College's Continuing and Professional Program department. Before joining UH Mānoa, Sandra worked at UC Berkeley's Osher Lifelong Learning Institute. She holds a PhD in lifelong learning from the University of Tuebingen, Germany. (pg. 12)



GARY SIMON is an officer and past-President of HFCC. He currently is the AARP Hawai'i State president and the chair of the AARP Hawai'i Executive Council. Gary serves on the board of directors of The Arc in Hawai'i and Kokua Council. He is the past-Chair of PABEA. Gary is retired from St. Francis Healthcare System, where he served in several roles over thirty years as director of corporate affairs and advocacy, hospice executive director, health services for senior citizens program director and the Lifeline manager. (pg. 32)

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 BURIGSAY | CAROL HICKMAN | KAHALA HOWSER | DAN IHARA | SERENA LO
SCOTT A. MAKUAKANE | DEBBIE KIM MORIKAWA | STEVEN RHEE | MICHAEL W. K. YEE
SOCIETY OF CERTIFIED SENIOR ADVISORS | STEPHEN B. YIM



COVER:

18 **Kumu Kahua Theatre: Home of Local Storytellers**

DEPARTMENTS:

SPECIAL

10 2023 Aging in Place Workshop Schedule

LIVING LIFE

- 12 Lifelong Learning in Hawai'i
- 13 Can You Trust Wristband Health Readings?
- 14 Crazy Little Thing Called Love!
- 15 Breeze Through the Airport with TSA Cares
- 16 Create a Legacy: 1031 Exchange
- 17 Discussing End-of-Life Care Empowers You

GIVING CARE

26 Adult Day Cares: A Social Hub for Seniors

HEALTH

- 27 Water: It Makes You Smile From Within
- 28 HBP: Know Your Numbers, Save Yourself
- 29 Summer Foods for Healthy Eyes
- 30 Getting Off the Ground & Back Down

PROGRAMS & SERVICES

- 31 Gain Skills to Avoid Medicare Fraudsters
- 32 Coalition Guide to Caring for Kūpuna
- 33 Keep up With Social Security Online

WISDOMS

- 34 Special Needs Require Special Planning
- 35 Don't Do It Yourself: DIY Estate Plans
- 36 Financial Freedom in Your Golden Years
- 37 Grief & Bereavement—Part VI



2023 AGING IN PLACE WORKSHOPS: AUG. 12, 8am–2:15pm, ALA MOANA HOTEL
Details on pg. 10, *Generations* website & Facebook or contact Percy Ihara: 808-600-4383

GENERATIONS MAGAZINE HAWAII'S RESOURCE FOR LIFE



*Social distancing and face masks are optional.

| | HIBISCUS ROOM | GARDEN LANAI | PAKALANA ROOM |
|---------------|---|---|--|
| AM Session | 8:30 – 9:15 Six Pillars of Brain Health <i>Sarah Lock, Senior VP for Policy and Brain Health AARP</i> | Navigating Medicare During These Changing Times <i>Travis Motosue, President Financial Benefits Insurance</i> | A Primer on Elderly Care Options <i>Todd Pang, Founder Kupuna Care Pair</i> |
| | 9:30 – 10:15 Music & Brain Health <i>Sarah Lock, Senior VP for Policy and Brain Health AARP</i> | Social Security 101: Everything You Wanted to Know <i>Jane Burigsay Social Security Admin.</i> | Decluttering Tips for Your Home <i>Cynthia Arnold Lets Move & Generations Magazine</i> |
| | 10:30 – 11:15 Aging & Medicine: What You Need to Know <i>Dr. Kamal Masaki JABSCOM</i> | How to Resolve Common Medicare Insurance Problems <i>Martha Khlopin Your Medicare Buddy</i> | Alzheimers & Depression <i>Aida Wen, MD, Associate Professor, Dept. of Geriatric Medicine, John A Burns School of Medicine</i> |
| Mid-Day Break | Visit Exhibitors (Open all day) | Visit Exhibitors (Open all day) | Visit Exhibitors (Open all day) |
| PM Session | 11:30 – 12:15 Body & Brain Fitness <i>Cat Sawai Aiea Body & Brain</i> | Navigating Medicare During These Changing Times <i>Travis Motosue, President Financial Benefits Insurance</i> | A Primer on Elderly Care Options <i>Todd Pang, Founder Kupuna Care Pair</i> |
| | 12:30 – 1:15 Care Resources at Every Stage <i>Nicole Coglietta CareSift</i> | Social Security 101: Everything You Wanted to Know <i>Jane Burigsay Social Security Admin.</i> | Decluttering Tips for Your Home <i>Cynthia Arnold Lets Move & Generations Magazine</i> |
| | 1:30 – 2:15 Home Modification for Aging at Home <i>Curt Kiriu CK Independent Builders</i> | How to Resolve Common Medicare Insurance Problems <i>Martha Khlopin Your Medicare Buddy</i> | Alzheimers & Depression <i>Aida Wen, MD, Associate Professor, Dept. of Geriatric Medicine, John A Burns School of Medicine</i> |

The 15th Annual Aging in Place Workshop

Saturday, Aug. 12, 8 am – 2:15 pm

Ala Moana Hotel *No Reservations Required

For information, call 808-600-4383

| PLUMERIA ROOM | ILIMA ROOM | CARNATION ROOM |
|---|--|--|
| Smart Reverse Mortgage <i>Percy Ihara, Certified Senior Advisor & Certified in Long-Term Care</i> | Controlling Inflammation: Key To Health Longevity <i>David Watumull, President Zanthosyn</i> | How a Genius Approaches Estate Planning <i>Scott Makuakane, Counselor at Law Est8Planning Counsel LLLC</i> |
| Health, Wealth & a Confident Retirement <i>Michael Yee, CFP Ameriprise Financial</i> | Tai Chi for Senior Fall Prevention <i>Clint Evans, Tai Chi Trainer</i> | Tips for Families From Squabbles to Hugs <i>Annette Pang, Life Coach</i> |
| Minimize Risk of Sibling Conflict in Estate Planning <i>Stephen B. Yim, Esq. & Monica Yempuku, JD</i> | Take Care of Your Fascia and It Will Take Care of You <i>Anthony Crisco Fascia Expert</i> | The Best Kept Secret in the Long Term Care Continuum <i>Kathy Wyatt, President Hale Hau'oli Hawai'i</i> |
| Visit Exhibitors (Open all day) | Visit Exhibitors (Open all day) | Visit Exhibitors (Open all day) |
| Smart Reverse Mortgage <i>Percy Ihara, Certified Senior Advisor & Certified in Long-Term Care</i> | Controlling Inflammation: Key To Health Longevity <i>David Watumull, President Zanthosyn</i> | How a Genius Approaches Estate Planning <i>Scott Makuakane, Counselor at Law Est8Planning Counsel LLLC</i> |
| Health, Wealth & a Confident Retirement <i>Michael Yee, CFP Ameriprise Financial</i> | Tai Chi for Senior Fall Prevention <i>Clint Evans, Tai Chi Trainer</i> | Tips for Families From Squabbles to Hugs <i>Annette Pang, Life Coach</i> |
| Minimize Risk of Sibling Conflict in Estate Planning <i>Stephen B. Yim, Esq. & Monica Yempuku, JD</i> | Take Care of Your Fascia and It Will Take Care of You <i>Anthony Crisco Fascia Expert</i> | The Best Kept Secret in the Long Term Care Continuum <i>Kathy Wyatt, President Hale Hau'oli Hawai'i</i> |



AGING IN PLACE WORKSHOP

AGING IN PLACE WORKSHOP

Lifelong Learning in Hawai'i

by Dr. Sandra von Doetinchem, Specialist Faculty, UH Mānoa & Director, Hawaii Pacific Gerontological Society



The population structure in the U.S. is rapidly changing. Increased life expectancy, strong immigration and a fertility rate of presently 1.64 children per woman—higher than in other developed countries—will cause a population increase from 336 million (2023) to 373 million (2053). The population ages 60 and older will experience the strongest growth, and their share in the total population is expected to increase from 12 percent (1950) to 28 percent (2050). These developments are also visible in Hawai'i. Estimates suggest that more than a quarter of the population in the state will be aged 60+ by 2030.

These demographic developments create new societal challenges, such as for retirement and healthcare systems, but education in older age has the potential to transform such challenges into opportunities. A 2019 study by Xu et al. in *JAMA Neurology* found lifelong learning and engagement in cognitive training to be one of the most significant modifiable factors in reducing the risk of dementia and depression. Also other research suggests that learning provides numerous benefits for kūpuna with respect to cognitive functioning, overall well-being and health, self-confidence and social inclusion.

