

# A HOLE DIFFERENT BALL GAME

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# Generations Magazine Aging in Place Workshop The Realities of Aging

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Certified Senior Advisor (CSA), Certified in Long Term Care (CLTC)  
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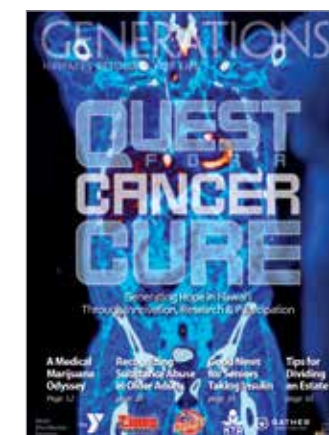
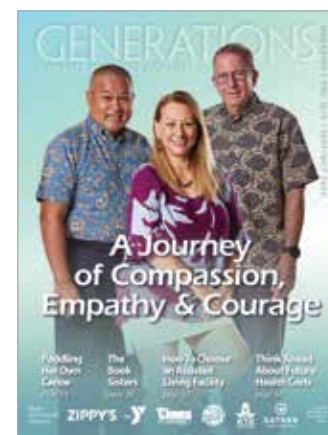
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For questions or inquiries, contact Mahlon Moore at **808-256-7221**; [Mahlon@generations808.com](mailto:Mahlon@generations808.com).



If you have not played pickleball yet, you should. It is one of the easiest sports to play, it's great with your friends and a wonderful way for you to meet many more. Thanks goes out to all the City and County Parks and Recreations departments that are renovating more courts to allow for more players to enjoy this popular sport.

This year is our 15th annual Aging in Place workshop at the Ala Moana Hotel (see pg. 10) where we will have trusted professionals presenting on topics that will assist you to "Age in Place" and stay healthy. Thank you to our sponsors AARP Hawaii, Financial Benefits Insurance, Your Medicare Buddy, Open Mortgage, Na Ho'okele Advisory Team, Law Offices of Stephen Yim, Zanthosyn, Hale Hau'oli Hawai'i, Est8Planning Counsel, Kupuna Care Pair and our 50-plus exhibitors. We cannot produce these workshops free to the public without their financial support. So bring a friend or family member as we will have over 50 exhibitors providing resources on various topics and you can speak with professionals in the field of aging. If you haven't been to our Aging in Place Workshop before, this is the best array of workshops and a must-attend.

Don't forget to listen in to our weekly *Generations Radio* show podcasts every Sunday morning from 8-9am on 101.1FM, or tune in on your TV Spectrum Cable channel 883 or on our [Generations808.com](http://Generations808.com) website where we have all of our past radio shows. We discuss topics such as caregiving, dementia, legal, financial, long-term care planning, healthy aging and many resources you probably have not heard of.

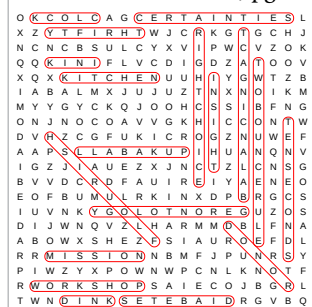
Lastly, as a certified senior advisor and a long-term care specialist, I have monthly workshops called "The Realities of Aging" for all to attend (see pg. 4). I bring in various speakers to assist you to "Live Well" and to understand that, as we all age, there will be hurdles to look out for and what plans to make for these last years of our lives. I have always promoted being proactive to age in place and these workshops will enable you and your friends to navigate these years. ■



Aloha!... and Live well!

Percy Ihara, Editor/Publisher

Answers: Word Search, pg. 46



**PERCY IHARA**  
Publisher & Editor  
808-234-3117

**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

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# Who's Behind Generations Magazine?

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



*ROSA BARKER lives on Moloka'i and is studying for a BA in Creative Media with a minor in Hawaiian-Pacific Studies at UH West O'ahu. She was born and raised in Stratford, a small rural town in Aotearoa (New Zealand). Prior to her retirement to Moloka'i in 2017, Rosa had careers in television production, database administration and copyediting in Aotearoa and California. Her interests include playing ukulele, reading and travel. Swimming, daily walks and doing the bidding of the lovely ginger cat who adopted her keep Rosa's heart and soul in good condition.*



*SOPHIA CALIO is the Association Director of Kūpuna Programs for the YMCA of Honolulu and oversees the YMCA Kūpuna Food & Fun Program and Tai Chi for Arthritis and Fall Prevention Classes across seven YMCA locations. Prior to working with the Y, Sophia worked at the University of Hawai'i at Mānoa's Center on Disability Studies. A graduate of Mililani High School, Sophia went on to earned her BS in Human Development and Family Studies at the University of Hawai'i at Mānoa.*



*NANCY DOWNES is the director of marketing for Legacy of Life Hawai'i and oversees the organization's marketing and public education programs to encourage organ donation in the community. She has more than 25 years of experience in marketing, public affairs and fund development in Hawai'i's business sector. For the past 12 years she has been blessed to work with members of Hawai'i's community who have in some way been touched by organ donation. She holds a bachelor of arts degree in journalism from Marquette University.*



*ROSEANN FREITAS brings over 25 years of experience in public relations, communication, strategic relations, and business and consumer outreach to her role as Public Relations & Communications Manager for Better Business Bureau Great West+Pacific. She sits on many boards and committees, including Executive Women International, the Building Industry Association of Hawaii and the Hawaii Building Industry Foundation. Roseann is also a "Voices of the Industry" presenter for the National Kitchen and Bath Association.*



*EDWARD Y MOTOSUE founded Financial Benefits Insurance with his son Travis, a graduate of Iolani School, UH Mānoa (BS) and Pepperdine University (MBA). Ed retired from Sears in 2006 after spending 35 years in retail management. At age 57 he embarked on his second career as an insurance agent. Ed has a passion for customer service, client care, retention. He wants seniors to be healthy and enjoy life. Ed says, "Life is short no matter how old you are. Always do your best." This year Financial Benefits Insurance celebrates 13 years of growth, expansion, and innovation.*