Although learning in old age benefits society and the individual, enrollment data indicate that traditionally older adults have been underrepresented in organized education. Nevertheless, mature adults in our community can choose from a rich assortment of educational programs and providers, including the following:

◆ **Osher Lifelong Learning Institutes:** As one of the 125 OLLIs in the United States, the OLLI at the University of Hawai'i at Mānoa (OLLI-UHM) is a membership-based educational program that offers mature adults aged 50+ a wide array of non-credit college-level courses, workshops, lectures and other events that enrich the mind and foster a community of learners. Classes are held at the UH Mānoa campus or online via Zoom and include topics such as arts, music, history, politics, health and mindfulness. Membership (\$75 per term, \$50 for new members) is open to all interested kūpuna and entitles individuals to enroll in 3+ courses per term.

◆ **University of Hawai'i:** At multiple campuses (e.g., UH Mānoa, Windward Community College, Kauai Community College), kūpuna can take university classes free of charge through their Senior Citizen Visitor Programs (SCVPs). While the various SCVPs can differ in their administration, they typically do not require formal educational degrees and grant course access on a space available basis with prior registration and faculty approval.

◆ **Outreach College:** At UH Mānoa offers a diverse array of non-credit and credit courses to help participants of all age groups pursue personal growth and professional development.

◆ **Department of Parks and Recreation's Senior Citizens Program:** With 32 locations on O'ahu, these programs strives to improve the quality of life of kūpuna in the community through various activities, such as business meetings, speakers, community service, excursions and luncheons.

◆ **Front Porch's Well Connected:** For kūpuna over the age of 60 who want to take classes from the comfort of their home, this national non-profit organization program provides an array of educational programs in person and online. ■

HAWAII PACIFIC GERONTOLOGICAL SOCIETY
(501(c)3 nonprofit)

PO Box 3714, Honolulu, HI 96812
Sherry Goya, HPGS Executive Director
808-722-8487 | Sgoyallc@Aol.com
hpgs.org

Can You Trust Wristband Health Readings?

Courtesy of the Society of Certified Senior Advisors

Rapid advances in healthcare technology allow many older adults to monitor their vital signs with a glance at their wrist. But is the technology accurate?

You've probably seen or heard of the multitude of health monitors you can strap on your wrist. And you might assume that they have passed testing to show that they are accurate and reliable. Well, think again.

Most wrist-worn health monitoring products that come on the market are not approved by the FDA. For example, Fitbit, Samsung and Apple devices all detect blood oxygen levels. However, none of them tie those readings to any medical conditions, so they did not need clearance from the agency before they were made available to consumers.

FDA Approved

There is one outlier. The Withings ScanWatch, which scans for abnormal heart rhythms via an EKG feature and also warns about breathing issues during sleep with a blood oxygen sensor, is the first unit to garner FDA approval on both features. The ScanWatch monitors blood oxygen levels, heart rate and movement to flag breathing problems that could indicate chronic obstructive pulmonary disease or sleep apnea, according to a company spokesman.

A study of the pulse oxygen feature was published in the *Journal of Medical Internet Research* and found that readings from the smartwatch and a standard pulse oximeter were virtually the same. An ongoing trial is evaluating whether or not the ScanWatch can accurately diagnose sleep apnea. Fitbit and Apple are working on similar products.

Sleep experts see the smartwatch as a potential means to diagnose sleep apnea at an early stage;



the condition often goes undiagnosed. However, experts are cautious since doctors normally use other measurements in combination with those indicated by the watch to make a final diagnosis.

How Do Wearables Work?

Smartwatches shine a broad-spectrum LED onto the user's skin and evaluate changes in the light that is reflected back. Some sensors in development use several discrete laser outputs from a single chip, enabling assessments of a variety of biometric markers including those in blood, interstitial fluids and different layers of skin.

As time goes on, you can expect wearables with a greater variety of health measurements and increased accuracy. But before you buy, make sure to do your homework and check how accurate the data is.

The Rumors Aren't True

The next Apple Watch is rumored to be able to measure blood glucose and blood alcohol levels. Rumors swirled after the company asked users about monitoring those levels. An Apple supplier claimed to have developed a "wrist clinic" to measure those biometrics, but tech watchers are doubtful.

Hot Tip: Place your fitness tracker in a pocket near your hip for a more accurate step count. If you must wear it on an arm or hold it, use your non-dominant side. ■

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

Sources:

scmp.com/lifestyle/gadgets/article/3132243/apple-watch-monitor-blood-pressure-blood-sugar-and-alcohol-levels
modernhealthcare.com/technology/fda-approves-blood-oxygen-and-ecg-monitoring-smartwatch
ncbi.nlm.nih.gov/pmc/articles/PMC7055753/
theverge.com/2021/10/12/22722333/withings-fda-clearance-blood-oxygen-heart-rhythm
techradar.com/news/no-the-next-apple-watch-wont-measure-blood-glucose-and-alcohol
health.harvard.edu/heart-health/how-accurate-are-wearable-heart-rate-monitors

Crazy Little Thing Called Love!

by Cynthia Arnold, Generations Magazine staff

Hearts were racing, booties were shaking and the music kept playing! Smiles and laughter donned the floor. It was hard to resist just getting caught up and joining in the fun.

The city and county's Department of Parks and Recreation (DPR) Senior Citizens Program made a splash this year hosting an annual event Valentines Day dance titled Crazy Little Thing Called Love. Sponsored by Bank of Hawaii and DPR. Music by the Royal Hawaiian Band. 850 hearts (people) attended!

Local celebrities: comedians, singers, newscasters, HPD, HFD, even the mayor were paired up with seniors. Volunteered MC, Rodney Villanueva, was tantalizing, witty and humorous.

This is certainly an even to look forward to next year again, 2024! ■

CITY AND COUNTY OF HONOLULU
DEPT. OF PARKS & RECREATION
1541 Kalākaua Ave., Honolulu, HI 96813
808-768-6895 | honolulu.gov/parks
DPRseniorcitizens@honolulu.gov



LIVING LIFE

LIVING LIFE

Breeze Through the Airport with TSA Cares

by Carol Hickman, Recreational Therapist at Manoa Cottage & Manoa Cottage Kaimuki

Going through security at the airport is stressful. The lines are long. People around you are losing their minds. Airport air conditioning is way too cold, and when you finally get to the security scanner, TSA officials are shouting confusing directions: "Take your shoes off!" "Pour out that water!"



- Internal/external devices that should not go through the metal detector
- Traveling with medically necessary liquids over the standard 3.4 oz.

A passenger support specialist will meet you before security and guide you through.

To use this program, you or a loved one can call 855-787-2227 up to 72 hours before a flight, or go to request assistance. TSA Cares will take care of the rest.

Requesting this assistance is a great way to prevent airport stress and ensure you get off island. ■

But this unavoidable airport experience shouldn't stop you from traveling. A program called "TSA Cares" is available to anyone who needs assistance, free of charge.

TSA Cares isn't picky about what qualifies you for assistance. Here are some example qualifiers:

- Difficulty standing or waiting in line
- Difficulty understanding instructions
- Mobility limitations
- Use of mobility aids or support devices

MANOA COTTAGE KAIMUKI
748 Olokele Ave., Honolulu, HI 96816
808-800-4089 | info@manoacottage.com
manoacottage.com

Est8Planning
— COUNSEL L.L.L.C. —
Estate Planning & Administration

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

Providing Peace of Mind Through Thoughtful Planning



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
www.thecaregiverfoundation.org

Helping members all over Oahu

Robin Reisinger 808-724-4993

robin@themedicaregeek.com



www.themedicaregeek.com



Create a Legacy: 1031 Exchange

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

Imagine living life on your terms, free to focus on family, friends and your passions. Few among us don't desire to live this way. Passive income streams can help lead you to this reality. There are many ways to begin forming them.

Baby boomers, in particular, would do well to be thinking about passive income streams. A 1031 is one way of creating a passive income stream.

A 1031 exchange is a powerful tool used to defer capital gains taxes when selling one investment property and purchasing another. By deferring taxes, one can reinvest their profits into larger and more profitable properties, creating a larger estate for future generations. Additionally, a 1031 exchange allows investors to pass their properties to heirs with minimal tax consequences.



For mature adults, incorporating a 1031 exchange into a real estate plan can be a key component of legacy planning.

Incorporating a 1031 exchange into your real estate plan requires careful planning and execution. With the right guidance and execution, a 1031 exchange can be an effective strategy for achieving your financial goals and planning for your legacy. ■

THE COMPLETE SOLUTION™
Powered by The Ihara Team of Keller Williams Honolulu RB-21303
1347 Kapiolani Blvd., Ste. 300, Honolulu, HI 96814
Dan Ihara (RA), CAPS, CLHMS, SRES RS-65892
808-256-7873
Julie Ihara (RA), SRES RS- 67440
808-754-2225 | ihara@iharateam.com
iharateamhawaii.kw.com

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 | Info@SoderholmBus.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.