*VANCE YAMAMOTO, RN, BSN, CSA, CEN, is a healthcare visionary with a deeply personal mission. As an emergency room nurse for over a decade, he saw the acute need for dependable senior care when his grandmother suffered a stroke. Motivated by personal experience, Vance created Nursing Home Partners. It provides comprehensive senior care options from at-home care to residential care homes, assisted living and memory care facilities. They counsel families and ensure them with expert guidance to navigate the critical decision-making process of senior care.*

*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.*

HERMI ARJONA | JANE BURIGSA | CLINT EVANS | JASON GENEGABUS | SHERRY GOYA  
KAHALA HOWSER | MARTHA KHLOPIN | SCOTT A. MAKUAKANE | FUSAO NISHIBUN  
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**2023 AGING IN PLACE WORKSHOPS: AUG. 12, 8am–2:15pm, ALA MOANA HOTEL**  
Details on pg. 10, *Generations* website & Facebook or contact Percy Ihara: 808-234-3117

# GENERATIONS MAGAZINE HAWAII'S RESOURCE FOR LIFE



Social distancing and face masks are optional.

	HIBISCUS ROOM	GARDEN LANAI	PAKALANA ROOM
AM Session	<b>8:30 – 9:15</b> <b>Six Pillars of Brain Health</b> <i>Sarah Lock, Senior VP for Policy &amp; Brain Health AARP</i>	<b>Navigating Medicare During These Changing Times</b> <i>Travis Motosue, President Financial Benefits Ins.</i>	<b>Caring for the Caregiver</b> <i>Savvy Makalena, CEO &amp; Founder Gimme a Break</i>
	<b>9:30 – 10:15</b> <b>Music &amp; Brain Health</b> <i>Sarah Lock, Senior VP for Policy and Brain Health AARP</i>	<b>Social Security 101: Everything You Wanted to Know</b> <i>Jane Burigsay Social Security Admin.</i>	<b>Decluttering Tips for Your Home</b> <i>Cynthia Arnold Lets Move &amp; Generations Magazine</i>
	<b>10:30 – 11:15</b> <b>Aging &amp; Medicine: What You Need to Know</b> <i>Dr. Kamal Masaki JABSCOM</i>	<b>How to Resolve Common Medicare Insurance Problems</b> <i>Martha Khlopin Your Medicare Buddy</i>	<b>Alzheimers &amp; Depression</b> <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	<b>11:30 – 12:15</b> <b>Body &amp; Brain Fitness</b> <i>Cat Sawai Aiea Body &amp; Brain</i>	<b>Navigating Medicare During These Changing Times</b> <i>Travis Motosue, President Financial Benefits Ins.</i>	<b>Caring for the Caregiver</b> <i>Savvy Makalena, CEO &amp; Founder Gimme a Break</i>
	<b>12:30 – 1:15</b> <b>Care Resources at Every Stage</b> <i>Nicole Coglietta CareSift</i>	<b>Social Security 101: Everything You Wanted to Know</b> <i>Jane Burigsay Social Security Admin.</i>	<b>Decluttering Tips for Your Home</b> <i>Cynthia Arnold Lets Move &amp; Generations Magazine</i>
	<b>1:30 – 2:15</b> <b>Home Modification for Aging at Home</b> <i>Curt Kiriu CK Independent Builders</i>	<b>How to Resolve Common Medicare Insurance Problems</b> <i>Martha Khlopin Your Medicare Buddy</i>	<b>Alzheimers &amp; Depression</b> <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

Hotel parking validations available. For details, call 808-234-3117.

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



AGING IN PLACE WORKSHOP

AGING IN PLACE WORKSHOP

# Carl “Kini Popo” Hebenstreit, 1929-2022

by Jason Genegabus



Carl “Kini Popo” Hebenstreit was well past retirement age when he made the decision to launch *Generations Hawai‘i*, which he described as “one of the happiest and most satisfying activities” of his life.

“There is a need for it. That’s been a Trade [Media Hui] DNA tag since [1954],” when the original parent company of *Generations* was founded, he explained in an email to a colleague in 2006.

Even then, at the age of 77 himself, Carl could tell the Great Silver Wave was nowhere near its crest.

“We’re aiming the publication at... those who have to look after their parents in their 80s and 90s, as well as the children of their own children,” he said.

Nearly two decades after sending that email, demand is only stronger for a magazine Carl originally envisioned as “a lively resource that recognizes the achievements of Hawai‘i’s 50-plus citizens while offering information and insight into ways to enrich life in the mature years.”

During his three years as Publisher of *Generations*, he came to the realization that most kūpuna didn’t see getting old as a liability — many, if not all, discovered aging gracefully meant also gaining the opportunity to redefine and recreate their lives.



“In fact, we discovered an amazing sense of energy in this group,” Carl said. “Sixty is indeed the new forty. Eighty is the new sixty.”

*Generations* readers in 2023 still understand the importance of maintaining (and building) the strength of their health, wealth and relationships well into their golden years. This magazine remains a trusted companion and guide to helping readers Live the Good Life After 50.

And for that, we have Carl Hebenstreit to thank.

Mahalo, Kini. ■



# Kathy Jaycox’s Mission to Give Back

Sherry Goya, Executive Director of Hawaii Pacific Gerontological Society

After more than 40 years teaching at secondary and post-secondary schools in Illinois and Hawai‘i, Kathy Jaycox is now dedicated to volunteering for nonprofits. The work touches her heart and soul, she says.

Kathy believes that “To whom much is given, much will be required (Luke 12:48).” This line of Biblical wisdom reminds us that we are held responsible for what we have. If we have been blessed with talents, wealth, knowledge and time, it is expected that we use them to benefit others.


Past affiliations include service as a board member and president of Faith Action for Community Equity, and the Windward O‘ahu branch of the American Association of University Women, where she continues as a member.

Kathy says she feels rewarded when she sees volunteer actions lead to positive change. The most

outstanding, she said, was the passage of Act 102 in 2017, which provided financial support to family caregivers so that they could hire respite workers and not need to give up their own employment.