CSI TRUST COMPANY

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

Discussing End-of-Life Care Empowers You

by Jen Eaton, CEO, Islands Hospice

While they can be difficult conversations to navigate, early discussions about end-of-life care can help you and your 'ohana navigate the stress that arises alongside health challenges.



It might seem like there is never a good time to bring up the topic, especially in the absence of major medical events. But it's better to discuss your wishes well

before times of crisis. Consider starting conversations at upcoming family gatherings; weaving discussions into the everyday lives of family and friends may reduce the stress of beginning to discuss your goals or wishes with your loved ones.

Here are three tips for conversations about end-of-life wishes:

- **The conversation** should be around your wishes.
- **Research** the differences between hospice, palliative care, in-home care, nursing home facilities and other care options to determine your goals for different stages of your end-of-life journey.
- **Write it down.** Create a living document replete with details. Make these discussion points easily accessible to designated family members.

A power of attorney, advance care directive and an informed healthcare team can work together in concert to help achieve your goals. ■

ISLANDS HOSPICE
820 Mililani St., Ste. 400, Honolulu, HI 96813
808-550-2552 | islandshospice.com

Planning For The Future and Beyond

As we age, our needs and desires change, and our homes may no longer be suitable for us. Mature adults often face difficult questions: should I downsize, move in with family, move into a retirement community, or should I just stay where I'm at? However, this decision becomes much easier when they have a plan in place establishing what they want to do with their home.

Scenario 1: Mrs. Johnson, a mature adult, has lived in her home for over forty years. Her children have moved out, and she finds that her home no longer fits her lifestyle. The upkeep is too much, and she feels isolated in the large house. She decides that it is time to downsize, but she has not prepared a real estate plan. As a result, she finds herself overwhelmed and unsure of where to start.

Scenario 2: A family has recently lost their parents, who had significant real estate assets left in a trust. However, they never discussed with their children what they specifically wanted to do with their properties.

The trust doesn't protect the assets from sibling disputes, and as a result, their children argue and fight. Because real estate cannot be divided, the family is fractured, and relationships suffer for generations to come. This situation could have been avoided if the parents had created a real estate plan.

These two stories illustrate the importance of creating a plan that establishes what you want to do with your real estate assets before you pass on. Whether you want to downsize, move into a retirement community, or leave your properties to your children, a real estate plan can help you achieve your goals and avoid conflicts down the line.

Creating a real estate plan involves several important steps, such as assessing your real estate assets, determining their value, return on investment, and family needs. Many also consider future needs and desires.

Once you have a clear understanding of your assets and goals, you can then create a plan that outlines how you want your properties to be managed and distributed.

A real estate plan is an essential tool for mature adults. It can help them make informed decisions about their properties as they age, ensure their assets are managed according to their wishes, and explore strategies that can lead to generational wealth for their family. By taking the time to create a plan, mature adults can create a legacy that is preserved for future generations.

Call or text "PLAN" to **808-754-2225** to create your real estate plan today with a real estate agent certified through the through the Real Estate PlannerSM program today.

CHALLENGES WITH

- Capital Gains Taxes • Family Disputes
 - Property Maintenance • Tenants
- FREE PRIVATE 1 HOUR REAL ESTATE PLANNING CONSULTATION**
(VALUED AT \$500)

CALL 808-754-2225 TO BOOK YOUR APPOINTMENT



THE IHARA TEAM
REAL ESTATE PLANNERSM

KUMU KAHUA THEATRE

Home of Local
Storytellers

By Kathlyn Clore

Photography by Steve Nohara



Permanently housed in a black box venue in the historic Kamehameha V Post Office Building at the corner of Bethel and Merchant streets in Honolulu, the theatre known to locals as “Kumu” has a special place in the hearts of many theatre lovers in the state.

That’s because it’s the only theatre on the island focused exclusively on stories that involve the experience of locals in Hawai’i.

Other theatres, like Diamond Head Theatre or Manoa Valley Theatre, more often stage shows written off island, bringing works including Broadway musicals, well-known Shakespearian plays and contemporary favorites to O’ahu. These are key niches, albeit different from the locally-oriented mission of Kumu Kahua Theatre.

Allan Okubo and Dann Seki have performed on stages across O’ahu. But they’ve been a part of Kumu Kahua since before it found this permanent home, back when it was more of a fledgling troupe performing anywhere its players could find a stage—and an audience.

At times, these two local actors seem to embody the longtime mission of Kumu Kahua: To create local theatre to tell truthful local stories, written and performed on stage by local people for an audience of Hawai’i residents. The stories are selected each season by artistic director Harry Wong III to celebrate or challenge the community—sometimes both, he says.

But the characters are always rooted in Hawai’i, in the experiences of those who have deep ties to the Pacific.

(L–R, front) Allan Okubo, actor; Dann Seki, actor, board member, crew; (back) Harry Wong III, artistic director; Donna Blanchard, managing director; Elizabeth Wichmann-Walczak, director, original member; John Wat, playwright, actor, board member.

“It’s fun to do because you’re often really doing what you did anyway,” Dann says, smiling. “The character is somebody that you know. Either you were that person or you know somebody who is like that person.”

There’s a reason why it’s easy for actors and audiences alike to relate to the stories performed at 46 Merchant Street.

Nearly every play at Kumu Kahua is written by a playwright who has strong ties to Hawai‘i—like Ed Sakamoto, a prolific writer who grew up in Hawai‘i and was in 1997 the recipient of the Hawai‘i Award for Literature, the state’s highest award for a writer. While Sakamoto lived in Los Angeles for decades after graduating from UH Mānoa, his work is grounded in his island upbringing.

Other popular writers whose work is often performed at Kumu Kahua include former newspaper columnist Lee Cataluna, whose humorous yet insightful shows include *Da Mayah* and *Folks You Meet In Longs*, the latter of which will run from May 25–June 25 to close this season at Kumu Kahua. This is the 52nd season of shows performed by the theatre.

Victoria Nalani Kneubuhl, who grew up in Mānoa Valley and is both Hawaiian and Samoan,



she saw the first play she penned performed on stage at Kumu Kahua in 1986. Although her uncle was also a playwright, her foray into theatre happened a bit by accident when she was a mother of two recently returning to university life. Looking one semester for a creative

writing course, she happened upon an open spot in a playwriting course. After seeing her work on stage—and performing in a few shows herself—she took additional writing courses, joined the board of Kumu Kahua Theatre, and went on to win the 1994 Hawai‘i Award for Literature.

“When I started writing I really felt like I wanted to write about who I was and where I

came from,” the 73-year-old writer said. “I wasn’t interested in going to New York or anything like that, not at all. I was interested in local Hawaiian history and culture.”

Victoria is known for plays that feature mystical imagery, mesmerizing dialogue, and inspired weaving of contemporary and historical themes. She often mixes storytelling methods and thus can leave audiences deeply impacted by the complexity and artistry of her works.

One of her recently written plays, *Aitu Fafine*, will be included in Kumu Kahua’s 53rd season. The title means Ghost Woman in Samoan, and is one of several plays in her forthcoming book, *Navigating Islands: Plays from the Pacific*. It will be published by UH Press.

Seeing her plays performed on stage, coupled with realizing that she is part of a cadre of storytellers crafting stories set in the Pacific has inspired Victoria to keep writing. Over the years, she’s seen developments she never thought possible, from entire college courses focused on Pacific Literature to whole plays performed in ‘ōlelo Hawai‘i. “It’s wonderfully astounding.”

“When I started writing in the ‘80s, if you had told me that was going to happen, I never would have believed you,” she said.

Staging plays written for and about life in the Pacific is also made easier by easy access to actors who can speak not only ‘ōlelo Hawai‘i but also pidgin English—like Dann Seki and Allan Okubo.

“Eh, dos buggahs look familia”

You know you’ve seen them before, but you’re not sure where. There’s an air of familiarity, but you just can’t place them. It’s almost familial. If these two guys aren’t your uncle, they’ve probably played him on TV.

Coulda been in a movie, too. Or maybe somewhere on stage, at that show you saw last year.

Yes, that’s where you know them from. But with his warm smile and sparkling eyes, you might first recognize Dann Seki as a sushi chef—he played one in a local TV ad in the 1990s, furiously chopping fish and dishing out sushi on a conveyor belt moving hilariously fast. You may also know him as a local doctor from *Five-O*. Or was it *Magnum P.I.* where you saw him? It also could’ve been on *Doogie Kamealoha*. Or, hang on, wasn’t he the Old

Man in *Baywatch Hawai‘i*?

Yes, he’s played all those guys. A youthful 77 years old, he’s also appeared on stage around Honolulu in more than 40 plays.