Currently, Kathy serves on the executive council of AARP Hawai‘i doing outreach. She teaches, speaks to groups and helps in whatever capacity is needed. Her role on the board of directors for the Hawaii Pacific Gerontological Society includes serving on the workforce development, publicity, newsletter, and website committees. Kathy is also a member of the Kupuna Caucus, a volunteer at St. John Vianney Church and on the board of St. John Vianney School. ■



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# GENERATIONS

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

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

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



# Sustainable Transitions in Gerontology

by Eileen Phillips, HPGS Conference Co-Chair

The Hawaii Pacific Gerontological Society (HPGS), is thrilled to announce its 2023 biennial conference from September 7–8 following the success of its virtual conference in 2021.

Designed for a diverse audience that includes kūpuna practitioners in the health and human service fields, businesses, government agencies, nonprofits, and faith-based organizations serving kūpuna, HPGS extends a warm invitation to its two-day event at the Ala Moana Hotel. Applied researchers, students in gerontology, advocates for kūpuna, and kūpuna themselves who are keen on continuing their education as they age are also encouraged to join in this exciting event.

The conference's theme, "Sustainable Transitions in Gerontology," spotlights the crucial adjustments made by businesses, organizations, individuals and kūpuna over the past few years in response to the ever-changing needs of our elderly population.

An impressive lineup of keynote speakers is set to inspire attendees, featuring Dr. Lee Buenconsejo-Lum, Interim Dean of the John A. Burns School of Medicine, and Keith Hayashi, Department of Education Superintendent. HPGS is working to create a dynamic and informative event with additional speakers from Hawaii, the Mainland and Japan.

Seven "Na Lima Kokua Awards" will be presented to individuals or companies/organizations from categories of business, communications, community service, government, and research/education, along with two Tony Lenzer Scholarships to be awarded on Thursday, Sept. 7.

To register for this exceptional gathering, visit [hpgs.org](http://hpgs.org) and click on "Conference." The registration fee is nominal for HPGS members, non-members, students and seniors.

As a special offer, *Generations Magazine* readers will receive the "Regular Registration" rate through Aug. 31, 2023.

## MARK YOUR CALENDAR

Hawaii Pacific Gerontological Society Biennial Conference  
**Sept. 7–8**  
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# Real Property Tax Relief for Honolulu

by Fusao Nishibun, Division of Treasury, Tax Relief Section

If you're a Honolulu homeowners concerned about property taxes, relief is on the horizon as the City and County of Honolulu announces its Real Property Tax Credit program, open for applications starting July 1.

From July 1, eligible homeowners can apply for a tax credit to help alleviate their real property tax expenses. To qualify for this tax credit for the 2024–2025 tax year, applicants must:

- ▶ Have a home exemption on their property
- ▶ Ensure that none of the titleholders own other property anywhere
- ▶ Confirm that the combined gross income of all titleholders meet income requirements.

## MARK YOUR CALENDAR

Annual Application Filing Period Begins:  
**July 1**  
Deadline:  
**Oct. 2**

The amount of the credit homeowners will receive, if qualified, is based on their income and current property tax amount. This tax credit program is aimed at providing much-needed relief to homeowners who are affected by rising property taxes.

Homeowners who applied for this credit during the 2023–2024 Tax Year can expect to receive an application in the mail in early July.

Contact the Tax Relief Office for an application or download it from the website starting July 1. ■


### TAX RELIEF OFFICE

For more information or questions, call **808-768-3205** or visit [honolulupropertytax.com](http://honolulupropertytax.com)

*(Information furnished is subject to change without notice.)*

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# Generations Senior Fair at Windward Mall

by Sherry Goya, GM Staff



You could feel the excitement and electricity in the center of Windward Mall in Kāneʻohe, Oʻahu, on Friday, May 19, when *Generations Magazine* held our first “Generations Senior Fair at Windward Mall” since January 2020. There were six rows of *Generations* partners, offering their services, knowledge and experience. Everyone brought their wealth of information and welcomed attendees, who were able to speak one-to-one with professionals in the many fields serving kūpuna and their families.

Kudos to Windward Mall for providing a great venue for the Windward side.

Attendees told us afterward it was a very good event with lots of interesting people. Everyone could meet our partners in person and many learned so much from a wide variety of companies, nonprofits, and government agencies. It was also an opportunity for *Generations* readers to thank some of our partners for their service to the senior community. ■

A big MAHALO goes out to the following *Generations* partners for taking the time to offer their services to kūpuna and their families at this event and the bold partners who provided door prizes.

AARP Hawaii ♦ Ameriprise Financial Services ♦ Better Business Bureau ♦ City & County of Honolulu, Dept. of Parks & Recs ♦ Captain Cook Coin Company of Honolulu ♦ Catholic Charities ♦ Copeland Insurance Group ♦ Department of Health, Executive Office on Aging ♦ SMP Hawaii ♦ Dooplikit LLC ♦ Financial Benefits Insurance ♦ Gimme a Break ♦ GYMUYZ Urban Honolulu ♦ Hale Hauʻoli Hawaiʻi ♦ Hawaii Dental Service ♦ Hawaiʻi Department of Taxation ♦ Hawaiʻi Long-Term Care Ombudsman ♦ Hawaii SHIP ♦ Humana ♦ Kaiser Permanente ♦ Kuakini Health Systems ♦ Law Office of Stephen B. Yim ♦ Legacy of Life Hawaiʻi ♦ Lets Move ♦ Manoa Cottage ♦ Nursing Home Partners ♦ Open Mortgage ♦ Project Dana ♦ Silver & Stronger Coaching Program ♦ Soderholm Bus & Mobility ♦ State of Hawaiʻi, Dept. of Commerce & Consumer Affairs ♦ The Ihara Team, Keller Williams Honolulu ♦ The Mediation Center of the Pacific ♦ Vacations Hawaii ♦ Valley of the Temples ♦ Veterans Administration: Caregiver Support Program ♦ Wellcare by ʻOhana Health Plan ♦ YMCA of Honolulu

# My Story: A Life-Changing Health Scare

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

I was sitting outside an Ala Moana Hotel meeting room texting on my phone. Suddenly, I looked up. I had no idea where I was.

I realized I was actually lying on the floor and looking at the walls and ceiling. Sweat seemed to be pouring down my face. I reached up to wipe the perspiration, only to discover it was blood. Soon a physical therapist appeared, asking me to follow his finger with my eyes. He asked me to raise my hands above my head, then to smile. He said I didn't have a stroke or heart attack.

As he helped me to the restroom to clean up, fear possessed me. My thoughts raced. I went to the emergency room and spent three nights in the hospital. I had numerous tests.

I reflected on my life while I waited for the results. I had great parents and a loving family. I got married to a loving wife. We share great children, grandchildren and great grandchildren. Nothing has been more enjoyable than seeing my family grow. I've also been lucky to see our family business grow.

Balancing my family, church responsibilities, and work has not always kept me busy. I walk 4-5 miles every Saturday. At 74 years old, I didn't feel old. Sure, I take pills for hypertension and cholesterol. I knew I needed to lose 40 pounds. Still, I thought I was in good health. I felt good.

Sitting in the hospital, I wondered: Do I have a legacy to pass on to my family? Are my affairs in order? How do I make the most of my remaining years? Questions kept arising.

Happily, my medical tests came back negative. Six months have now passed since my blackout.

I've been trying to make the most of this second chance to change my lifestyle. I walk three times a week. It helps me with my balance. I've cut down on carbs — including rice. I eat only one big meal a day. The other two meals are small meals. I eat no junkies, except to keep my wife company during our TV nights.

I introduced naps into my afternoon routine.



My naps normally last between two and three hours. Occasionally I can nap for five hours. Now I realize there is great value in taking this time to refresh myself.

I've slowed down my life, even though some still think I'm working too hard. This is what happens when you love what you do, I suppose. My new business is gratifying; I love going to work. My wife claims that I don't work but just go to talk stories.

I hope sharing this one can help inspire you to slow down a bit, too. Life is too short anyway. ■

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Remembering the  
life inspirations of  
Reverend Paul S. Osumi

Courtesy of Norman Osumi

## Today's Thought

By Rev. Paul S. Osumi

We live a fast life nowadays. We leap out of bed, gulp down coffee, whiz into town, dash to the office and tear for home. Our life is one anxiety, impatience, restlessness and tension. No wonder people have ulcers, breakdowns and heart attacks. Pascal was right when he said, “All the troubles of man come from his not knowing how to sit still.” \*



You may find a compilation of Rev. Osumi's life inspirations at Logos Bookstore of Hawaii, 760 Halekauwila St., Honolulu, 808-596-8890 or online at [www.amazon.com](http://www.amazon.com)

# In Celebration of Organ Donor Legacies

by Nancy Downes, Director of Marketing, Legacy of Life Hawai'i



If you could save a life, would you? We are all asked this vital question at the DMV. Checking the box YES to be an organ or tissue donor means we are willing to selflessly pass on the gift of life to those desperately in need.

On Saturday, April 29, more than 240 people from across the Hawaiian islands came together to honor and celebrate their deceased loved ones who gave the gift of life to patients in critical need of a life-saving organ or restorative tissue. Hosted by Legacy of Life Hawai'i, the Donor Remembrance Ceremony was held in Kaneohe.

The all-day, heartwarming event included reflections from an organ donor's son, Sean Cervone, whose mother tragically passed away suddenly and became an organ donor. Sean Keoni Craig, a double lung and kidney transplant recipient, followed with a powerful Hawaiian chant to his ancestors and a heartfelt message of gratitude for his organ donor. He shared his hopes to one day meet the family of the donor.

Afterward, Tracy Lodge spoke about her beloved son, Brandon, who became an organ donor after he passed away suddenly after a traffic accident. She recalled fondly how Brandon was cherished for his generous spirit by his friends, family, and the Kailua community where he lived. In a touching moment, she was introduced for the first time to the grateful transplant recipient who received her son's liver.

Donor families were invited to create a commemorative lantern in memory of their loved ones. On display in the ballroom were the five panels of the Hawaii Donor Quilt created in a heartfelt tribute to those who gave the gift of life and whose legacies live on in transplant recipients. The event ended with the poignant release of monarch butterflies, symbolizing the renewed hope that their loved ones gave to the many transplant recipients by consenting to organ and tissue donation.

The need for organ, eye, and tissue donors

continues to grow, as it is a pressing issue. There are at present 322 patients in Hawai'i suffering from end-stage organ failure and waiting for a life-saving kidney, pancreas or liver. More than 114,000 patients in the United States are in the same critical condition. To register as an organ, eye and tissue donor, visit [registerme.org](https://registerme.org) and help make a difference. ■

LEGACY OF LIFE HAWAII (501(c)3 nonprofit)  
405 N Kuakini St STE 810, Honolulu, HI 96817  
808-599-7630 | [info@legacyoflifehawaii.org](mailto:info@legacyoflifehawaii.org)  
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*Legacy of Life Hawai'i is an organization in Hawai'i federally designated to recover organs and tissue for transplant; encourage organ donation through community outreach and education; and honor and support donor families by working closely with island hospitals to cultivate an understanding in community diversity that life is worth giving.*



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# Eh! Nevah Mind Da Kine, Now is NOW

by Frank B. Shaner, a Senior with a Burning Desire to Express Himself

Well, *Generations* wanted me to expound on the inevitable and that is...dying. I can safely say that I know something about dying because for many years as a stand-up comedian, I died many times on stage. It's not a good feeling. However, once I passed through that uncomfortable moment and came out on the other side, I was refreshed and stronger. Hopefully, in your passing you will also feel much more refreshed and stronger. That being said, wouldn't it be interesting to find out that the knowledge we have about death and dying is all wrong!