“A lot of times after a show, audience members will come up and say something to me like, ‘Hey! You remind me of my Uncle Teddy, he was just like that guy you played,’” Dann chuckles. “I always think, ‘That’s so nice,’ and say thanks. Then I think to myself, ‘I sure hope Uncle Teddy is gonna be OK with that!’”

One of Dann’s longtime pals, Allan Okubo, can relate. Now 75, the retired local attorney has been appearing on Hawai‘i-based television shows since the Vietnam era. With a winning grin and an amazingly expressive face, he got his start in acting working as an extra on the set of the original Hawai‘i 5-0 to make pocket money while studying political science at UH Mānoa. Much of the time, he was simply told to bring his white ambulance driver and come to the set.

“Back then you just call up the studio and say, ‘Can I be an extra?’ And they just sign you up, take your picture,” he said. “That was my part-time job my last year-and-a-half of college because I was working every other week pretty much.”

You might also recognize Allan as the friendly grandfather from television commercials advertising anything from Foodland to Aulani-Disney Hotel & Resort and Hawaiian Telcom.

Both graduates of Hawai‘i public high schools, Dann and Allan met each other as undergraduates at UH Mānoa during ROTC training. Back then, they were acquaintances; they didn’t know they’d later appear frequently on stage together, most frequently at Kumu Kahua Theatre.

Neither was involved in theatre during high school nor did they focus their collegiate studies

on acting. Rather, both were focused on staying enrolled as students—and staying out of the draft.

After graduation, the two men each embarked on their own career; Dann was an audiologist who started his family while stationed at Fort Knox during military service and Allan settled down with a wife and children while busy with his law practice in Hawai‘i.

Now septuagenarians, Dann and Allan have also acted in more than 75 plays on O‘ahu. They’ve starred opposite each other in several popular local plays—like *Aloha Las Vegas*, one of the most popular plays in Kumu Kahua history—numerous times over the years. By now, they say, playing off each other is a breeze.

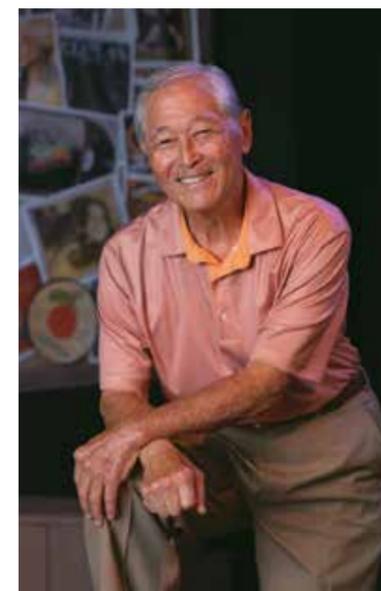
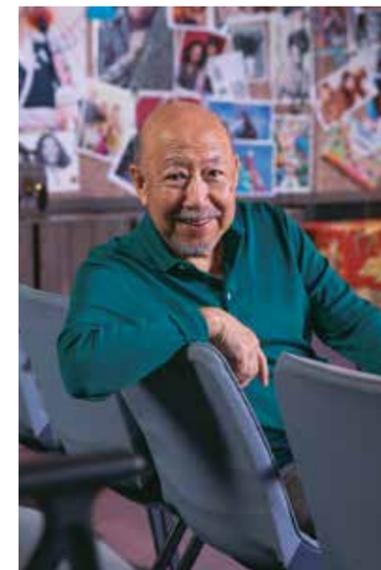
“Dann and I, we’ve been working together for so long it’s like riding a bicycle,” Allan says. “It’s just really comfortable. I can play off of him and he can play off of me. It’s just like we can do it without acting, just being us.”

Theatre work doesn’t pay them—all theatres in Honolulu operate with volunteer actors—but both these Japanese American locals say they love the opportunity theatre affords them to pretend to be someone else for a little while. To consider other points of view, other life experiences.

“For two or three hours you get to be somebody else. It allows you to do some stuff you might not otherwise do,” Dann said. “That’s fun.”

Then there’s the instantaneous feedback of live theatre. Those pearls of live laughter. Collective gasps. Focused contemplative silences filling the theatre.

Both men acted in their first live play with Kumu Kahua Theatre, though not at the same time—and not at the same place. Prior to 1994, the troupe was known as an itinerant theatre; it performed wherever there was space to set up a play and a few audience seats.



Going Live

More than two decades later, both men can clearly recall the magic of performing in a live theatre, facing a local audience after weeks of practicing intensely after work. Neither of the two men performed in front of a live audience until they were married fathers with careers.

“It was a total learning experience,” Dann Seki remembers of his first show, Mānoa Valley, in 1989. He played Tosh Kamiya, one of the lead characters in this middle episode of Ed Sakamoto’s Hawai’i No Ka Oi trilogy. He auditioned for the role after seeing a call for auditions in the newspaper.

“The experience was everything I wanted it to be. I’d always wanted to try theatre, since high school, but I never got the chance. It was kind of scary, because the role of Tosh is actually one of the lead roles in the play. It was scary to step into your first play in a fairly large role; I would’ve been happy just to be a butler bringing coffee out on stage.

“So it was scary but I would say it was liberating. I think all the shows I’ve done since then are the same.”

Dann’s first show was performed at a school cafeteria, where members of the cast were also charged with moving cafeteria tables and setting up the play’s set each evening before the performance. After the play finished and the audience left, the actors would convert the room back to a cafeteria.

“In retrospect, that was a hellofa lot of work. But that was my first experience in theatre. I thought, ‘This was how it is.’”

Allan Okubo’s first play, another show written by Sakamoto, also saw him in a major role—and with a unique window into the world of playwriting and directing.

The play, called Pilgrimage, featured a few scenes involving complex karate movements. This was perfect for Allan, a karate instructor himself. He played the role of a junior student, opposite an actor cast as a senior instructor. But this older actor lacked karate skills, creating a challenge for the production team.

Director Jim Nakamoto spoke to Allan; the two came up with a solution. They phoned Sakamoto, the writer, and asked him to rework the scenes so that the senior instructor would advise Allan’s

character as he performed the kata. This allowed the senior actor to focus on his role without the burden of performing complex karate movements. That task fell, happily, to Allan.

The result was a successful production that showcased Allan’s talents—and highlighted the importance of local actors with deep ties to the myriad cultures present in Hawai’i.



Dann and Allan have been performing *Aloha Las Vegas* together since 2002.

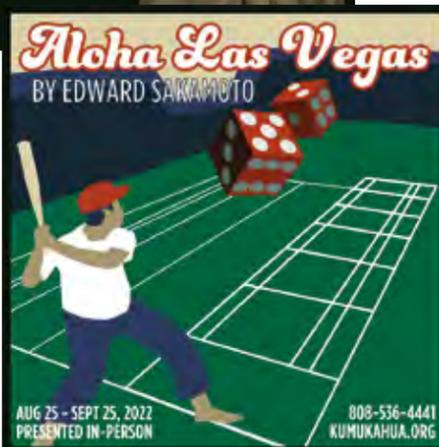
“Jim comes to me and says, ‘Can you teach him that?’” Allan remembers. “I said it would take me two months to get him to look like he can even know what he’s supposed to do and then a year before he looks like he’s an instructor.”

For more than 20 years, both Allan and Dann have remained deeply committed to performing shows with Kumu Kahua—even as they’ve continued with television, radio and movie work. Each also performs at other theatres around O’ahu.

Kumu Kahua occupies a unique space not only in the local artistic milieu but also nationwide. It is one of only a few—if perhaps the only—theatre dedicated entirely to place-based theater.

Keeping Kumu Kahua Going

The actors who perform at Kumu Kahua, all unpaid, are also locals. Some playwrights and



performers have years of experience; others are new to the theatre. All are welcome.

“Everyone has a story within them and the stories within the people of Hawai’i are very important. That is why we exist,” says Donna Blanchard, longtime managing director at Kumu Kahua.

“Year after year we have full seasons of shows devoted to the people who are of the place where our theatre is located,” she noted. Blanchard has worked with artistic director Harry Wong III since she began working at Kumu Kahua in 2012.

“This is what I always wanted to do, work in a theatre solely devoted to the people within its geographic footprint.”

Donna, originally from Northwest Indiana, moved to Hawai’i in late 2011 to help develop the theatre’s board of directors. The board was originally comprised of mainly creative professionals and academics—including the theatre’s founder, Dennis Carroll—who were always bursting with artistic energy. Slowly, the board has progressed to one with greater business acumen, experienced in the day-to-day financial management of a professional theatre.

“As any arts organization matures, ideally that board will evolve into more of a business board with people who are able to help support the organization and also people who are able to help support the creative directors of the organization,” she said.

Donna, who managed a theatre in Valparaiso, Indiana, is herself an award-winning actor who was searching for an opportunity to work at a theatre telling local stories.

“I wanted to work with a brick-and-mortar theatre that practices ‘theatre of place,’” she said. “No other theatre in the United States was doing whole seasons of this kind of work, at least not at that time.”

Even before Blanchard’s arrival, Kumu Kahua was holding both playwriting and acting classes, charging nominal fees. The theatre also worked with Bamboo Ridge Press to hold monthly writing contests, challenging anyone with a Hawai’i story to submit snippets of work written for the stage.

Victoria herself has taught some of the writing classes, as has Cataluna. The most recent course was taught by Lee Tonouchi, a local writer whose show *Gone Feeshing* was performed this season.

“I’m so amazed at some of the younger people in my class,” Kneubul said. “Oftentimes the things that concern them are things that are super thoughtful. To see what younger people are thinking about and doing is so valuable and touching.”

While Kumu Kahua has long held these regular classes and workshops, Donna said, these classes have recently become free to join. That’s thanks to COVID-19—sort of.

The theatre was able to secure a COVID-19 Economic Injury Disaster Loan, or EIDL, that became the basis for shoring up Kumu Kahua’s educational mission.

“We’ve determined that by educating our artists, that’s how we can help grow our programs and our future,” Donna said.

For information about upcoming classes, visit the theatre’s website.



2014 - Shoyu On Rice



2016 - Buffalo'ed



2013 - All That Remains



2017 - Living Pidgin



2004 - Gone Feeshing



2017 - Wild Birds



2018 - Pakalolo Sweet



2019 - Fa'alavelave

Intro To Kumu Kahua

Kumu Kahua has always been about growth—both of individual artists and the Hawai'i theatre scene.

It started in the spring of 1971, the brainchild of the UH Mānoa professor Dennis Carroll and a cadre of committed graduate students. Hailing from Australia, Dennis recognized the influences of colonialism and other unique threads of Hawai'i's societal fabric and launched the theatre along with eight graduate students.

"He had an incredible amount of energy," Victoria remembers. "He was incredibly smart. I took my second playwriting class from him. He had so much passion and love for the theatre it was infectious.

"He was so dynamic."

Dennis was known to be edgy in the classroom and out of it. The theatre troupe he formed always focused not only on place-based theatre but also the avant-garde. Dennis, who went on to eventually head the theatre department at UH Mānoa, was always interested in stories rife with social awareness and themes that could prompt social change. He remained involved with Kumu Kahua until his death in November 2021.

"Kumu wouldn't exist without Dennis Carroll," said Elizabeth Wichmann-Walczak, herself a retired UH theatre professor and director.

"Maybe something like it would, but I don't know. In the history of Kumu there's a large swath where we didn't have funding or that black box theatre. We couldn't rely on either of those things. But Dennis just held it together and kept creating. He drew people in to work on it."

Work was a big part of keeping Kumu Kahua Theatre afloat in its early days. Early board members and other volunteers, including Elizabeth,

remember doing everything from taking ticket orders off an answering machine kept in the garage of another board member's home. There were props to find, costumes to source, sets to be designed, actors to be recruited. The work never really ended.

Plays were performed wherever there was space, including temporary World War II structures on the campus of UH Mānoa. The show would always go on, somehow.

Stories Within Them

The writers and actors who have long been a part of Kumu Kahua Theatre have taken different paths to get there.

Allan Okubo took his first acting class during his last year as a political science major at UH Mānoa—because the course description stated clearly: No exams, no papers.

"I called them up and I said, 'Is this true? No exams and no papers? He says yes. So I said, 'OK, sign me up.'"

Everything was going according to plan until the professor, Glen Cannon, assigned all the students to return to the second class prepared to sing a song. Allan thought, 'Oh, my gosh. Can I quit now? What do I do?'

He spent a week leafing through records until he found a song called Little Curly Hair in a High Chair, originally recorded by Fats Waller. He came to class and sang it in a humorous rendition of a warbled toddler's voice. When he finished, he looked over and saw the professor laughing.

"I said, 'OK, maybe I survived.'"

Allan, who today mentors younger actors, says he loves acting because it gives him a chance to take on another persona. On his own, he says, he's always been very shy and quiet. Once upon



2020 - Way of a God



2023 - Wild Meat & The Bully Burgers

a time, during mandatory ROTC training back in his days at McKinley High School, he recalls, he got so nervous he forgot his own name when he was meant to stand at attention and salute.

"I stood there saluting, and I was supposed to say my name. I thought, 'Oh no, I had a name when I came in here. What is my name,'" he chuckles.

Allan's trick to get rid of the anxieties that can come along with public speaking is to simply stay in character. That way, he notes, it's never him who is making a fool of himself—it's his character.

Considering the experiences of different kinds of people—different characters—had kept Allan young and open-minded. The same is true of his pal Dann Seki.

Dann's aptitude in science originally kept him away from acting until he was a busy working parent—despite a longtime curiosity about theatre. He even spoke to his college guidance counselor about theatre after his sophomore year at UH Mānoa. The two sat down to see about helping Dann come up with a major.

"We talked for a while and he said what are you into? I said I'm interested in speech and drama. He looked at me like, 'What the hell are you gonna do with that? Teach drama in high school?'"

The counselor looked over Dann's aptitude test, which indicated he'd do well in the sciences. Dann told him that the biology courses he'd taken at UH hadn't really sparked his interest. So the counselor leafed through the catalog. After a while, he said he noticed a department called Speech Pathology.

"He told me, 'I don't know much about it, maybe you go talk to that department and see what they can give you.'"

Two years later, Dann found himself with a degree in audiology and a job as an audiologist with the army.

"I went back to see my advisor and said, 'Just so you know, Speech Pathology is mostly science, right? It's like, physiology. Vocal systems of the mouth. Nothing to do with drama.' He just looked at me and said 'Oh ok, good to know good to know.'"

An Evolving Story

As longtime actors in Hawai'i, Dann Seki and Allan Okubo have experienced the joy and camaraderie of the local theatre community firsthand. They are also keenly aware of the challenges facing older actors—like fewer roles—so they and others have taken it upon themselves to advocate for more roles for people their age.

With humor and persistence, they have been urging local playwrights to consider adding an extra grandfather or older man into their new stories.

Theatre provides the duo opportunities to learn new things off-stage, too. Dann, for example, is a board member at Kumu Kahua, and also recently became involved in sourcing props. The theatre is always looking for behind-the-scenes volunteers.

"Theatre is the place for us to exercise our shared humanity," Donna Blanchard said. "We want to bring everyone in the community closer to the work we are doing, to help everyone recognize the importance of their voice. We're a place to exercise that voice."

Get Involved

If auditioning for a play seems daunting, don't forget that enjoying theatre can be as simple as attending a play itself.

"Leave your home, shut off your phone, sit next to strangers and experience something together," Henry Wong III said. "This is a place people can come and see themselves represented, their struggles and their stories—maybe represented in new ways." ■

KUMU KAHUA THEATRE (501(c)3 nonprofit)
46 Merchant Street, Honolulu, HI 96813
Box Office: 808-536-4441 | Admin. Office: 808-536-4222
officemanager@kumukahua.org
facebook.com/kumukahuatheatre | @KumuKahua
kumukahua.org

Adult Day Cares: A Social Hub for Seniors

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

GIVING CARE



one who lives with a caregiver who also works outside the home — may particularly benefit.

Centers typically offer various packages to meet the unique needs of each individual. Costs can vary depending on factors including the hours a person wants to attend, whether it's a weekday or weekend and types of assistance required.

The services provided by the center can also affect prices, such as medical monitoring, personal care assistance or transportation services. Some centers may offer different pricing tiers based on these or other considerations, so it is essential to query different facilities to learn the options. ■

Adding some sparkle to your social life can be a challenge at any age, especially in life's later decades. For many, adult day care is a low-stress foray into an activity-filled social life.

Adult day care centers are key providers of long-term care services. They provide activities, health monitoring, socialization and assistance with daily activities. These programs allow individuals to continue to live in their homes and to receive needed care in a supportive, professionally staffed, community-based setting.

Adult day care also benefits family caregivers, enabling them to remain in the workforce or take needed respite. Educational programs and support groups are also tailored to caregivers.

These programs provide cost-effective care while supporting individual autonomy, allowing individuals to age in place. This enhances quality of life for seniors and family caregivers. Adult day care centers are not often recognized for the important role they play in addressing the needs of the senior population in the state.

Operating during daytime hours, centers like Hale Hau'oli Hawaii offer a safe and supportive environment. Older adults are afforded an opportunity to get out of the house and be mentally and socially engaged. Seniors who can no longer structure their own daily activities, those who are isolated and desire companionship, those who can't be safely left at home alone — perhaps some-

HALE HAU'OLI HAWAII (501(c)3 nonprofit)
98-1247 Kaahumanu St., Ste. 207, Aiea, HI 96701
808-292-4665 | kw Wyatt01@aol.com
halehauolihawaii.org

PROJECT Dana

Have you Fallen?
1 out of 3 Seniors fall every year!
30% of falls are preventable.