WHAT IF! While on this earth, say we receive a letter every twenty years from God. This letter is God is giving you a review. Every 20, 40, 60 years and so on you receive a letter that hopefully is going to give you a passing grade. And if you keep that up, eventually you'll receive your golden ticket to heaven at the age of 80. And if you haven't taken care of business that the LORD recommended when you reach 80, sorry — you're going to have to stand in line with a lot of other people. And as for me? I can see one of my letters saying "Hey Frank, this is the Lord's assistant and the Heavenly Father wants me to pass on his 40 year review to you. There is one aspect of your life the Heavenly Father strongly urges you to pay attention to and that is 'Learn the words to the songs you're going to sing on stage!!!! ALSO PLEASE STAY ON KEY!' When Heavenly Father hears you go off key he shakes his head, closes his eyes and prays for you. OK? That will make Heavenly Father very happy and we want to keep Heavenly Father very HAPPY or he's going to come down there and rearrange some furniture. And if you upset Heavenly Father, he'll send you to a place where you'll need a lot of sun block!! Get my drift? Got it? Good!"

But what really happens when you die, pass over, pass out, pass gas, kaput, game over, no time left, make — die — dead? Many have come back from the other side to tell us. Moe Keale told me that, after he had flatlined, he walked towards a light that turned out to be a 7-11. I



know that sounds absurd but that's what he told me. And as he walked toward the door, his nephew Israel Kamakawiwo'ole came walking out with a slurpee all happy and smiling. But when he saw Moe, he said "Unko, what you doing hea? It's not your time, you gotta go back!" So Moe came back to tell the story. He also said that while he was transitioning back, all he heard were harps and 'ukuleles.

So this is what I do know: the reality of life is always NOW. The past is a memory which is a thought arising in the present. The future is merely anticipated and is just another thought arising now. What we truly have is this moment. If you stay connected to the present moment and find fulfillment here and now, you will always have a 7-11 heaven. That's my story and I'm sticking to it. ■

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# Thrifting: The New Cool

Courtesy of the Society of Certified Senior Advisors

**S**ave money, help the environment, and get a fresh look all at the same time by shopping the Gen Z way: at thrift stores.

Buying gently used clothing has become trendy, thanks to young adults and the pandemic. A culture has built up around finding your wardrobe at Goodwill, Savers, Salvation Army, flea markets, and a host of other brick-and-mortar second-hand stores, or online sites dedicated to recycled clothing. It is a way to add pieces to perk up your basics without spending an arm and a leg. You can get expensive items for a fraction of the retail price. And then there's that added element: the thrill of the hunt.

According to a recent study commissioned by online resale platform ThredUp, it's a \$36 billion market in the U.S. today, and expected to reach \$77 billion in five years, eclipsing the growth in the broader retail sector 11 times over. One in five Americans shops at a thrift store in a given year—about the same number as those who go to a major department store.

## Green Machine

“Having a young family where the kids are constantly outgrowing their clothes, thrift stores are a blessing,” says mom Beth Jarvie. “There is also now the awareness of conservation of resources, keeping your environmental footprint small, and upcycling durable goods.” According to the ThredUp study, younger shoppers are far more concerned with the environmental impact of clothing than their grandparents.

The apparel and footwear industry accounts for about 10% of climate impact, which is more than the combined effect of every international flight and all maritime shipping, combined.

Keenly aware of clothing's impact, college student Grace Snelling says, “I've kind of stopped buying clothes from traditional stores. People almost respect you if what you're wearing is thrifted, and it looks good because you've managed to pull off a cool outfit, and it's sustainable.”



## What's In It for Older Adults

Thrift stores are a goldmine of clothing for grandchildren, and it's priced right for people on a fixed income. You may find jeans or a gorgeous dress for your granddaughter for around \$5. Bikes, toys, crafts—they can all be thrifted.

Switching to a fake Christmas tree? Shop your local thrift store and get it for a quarter of the retail price. Need some new dinnerware or kitchen tools? How about an edger for the lawn? Halloween costume? The nice thing about thrift stores vs. garage sales is that the thrift store will have a huge array of items in one stop. Most also have a senior day once a week when items are marked down for adults over a certain age.

Another fun find is books, which seldom cost more than a dollar or two. How fun to bring over a basket of books for little grandkids or choose a few interesting reads for yourself. Invite a friend to accompany you for more fun and to get a second opinion on whether or not you should buy the jeans with the giant sparkle pockets.

## Online Thrifting

Have you ever bought a used item on the internet? Hundreds of thousands of items are all available at any one time, from a vintage wool Norwegian sweater to a leather Harley Davidson jacket. Sites like eBay, ThredUp, Poshmark and the RealReal offer buyers the chance to find bargains galore. You can pay the stated price, make an offer to the seller, or bid in auctions where gorgeous clothing sometimes gets sold for a ridiculously low price. By the way, don't forget to look for jewelry and shoes or boots. How about a fun pair of cowboy boots for \$20 instead of \$200? You don't have to give up your favorite brands to thrift; they're not this season's goods, but they're a whole lot cheaper!

Be prepared to model your latest finds for older grandchildren, who will applaud your style and your savvy. They may even ask to go on your next thrifting trip! ■

# A Healthy Lifestyle Can Help with Diabetes

by Times Pharmacy

**M**edications and insulin may be necessary to help you manage diabetes, but diet and exercise can have great impacts on your health.

Noticeable benefits of a healthy lifestyle include improved glucose levels, blood pressure, and cholesterol; maintaining a healthy weight or weight loss; building muscle strength; improved mood and improved sleep.

Wondering where to begin? National guidelines for healthy adults recommend at least 150 minutes of moderate-intensity physical activity each week, which can be broken down into 30-minute sessions a day for five days each week. Taking a brisk walk, doing housework, dancing, and swimming are just some of the various activities that you can do. Here are some tips that can help you get started incorporating physical activity:

✳ **Find something you enjoy doing.** This makes it fun rather than a chore.

✳ **Start small.** You are creating a lifelong habit. You can always build and add to the time and intensity of your activity.

✳ **Set a goal.** Give yourself something to strive for; hold yourself accountable and make sure these goals are specific and realistic.