Call Project Dana for a **FREE** Home Safety/Fall Prevention Assessment!

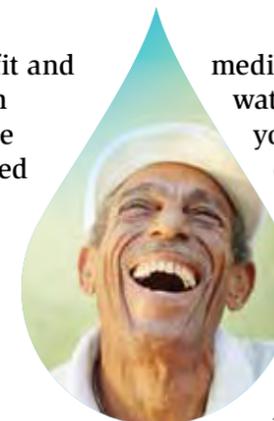
808-945-3736
www.projectdana.org

Water: It Makes You Smile From Within

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

HEALTH

Hydration is essential to staying fit and healthy, especially during warm summer months. As you venture outdoors to cool off, keep your flask filled with water. It's the best beverage for your teeth and body. Water has many benefits; there's no sugar or acids that can affect your oral and overall health.



medications can cause dry mouth. Drinking water helps produce saliva to help defend your body against gum disease and tooth decay by washing away food particles and acid.

Drinking water aids your digestive system, preventing constipation and abdominal discomfort. It helps you stay alert and focused, aiding in cognitive function. The H₂O molecule also supports joint health as well as the appearance of the skin. To prioritize water as your main drink of choice, carry a water bottle with you. ■

Did you know water can help improve your smile?

- Water keeps your mouth cleaner and healthier than other drinks. Sip water between bites or after a meal to wash away sugars, acids and other bacteria that cause tooth decay or gingivitis.
- Water helps you maintain a whiter smile. Sipping water after eating pigment-rich foods can prevent the formation of stains.
- As you get older, some medical conditions and

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

Protecting the ones we love

As much as we want to protect our kupuna from fraud, there are times they fall victim before we can help it. If you or someone you love may be a target, don't be afraid to ask questions and seek help.

At Gather FCU, you can call us anytime, we're always here to help.

GATHER
Federal Credit Union
www.gatherfcu.org | 808.245.6791

Federally insured by NCUA

HBP: Know Your Numbers, Save Yourself

by Dr. Serena Lo, MD, Geriatrician at Kaiser Permanente Hawaii

Blood pressure measures how hard the blood pushes against the walls of your arteries as it moves through your body. Measurements are taken when your heart beats and again when it rests. Also known as hypertension, high blood pressure (HBP) can increase. Often described as a “silent killer,” HBP has no apparent symptoms. If left untreated, HBP increases your risk for heart disease—including heart failure or heart attack—as well as stroke, kidney problems and other threats.



Knowing your numbers and monitoring and controlling your blood pressure are essential. See your doctor at least yearly to check your blood pressure and determine if you need to take medicine, change your diet or monitor your blood pressure at home.

It’s important to take medications exactly as prescribed and supply your doctor with a comprehensive list of all medicines, vitamins, herbal remedies and supplements you take. ■

Coupled with family history, certain physical traits and lifestyle choices can put you at greater risk for HBP.

While having high blood pressure is serious, there are many ways to manage it.

KAISER FOUNDATION HEALTH PLAN, INC.
711 Kapiolani Blvd., Honolulu, HI 96813
808-432-5915 (TTY 711) | kp.org
To learn more about this and other topics, visit kp.org/health and kp.org/seniorhealth.
This article contains health and wellness or prevention information.

Summer Foods for Healthy Eyes

by Dr. Steven Rhee, Medical Director and Cornea Specialist, Hawaiian Eye Center

Summer means tons of local produce is in season and readily available. A variety of nutrients and antioxidants can likewise be found in Hawaii’s abundance of crops and seafood, which help to improve eye health and decrease the risk of certain ocular diseases.



Local eye doctors urge everyone residing in the state to take advantage of summer’s supply of fresh foods, looking out for these local ingredients to support strong eye health:

- **Pineapple** and **lychee** are great sources of vitamin C and packed with antioxidants
- **Avocados** provide loads of vitamin E
- **Taro** is packed with nutrients such as zinc, iron, potassium and vitamins A, C, E plus B6

- **Mangoes, sweet potatoes** and **papaya** are great sources for consuming beta-carotene
- Local species of **mushrooms** and **seaweed** provide beta-glucans
- Leafy, green vegetables such as **watercress, taro greens** and **bok choy** are rich in lutein and zeaxanthin
- Omega-3 fatty acids are found in many varieties of local fish: **tuna, opah, sablefish** (also known as butterfish) and **swordfish**. ■

HAWAIIAN EYE CENTER
606 Kilani Ave., Wahiawa, HI 96786
808-621-8448 | Hawaiianeye.com

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

Physician & Pharmacist Recommended

- Promotes Joint & Muscle Function*
- Cardiovascular Health*
- Cognitive Function*

ZanthoSyn
100% ASTAXANTHIN SUPPLEMENT
FOR JOINT & MUSCLE HEALTH

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.

CRUSH YOUR FEAR OF FALLING AGAIN
At-Home Tai Chi Fall Prevention Classes

- Easy to follow and learn in the privacy of your home.
- Use iPad, computer, and TV with Zoom.
- Taught by a Senior with 40 years experience.
- Call or email Clint for “fall prevention” info to change your life.
- Visit YouTube: Tai Chi Fall Prevention with Clint Evans
- Listen to Clint’s radio show on www.Generations808.com.



CLINT EVANS
Board Certified TCHI

Providing peace of mind one step at a time.

SILVER AND STRONGER COACHING PROGRAM, LLC
(808) 366-8620
silverandstronger@gmail.com



One-on-one class personalized for you!

SILVER AND STRONGER COACHING PROGRAM

Getting Off the Ground & Back Down

by Debbie Kim Morikawa, *GYMGUYZ Owner*

We're traditionally taught that to get someone off the floor, have them lean on a chair, get one leg up and push to straighten the knee until the other leg can plant the foot to have 2 legs to stand on. This requires a significant amount of compression force through the knee and very strong quad (front leg) muscles.

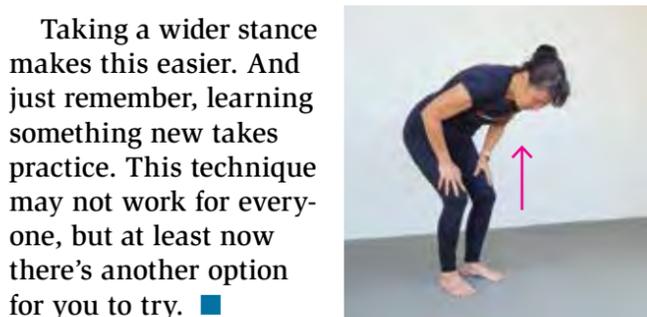
I remember going through this method and always struggling when someone had knee pain or very weak legs. And then my mom taught me a different way.

Mom's technique to get up

1. Get on your hands and knees and separate your feet as much as you can.
2. Tuck your toes to get onto your feet, then push yourself back until you're on your tippy toes.
3. Walk your hands towards your feet until your feet are flat on the ground.
4. Lower yourself into a partial squat position, where you can place your hands on your knees.
5. Get yourself centered and steady, then start walking your hands up your thighs until you are standing upright.

Getting down to the ground

1. Place your hands on your knees and push your butt backwards as if you're going to sit in a chair.
2. Steady yourself and slowly reach down to touch the ground.
3. Walk your hands forward and slowly lower yourself down until your knees are low enough to get on all fours.



Taking a wider stance makes this easier. And just remember, learning something new takes practice. This technique may not work for everyone, but at least now there's another option for you to try. ■

GYMGUYZ Urban Honolulu
Home Personal Training & Mobile Fitness
808-638-2525
gymguyzurbanhonolulu@gymguyz.com
gymguyz.com

Kimberly Cooper
Licensed Sales Representative
kimbercooper@juno.com

Medicare
Need a Helping Hand?

Mobile: 808.485.7319

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

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.rihao@mckaimuki.com

Two locations in Manoa & Kaimuki
Visit manoacottage.com for more info

Gain Skills to Avoid Medicare Fraudsters

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



With our state's senior population growing at a rapid rate, protecting kūpuna against the threat of Medicare fraud and abuse is essential.

More than 10,000 Americans turn 65 each day, becoming eligible for Medicare as they blow out their birthday candles. As of 2020, one in four Hawai'i residents is 65 or older, with this population growing at an annual rate of 17%.

Hawai'i also has the highest life expectancy in the country, with an average of 83.1 years of age. Together, these facts mean that by 2030, a third of Hawai'i's total population will be Medicare eligible.

By 2037, more than 500,000 residents will be eligible for Medicare in Hawai'i. Current figures show 295,405 enrolled in the program.