It does not have to be too difficult to manage diabetes and your health. You can start slowly and gradually build to make healthy eating and physical activity more manageable for you. Your doctor and healthcare team are always a resource for you if you have any questions or need help creating and managing your goals. ■

From the American Diabetes Association's Food Hub, enjoy this thirst-quenching beverage.

## SPARKLING STRAWBERRY MINT WATER

Prep Time: 5 min.  
Servings: 4 glasses

### Ingredients

- 1-½ cups Sparkling water
- 2 tsp. Fresh lemon juice
- 4 Fresh mint leaves & sprigs
- 4 Fresh strawberries with crown



### Directions

- Puree the strawberries, mint leaves, lemon juice and ½ cup of sparkling water in a blender on low speed until smooth, at least 30 seconds.
- Pour the puree into a serving pitcher. Very slowly, pour in the remaining sparkling water.
- Serve chilled over ice in tall beverage glasses. Garnish each with a sprig of fresh mint.

### Nutrition Facts (total per serving)

Calories: 5, Fat: 0g, Cholesterol: 0mg, Sodium: 0mg, Carbohydrate: 2g, Sugars: 1g, Protein: 0g, Potassium: 30mg

[diabetesfoodhub.org/recipes/sparkling-strawberry-mint-infused-water.html](https://diabetesfoodhub.org/recipes/sparkling-strawberry-mint-infused-water.html)

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# Tech Update for Older Adults

Courtesy of the Society of Certified Senior Advisors



ogy more often if they knew how. The three top barriers cited were cost, lack of knowledge, and concerns around privacy. The majority (83%) were not confident that what they do online remains private.

Finally, there are still disparities relating to access. Some relate to cost, which is an issue for about a quarter of older adults. But a quarter of rural consumers cited a lack of access, including 15% who either don't have internet access or are not sure if they do.

**T**rends in technology for older adults highlight continued adaption in a variety of services, including health care.

Older adults are continuing to live better because of technological innovation. A recent AARP report about tech trends shows that adults over 50 have nearly as high an adoption rate for smartphones, wearables, voice assistants and smart home technologies as their younger counterparts.

## Tech Adaption Increases

Older adults are streaming movies, video-chatting with friends and family, and buying plenty of smart devices such as tablets and home security systems. COVID-19 was the tailwind that spurred increased acceptance of technology while we couldn't get together in person. Spending on devices such as smart TVs, smartphones and Bluetooth headsets skyrocketed as older adults changed how they consume entertainment.

However, that's not to say that barriers to adoption don't exist for older adults. More than half were eager to learn more about how to use technology, and over a third said they'd use technol-

## What's On the Horizon

So, knowing that tech is increasingly prevalent in the lives of older adults, let's look at what's catching on. Sheri Rose, director of the Thrive Center nonprofit that provides education on tech for older adults and looks at trends, highlights five areas where home tech and delivery models are morphing.

**1. Tech to support independent living.** The kitchen is changing, from induction cooktops that can't burn a user to fridges that let users see the contents without opening the door and remind users when product is expiring. Those lacking the full pocketbook for a fancy fridge can take advantage of a voice assistant — one that can be paired with other devices to move the thermostat, see who's at the door, or turn on the lights. Sensors can help family members living elsewhere keep tabs on a loved one by detecting motion via laser scanning or measuring changes in gait and thus the likelihood of a fall.

**2. Wearables for health data.** A plethora of wearable products is available to help users monitor their own health. Of course, there are the iconic

## RENDEVER POISED TO BOOST VIRTUAL REALITY OPTIONS

Founded in 2016, VR networking platform Revender allows users to strap on a headset and participate in travel activities, attend a concert, or play games. "It's very socially engaging," Rose says. "It's networked VR; you could 'go scuba diving' and talk about the experience together."

In Nov. 2022 the company was honored on the TIME Best Inventions list for a tool aimed at total engagement: RevenderFit. The program combines physical exercise with cognitive fitness and social engagement. How? In one mode, participants cycle through landscapes with their friends as they reach to pop balloons and compete for high scores. Another involves swinging a paddle, and a third invites users to paint a virtual canvas, moving about as they do.

Users are encouraged to keep participating; the program tracks individual progress and biometric data such as calories used. Participants have custom avatars and compete both individually and with communities worldwide.

Apple Watch and Fitbit, but you can also find Wi-Fi-enabled pulse oximeters and blood pressure monitors that will reduce visits to the doctor or alert when the measurement is abnormal. "Chronic heart failure and other comorbidities can be monitored remotely and help seniors avoid exposure to the virus, keeping them safe and healthy at home," Rose says. "Smart tablets designed for seniors have integrated data collected from wearables. While you're playing solitaire on your tablet, you get an alert that you need to take a walk or take your heart medication."

**3. Telehealth is taking off.** The pandemic spurred adaption of remote health visits, made possible by secure videoconferencing platforms and improvements in camera sensitivity, making it possible for doctors to diagnose a rash or assess healing.

**4. Virtual reality is viable entertainment.** The isolation of COVID-19 corresponded with an uptick in the use of virtual reality (VR) systems. Thrive Center seniors have been overwhelmingly positive in their assessment of the technology. "We see older adults visit Thrive and put on a VR headset, and they get so enthralled with sitting on the beach and meditating," Rose says. "We do so much with virtual reality because we know the impact it can have on reducing pain, loneliness and stress levels."

**5. 5G will make a difference.** The fifth-generation cell service is set to boost speeds up to 100 times over current levels, and users will have to be trained in best-practice cybersecurity measures before joining up. Older adults may see the most benefit in the healthcare delivery arena.

"5G is really going to boost a lot of download and upload capacity. When deployed, I think it will make a huge difference," Rose says.

It's clear that technology use is on the rise among older adults. Senior living facilities may soon be competing based on their tech offerings, as well as more traditional amenities. ■



SOCIETY OF CERTIFIED SENIORADVISORS

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

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

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# A HOLE DIFFERENT BALL GAME by Rosa Barker



Few places can outshine Hawai'i when it comes to healthy outdoor activities. The weather and the environment provide countless opportunities for exercise, whatever your fitness level. Canoe paddling challenges the physically fit, just as a short walk in a park or on a beach might challenge someone who has mobility issues. One sport that welcomes all fitness levels is pickleball.