This population shift has huge economic impacts. Hospital and drug costs are expected to exceed \$1 trillion nationwide by the end of 2022. Medicare loses \$70 billion annually to fraudulent claims—a serious potential solvency issue.

Online scams have already caused a loss of over \$17 million in Hawai'i. To combat Medicare fraud and abuse, the federal government continues to lean on the Hawai'i Senior Medicare Patrol, or SMP Hawai'i.

This 25-year-old program is administered by the Hawai'i State Department of Health, Executive Office on Aging. Relying heavily on volunteers, its programs empower and assist Medicare beneficiaries, their families and caregivers to take steps to prevent, detect and report health-care fraud, errors and abuse.

SMP Hawaii services include outreach, counseling and education.

Inquiries or concerns about non-healthcare fraud and abuse are referred to appropriate agencies. These might include scams related to investment, romance, caregivers, gift cards, imposters, Social Security benefits, wire transfers, ransom-

ware, phishing, spoofing, agent misconduct, genetic testing, COVID test kits and more.

Kūpuna worked hard to accrue assets meant to sustain them into old age. Losing these to scams can be devastating. Arming kūpuna and their families with information is therefore critical, as knowledge is the best deterrent against fraudsters. ■

SENIOR MEDICARE PATROL (SMP) HAWAII
Department of Health—Executive Office on Aging
250 S. Hotel St., Ste. 406, Honolulu, HI 96813
808-586-7281 | Toll Free: 1-800-296-9422
info@smphawaii.org | smphawaii.org
Facebook: [smphawaii808](https://www.facebook.com/smphawaii808)

This project was supported in part by grant number 90MPPG0053 from the US Administration for Community Living (ACL), Department of Health and Human Services, Washington, DC, 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy. The Hawai'i Department of Health—Executive Office on Aging has administered SMP Hawaii since 1997.

Roselani Place
MAUI'S ASSISTED LIVING COMMUNITY

Nurturing Hawaii's Seniors Since 2002

- Independent
- Assisted Living
- Respite Care
- Memory Care

88 South Papa Avenue, Kahului, Maui, HI
www.roselaniplace.com (808) 871-7720

Coalition Guide to Caring for Kūpuna

by Gary Simon, State President, AARP Hawai'i

The Hawai'i Family Caregiver Coalition was formed to develop new partnerships at local and state levels to advance a coordinated approach to address the needs of Hawai'i's family caregivers. As caregiving touches everyone, the mission of the Hawai'i Family Caregiver Coalition (HFCC) is to improve the quality of life of those who give and receive care by increasing community awareness of caregiver issues through continuing advocacy, education and training.

A Team Effort

HFCC has released Aging & Disability Issues 2023 (<https://hfccoalition.org/wp-content/uploads/2023/03/Booklet-Aging-Issues-23-web.pdf>), its 18th annual publication that offers an overview of legislative issues dealing with aging, disability, caregiving and longterm supports and services. The purpose of the report is to call attention to the priority issues which deserve the serious attention of our lawmakers, advocates and the public. The publication is a joint project of HFCC, the Policy Advisory Board for Elder Affairs, the Executive Office on Aging, the Hawai'i Pacific Gerontological Society and the Maui County Office on Aging.

The report has seven sections. It highlights priorities for the current legislative sessions; many local advocacy groups that focus on issues of concern for elderly and disabled people—as well as for their caregivers—have collaborated and are in agreement about themes they wish to see state lawmakers address.

Specific bills are addressed also, by bill number. Resources for additional information are also listed.

People are most likely to be motivated to support public policies when they perceive that a problem may affect them personally. In addition to a summary of bills, Aging & Disability Issues 2023 includes personal stories which describe the difficulties any of us could experience if faced with aging or disability. These stories provide a human face to legislative issues by illustrating how these issues are embodied in the very human experiences of individuals and families.

Our current governor and legislators have demonstrated their commitment to care for our vulnerable disabled and elderly, and to find the resources which make this possible in a fiscally responsible manner. Just as importantly, everyone has a shared responsibility to care for our kūpuna and for those who face difficult challenges due to disabilities. Aging & Disability Issues 2023 is a guide for Hawai'i's elected officials, organizations and citizens to fulfilling these responsibilities to our kūpuna and persons with disabilities. ■

HAWAII FAMILY CAREGIVER COALITION (501(c)3 nonprofit)
2630 Oahu Ave., Honolulu, HI 96822
808-265-5716 | gmsimon@aarp.org
hfccoalition.org



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 | 808-532-7112 | barbara@atrc.org

Learn how to make ends meet on a fixed income

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

 **CATHOLIC CHARITIES HAWAII**
www.CatholicCharitiesHawaii.org
The Benefits Enrollment Center program is made possible through grants from the National Council on Aging (NCOA) and the Walmart Foundations.



Keep up With Social Security Online

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

We strive to provide the public with accurate and helpful information. In addition to the resources available on our website at ssa.gov, we also regularly post useful information on our blog and on social media. We invite you to read our posts and share items of interest with your family and friends.

- ◆ You can subscribe to our blog. We post articles about programs, policies, current topics, and new online services. Read more and subscribe at blog.ssa.gov.
- ◆ You can follow us on Facebook at [facebook.com/socialsecurity](https://www.facebook.com/socialsecurity). You can also share Facebook posts with family and friends.
- ◆ We have many informative videos on YouTube. Our videos cover online services, applying for



retirement and disability benefits, Social Security-related scams and much more. You can view our videos at youtube.com/SocialSecurity.

- ◆ You can join our many Twitter followers at twitter.com/socialsecurity. We use Twitter to announce new My Social Security features and other service or program changes.
 - ◆ We share stories and resources that can help you and your loved ones. Check out our Instagram page at instagram.com/SocialSecurity. Check out all our social media channels at ssa.gov/socialmedia. ■
- For more information, visit socialsecurity.gov or call 1-800-772-1213 (TTY 1-800-325-0778).

FIT & ABLE

Improve your

- BALANCE
- STRENGTH
- MOBILITY

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

INITIAL ASSESSMENT IS FREE

GYMGUYZ®

#1 IN HOME PERSONAL TRAINING®



"GYMGUYZ is an investment in our future. We want to have even more adventures now that we can!"

Work out in the comfort of your own home with your own, fully vaccinated, certified personal trainer. We offer both IN-PERSON and VIRTUAL SESSIONS (virtual sessions are via Zoom).

CALL NOW TO SCHEDULE YOUR FREE ASSESSMENT or for more information, visit our website www.GYMGUYZ.com.

Don't wait until it's too late — **CALL (808) 638-2525**

OWNERS

Scott Saito
General Manager

Stacey Hertzog
Operations Director

Debbie Kim Morikawa
Chief Executive Officer



Special Needs Require Special Planning

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

Having a child with special needs presents unique challenges.

When their condition limits their ability to earn a living and pay for living expenses upon reaching adulthood, financial worries can abound. Fortunately, there are steps you can take to ensure your child has sufficient financial resources and a dedicated support system. As you work towards protecting your child's future, consider these six strategies:

■ **Fund an ABLÉ account.** Thanks to The Achieving a Better Life Experience Act of 2014, or ABLÉ, families can participate in a tax-advantaged savings program for a family member with a qualifying disability that occurred before age 26. As the owner and designated beneficiary of the account, your child can withdraw funds tax-free to pay for eligible disability-related expenses. They also may be eligible for a tax credit for contributions you make to the plan.

Anyone can contribute to the ABLÉ account—including grandparents and non-relatives—up to the annual gift tax exclusion. Contributions are made with after-tax dollars and are not tax deductible at the federal level. Some states allow contributors to take state income tax deductions. Not all ABLÉ plans are equal; shop around to find the most advantageous plan for your child's needs.

■ **Establish a special needs trust.** A special needs trust, known as an SNT, provides financial security by creating an income stream for a loved one with special needs. Having funds in this type of trust would not disqualify your child, as the beneficiary, from receiving government assistance. Note that he or she would not have direct control over funds in an SNT, which may not be ideal if he or she is capable of managing their own finances.

There are several different types of SNTs (first-party, second-party and pooled), each of which is governed by various requirements. Because of their complexity, SNTs are usually prepared by a licensed attorney and may cost several thousand dollars to set up.

■ **Buy life insurance.** Consider purchasing a



whole or term life insurance policy that names your loved one as the beneficiary when you die. To ensure the payout does not disqualify the recipient for federal and state resources, set up the policy to pay proceeds into a special needs trust.

■ **Ask the courts to appoint a guardian.** When an adult family member with special needs has significant assets or property and is unable to manage their own financial affairs, a guardianship may be appropriate. When a guardian of the estate is appointed, all financial matters are managed for the person with disabilities. This person will pay bills and is required by law to maintain detailed records to account for all spending. A family member is often appointed to this role; however, in some cases the court will appoint an unrelated individual.