Pickleball has been booming in popularity in the islands for the past decade. Its growth has largely been a grassroots effort by players

volunteering their time and effort to ensure that all levels of ability and commitment to the sport are accommodated. For some players, the social aspect is their motivator; for others it is a chance to test their skills in competitive and tournament play. The game is especially suitable for seniors, not just for the physical health benefits it provides but also for the opportunity to socialize and the mental exercise involved in keeping focused and in keeping score. If you're curious about the game, please join me in finding out more about it.

## How pickleball was created

When you ask people why they play pickleball, the answer always includes the word: Fun! Those three letters embody the spirit in which the game was created back in 1965 on Bainbridge Island in Washington state. The island is a favorite for family summer vacations but the weather isn't always suitable for the beach. One cold damp day, neighbors Bill Bell and Joe Pritchard took their kids to the Pritchards' small backyard badminton court with some ping pong paddles and a plastic wiffleball, and made up a game for them all to play. The kids loved the new game, and so did the adults! Another neighbor, Barney McCallum, joined in and the three friends made up the rules of the game on the fly.

Pickleball—perhaps named for a family dog called Pickle—was strictly a family recreation until summer ended and everyone went back home to Seattle. Barney McCallum created a pickleball court on the street where he lived; Joe Pritchard incorporated a game of pickleball at his campaign rallies when he was running for Congress; and Father Fitterer, another visitor to the island and then president of Seattle University, started a pickleball night at the university's new gym when it opened in 1969. As word of the game spread and people discovered how much fun it was, the demand for the plywood pickleball paddles Barney was making became so great that he incorporated a business to handle it in 1972. Pickle-Ball Inc. is still a major supplier of pickleball equipment, which has changed considerably over the past 50-plus years.

## Getting started

Pickleball is the fastest-growing sport in the US according to a randomized research survey done by YouGov in August 2022. They found that 14% of the 2,500 adults aged 18 and over that they surveyed had played the game at least once in the previous 12 months. That figure extrapolates to 36.5 million people nationwide. So it's not surprising that a plethora of businesses have sprung up around the sport. Many cater to tournament players—there is even a professional league only for players aged 50 and over.

But you don't have to buy the high-end equipment the professionals use. Paddles can be found for less than \$30 online. More expensive options may include a net, two paddles, two outdoor and two indoor pickleballs. Outdoor pickleballs have smaller holes to offset the effects of the wind—definitely a game “hazard” in Hawai'i! Besides the larger holes, indoor pickleballs are usually a bit softer and a different color, making them easier to see in a gym environment.

The only other equipment needed to get started is a pair of sports shoes suitable for wear on an outdoor court, such as tennis shoes. (Running, walking and crosstraining shoes are not suitable for pickleball because they are designed for movement in one direction only.) If you intend to play indoors, the shoes you buy should be designed for play on hardwood or smooth composite surfaces. For both indoor and outdoor play, safety glasses made for pickleball are recommended. Add in a sun hat, visor or cap, a large bottle for water to keep you hydrated, some snacks to keep up your energy and you're all set!

## PICKLEBALL TERMS

**0-0-2** | The first server calls out “zero-zero-two” to begin the game. The first two numbers are the current score and the third one is the player serving. At the start of a game the serving team only has one chance to serve.





PICKLEBALL  
TERMS

**TWO-BOUNCE RULE** | After the ball is served to the opposing team, it has to bounce once in each team's court before it is either volleyed or played off a bounce (ground stroke). The two-bounce rule eliminates the "serve and volley" advantage. It also extends rallies.

tennis." And, as with starting any new sport or gym routine, he highly recommends "easing into the new activity slowly as it will decrease your chance of injury."

**Where do I find a game?**

It would also be a good idea to go watch some games, as speaking with players at your local court can give you a better sense of what's involved. Most pickleball courts — both indoor and out — are maintained by your local county's parks and recreation department, and a quick call to them can help you find places and times that pickleball is being played. USA Pickle Ball, the nonprofit national governing body for the sport, has local players volunteer to update an easily searchable website called Places2Play: [places2play.org](http://places2play.org). Each location is tagged with information about hours and whether it is free to play or has a drop-in or membership fee. Other tags to look out for are "Beginners Welcome," "Recreational Focused" and "Senior Crowd." There will often also be a contact number to connect you with a local player who can give you more specific details.

One thing to ask about is "Open Play." In keeping with pickleball's origins as a family and neighborhood activity promoting friendship and fun, Open Play is a way of welcoming everyone

**Prepping for play**

As with all new activities you want to add to your health routines, you should check first with your healthcare team whether pickleball is suitable for you. It does come with some risk of injury, especially for those new to exercise or racquet sports. Travis Lytle, physical therapist at IMUA PT on Maui, recommends "5 to 10 minutes of stretching the calves and hamstrings to help minimize the chances of a pulled hammy or developing plantar fasciitis (foot/heel pain)." He also recommends "working on light gripping (a sponge or small ball) for 2 to 3 minutes a few times a day to help improve forearm strength for those not used to holding onto a racquet for 45 to 60 minutes." He adds that "The quickest way to develop 'tennis elbow' is not prepping the muscles for repetitive use during pickleball or



**Lani Larrua**

When her husband of 38 years passed away, Lani found that her social life changed. Six years ago, she started playing pickleball on the private courts at Waikoloa Village, where she lives on the Big Island. A pastor and sworn chaplain for the Hawai'i Police Department, Lani observes that for some people, playing pickleball has "almost taken the place of going to church" as a way of finding new social networks among kind and accepting people. She describes the game as a cross between ping pong, badminton and tennis and attributes the "weird" rules to the game's origins as a family game. Family play is growing on the Big Island and it's a great way for kids to "see a whole other side of their parents — having fun, laughing, not always winning. Pickleball is healthy, good, fun behavior. It keeps the body moving. A body in motion is a body alive." And "killing the ball" gets rid of stressors!

to play, no matter their age or skill level. It might be done via a sign-in sheet or by having players place their paddle (with their name on the handle) in a stack with up to three other paddles. As a court becomes available, the next four players in line get their turn.