■ **Watch out for scammers.** Individuals with disabilities may be more vulnerable to identify theft and other scams. Monitor credit reports to keep an eye out for unauthorized accounts. Consider enrolling your child in an identity theft protection program. Be aware that phone and internet scammers routinely target recipients of government checks by impersonating government agents.

■ **Consult experts.** Talk to a qualified attorney and a tax specialist for guidance as you work to safeguard the financial well-being of your special needs child. ■

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 39 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 and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.

Ameriprise Financial Services, LLC. Member FINRA and SIPC.

©2023 Ameriprise Financial, Inc. All rights reserved.



Don't Do It Yourself: DIY Estate Plans

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

You can devise your estate plan without lawyers or accountants.

All you need is a credit card, a computer, a printer and access to the internet. Armed with those four things, you can create one or more documents that may—or may not—accomplish what you expect.

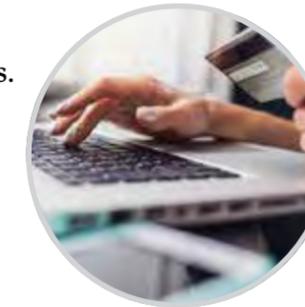
But you will probably never know. The ultimate success or failure of an estate plan is rarely revealed during the lifetime of the one who created the plan.

You have seen or heard ads touting websites that claim to save you oodles of money by sidestepping your lawyer and designing your estate plan for you. But ask yourself this: why would you trust a website to come up with your estate plan? Your last name may not be Musk or Bezos, and you may not have as much stuff as Elon or Jeff, but everything you own is everything you own. You probably care a great deal about where it goes after you are gone. It most likely also makes a difference to you who will make decisions for you if there is ever a time when you cannot make them for yourself.

You may respond, “You’re a lawyer who makes a living putting together estate plans for clients. Of course, you do not like those legal websites. They cut into your bottom line.” Well, not really. It would be more profitable for the legal profession if you go ahead and do your estate plan online. There is far more money to be made in dealing with screwy estate plans after they go wrong compared to administering them when they’ve been set up correctly.

However, most estate planning lawyers would rather earn a living by helping people create estate plans that work. This is more gratifying than assisting families in crisis trying to make the best of estate plans that missed the mark.

In the real world, computer-driven estate plans rarely work as intended. An effective estate plan involves more than a set of documents—even very well-drawn documents that would stand up in any court in the land, as they say. But why would you want your estate plan to have to stand



up in court? Wouldn't it be better to have an estate plan that will help your family stay out of court?

Bottom line: There is a lot of great information on the internet. There is also a lot of misinformation. Do you have the discernment necessary to sort through it and put your estate plan in order? If not, there is something to be said for working with live professionals instead of an impersonal website that cares more about your credit card authorization than what happens to you, your family and your stuff when you become incapacitated or die. ■

SCOTT MAKUAKANE, Counselor at Law
Focusing exclusively on estate planning and trust law.
808-587-8227 | maku@est8planning.com
est8planning.com

Need Unbiased Medicare Help?



Call
Hawaii
SHIP
Today!

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
hawaiiSHIP.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, 2201HMISHI, 2201HMIAA and 2201HMIDR 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.

Financial Freedom in Your Golden Years

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

WISDOMS: FINANCIAL



Aging is a process that's changing. We're now living longer and more active lives. And as we approach our later years, many of us have strong feelings about where and how we want to spend this period of our lives.

While residential care homes can be wonderful places, most people want to remain in their homes and "age in place" for as long as possible. This can, however, present some unique challenges. As we age, our physical and mental health can decline, sometimes quite quickly. That's why it's vital to create the right support system for ourselves or loved ones.

From housekeeping to managing medication and meal preparation, there are many common areas where people need assistance. Fortunately, there are companies that specialize in home care services. They can help resolve these issues. These services do come with a price tag, though, so it's important to consider your family budget.

Financial management is another important consideration that's often overlooked. As we age, our financial capacity decreases—and according to the Journal of the American Geriatrics Society (April 2017), women may be impacted more than men.

That's why it's important to consider financial management early. This includes:

- Paying bills
- Depositing checks and balancing bank statements
- Providing budgeting and longterm planning
- Managing health insurance and medical claims
- Evaluating government and pension benefits
- Facilitating communication with legal, financial and tax professionals

Finding a financial manager can be challenging, but there are options available. You can ask a trusted family member or friend to help, or consult with your tax preparer to see if they offer this service. Corporate trust companies and private fiduciaries also offer financial management services.

Working with a financial manager is a partnership that requires careful consideration and structuring. But with the right approach, this relationship can help ensure controlled and wise management of your finances as you age—and help you focus on enjoying life to the fullest. ■

HAWAII FIDUCIARY SERVICES LLC
3615 Harding Ave., Ste. 309, Honolulu, HI 96816
808-777-4200 | kholt@hifiduciaryservices.com
HawaiiFiduciaryServices.com



Remembering the life inspirations of Reverend Paul S. Osumi
Courtesy of Norman Osumi

Today's Thought

By Rev. Paul S. Osumi

The famous clown Girmaldi was privately a miserable man. Like many of us, he had a hard time getting along with himself. He finally sought a counselor, asking for some rare talisman that might dispel his inward wretchedness. The counselor told him to go and listen to a famous clown by the name Girmaldi and he would laugh away his troubles. "Alas," said the luckless clown, "I am Girmaldi." *



You may find a compilation of Rev. Osumi's life inspirations at **Logos Bookstore of Hawaii**, 1200 Ala Moana Blvd., Ste. 415, Honolulu, 808-596-8890

Grief & Bereavement—Part VI



by Stephen B. Yim, Attorney at Law

WISDOMS: LEGAL



While the attorney is an expert in the estate planning process, the client is the expert about their own life, grief and choices. The attorney, as counselor, helps clients find solutions and make choices as they compassionately facilitate the estate planning process.

Holistic planning involves more than probate avoidance and tax minimization. It is person-centered, value-driven and process-oriented. The law historically prioritizes a different approach, viewing planning as document-centered, worth-driven and procedurally oriented. This approach is visible in the emphasis Congress, legislatures and estate planning attorneys place on the crafting of laws and drafting of documents.

The binary nature of estate planning documents simply does not help clients. We must allow space for each client to express emotions and intentions if we are to craft a successful and complete plan.

Statistical studies demonstrate the dismal success rate of estate planning and end-of-life planning. In Roy O. Williams and Amy A. Castoro's *Bridging Generations*, they analyzed the success rate of more than 3,250 estate plans over a 52-year period and found a success rate of about 30%. The authors define success as "future generations retaining the family's financial assets while remaining a unified family."

When dissecting the failure rate further, the study finds that 3% of the failures occurred due to bad drafting or tax planning. The remaining

97% of failures occurred because intentions were not honored, monetary legacies were misspent, lost or stolen and family relationships fractured.

Professor Thomas Shaffer, in his article titled "Estate Planning Games"—a play on the book written by E. Berne, *Games People Play*—encourages attorneys to meet clients with curiosity.

Attorneys are advised to consider the client's needs rather than starting with the needs of the attorney. In other words, Shaffer affirms that we must start with the question: *Why? Why are you here? Why is what you said important to you?* Then, the process can organically grow from there. ■

STEPHEN B. YIM, ATTORNEY AT LAW
2054 S. Beretania St., Honolulu, HI 96826
808-524-0251 | stephenyimestateplanning.com

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




State Department of Health - Executive Office on Aging
808-586-7281 Toll-Free: 1-800-296-9422
www.smphawaii.org 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 50MPPG00053

Find 18 Words From This Issue

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

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

Answers on pg. 6

- | | | |
|------------|---------------|--------------|
| ACTORS | FREEDOM | STORYTELLERS |
| BLOOD | GUARDIAN | SUMMER |
| COALITION | KUMU KAHUA | TSA CARES |
| EMPOWER | LEARNING | VALENTINES |
| EXCHANGE | PIDGIN | WATER |
| FRAUDSTERS | SOCIALIZATION | WEARABLES |



THE FUTURE OF THE REVERSE MORTGAGE

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

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

HI HI-582944



What is a SmartReverse?

A SmartReverse® is the first FHA HECM reverse mortgage loan enhanced by technology. When borrowers sign up for a SmartReverse loan, management tools will be available through the website, providing active management of the loan post-origination.

In short, a SmartReverse could allow you to:

- Learn about reverse mortgages
- Get a reverse mortgage
- Manage your funds
- Request funds
- Enjoy life
- All online

How do I get a SmartReverse?

We'll help you find the right program to help achieve your financial and life goals. Contact the Reverse Mortgage Professional on this flyer or visit **SMARTREVERSE.COM** to get started and get educated.



Financial Benefits Insurance, Inc.

Phone: 808-792-5194

Website: 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
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.