A game usually lasts about 15 to 25 minutes, so it is quite a quick turnaround of players. It's not unusual for players to stay for several games, socializing and maybe sharing a potluck while waiting for their next turn on the court. Numerous research studies have shown that being out among people enjoying a good time together is very beneficial for your health.

**Gameplay**

Pickleball is a game of focus, quick reflexes, and strategy, but doesn't rely so much on strength and extreme agility. In fact, many players who have come to the game after playing another court sport — such as tennis or volleyball — are surprised to find themselves beaten by players far less athletic than they are. A short person, overweight and

maybe even wearing a knee brace can best a tall, fast-moving player simply by knowing where to position themselves and by keeping relatively still but placing the ball strategically so that their opponent has to reach down to return it. Adjust-



PICKLEBALL  
TERMS

**OPEN PLAY** | A set time period during which players of any skill level can enjoy the game together.

ing to the small dimensions of the court can be a challenge for some players used to ranging over the larger area of a tennis court.

The game begins by deciding which player or team has first choice of the side of the court they'll be playing on and whether they will serve or receive. The first serve is always made diagonally from behind the back line of

the right side of the court and it follows the two-bounce rule. The receiving team must let the ball bounce before returning it and the serving team must then also let it bounce before returning it. The aim of this rule is to extend rallies by eliminating an opening volley that may be impossible to return. After this opening play, both teams can either play the ball off a bounce (ground stroke) or volley it.



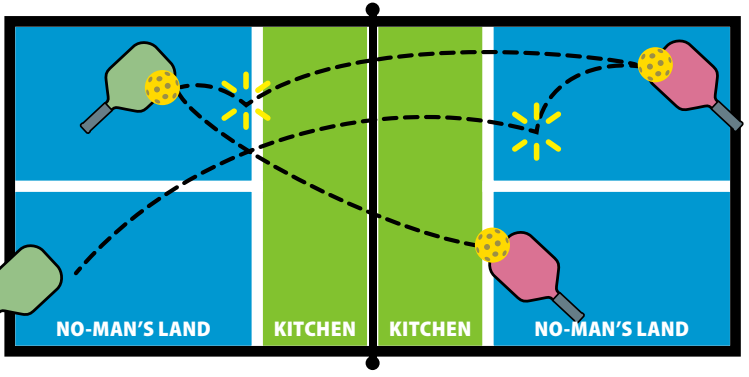
**Todd Richter**

Todd was first introduced to pickleball in the mid-1980s. A friend he played tennis with invited him to play at the court her parents had built in their backyard. He liked the game and played it almost weekly, but the parents sold the property a year later and it wasn't until 2016 that Todd became heavily involved with it. By then, he was working for the County of Maui Department of Parks & Recreation and a visitor called to inquire about places to play pickleball, offering to give free lessons. It soon became obvious the county needed to cater to a growing demand for places to play and Todd helped facilitate that. He retired in 2020, and enjoyed playing pickleball competitively in tournaments. "Over the past couple years, I've felt my urge to play tournaments kind of disappear. What keeps me playing now is for fresh air and exercise, and for fun. Because pickleball is fun to play."

**Tennis vs. pickleball**

Many pickleball players also play tennis or did so in their younger days, but the two games are quite different. Tennis favors using a long backward sweep of the arm (backstroke) in order to give power to the ball's return. Pickleball favors a smaller backswing because the court is so much smaller, requiring quick returns. The net is also lower: 36 inches at the sideline and 34 inches in the middle. (When the game was first created on a badminton court, the net's new height was measured by one of the parents putting it at the height of their hip.) The dimensions of a pickleball court are 44 feet by 20 feet, the same as a badminton court.

You can never hit a volley from within 7 feet of the net, or even have your body's momentum carry you into that non-volley zone (aka "the kitchen") after your volley. Again, this rule dates from the time the game was invented as a family game. Standing close to the net makes volleying too easy, putting the defender at an unfair disadvantage and ruining the fun of the game. A summary



of the most important rules can be found on the USA Pickleball website: [usapickleball.org/what-is-pickleball/official-rules/rules-summary/](https://www.usapickleball.org/what-is-pickleball/official-rules/rules-summary/).

Tennis uses an overhand serve but pickleball serves are always underhand and the contact point of the ball on the paddle must be below your waist, with the highest point of the paddle being below your wrist. You only get one chance to get your serve into play, whereas in tennis you get two chances. Only the serving

team can score points, and the two players in the serving team switch sides of the court after each point is won.

**PICKLEBALL TERMS**

**KITCHEN** | The non-volley zone located within 7 feet on each side of the net. Players are not allowed to step within this area, or even on its associated lines, when volleying.

**Upping your game**

The Pickleheads website has a succinct, illustrated page showing how to play the game here: [pickleheads.com/blog/how-to-play-pickleball](https://www.pickleheads.com/blog/how-to-play-pickleball). There are also hundreds of videos on YouTube showing you how to up your game skills, but the better option is to attend a coaching clinic. What works for someone else might not work for you in terms of technique and avoiding injury. Clinics may be offered by your

local county Parks & Recreation Department (often for free) or by a local pickleball club for a fee. For example, the O'ahu Pickleball Association (OPA) has weekly group lessons for Newbies (nets, balls and paddles included), Beginners, Advanced Beginners and Intermediate. You can find the details about all these clinics on the OPA website: [oahupickleballassociation.org/learn-pickleball/classes-clinics-workshops/](https://oahupickleballassociation.org/learn-pickleball/classes-clinics-workshops/).

Many of the common mistakes made by beginners occur because the smaller dimensions of a pickleball court call for strategies that go against what you instinctively want to do.

The "no man's land" between the kitchen line and the baseline may seem like a good place to

stand but playing from there can make it easier for your opponent to return your shot. If they place their shot behind you, there's also a risk that you will stumble and fall as you run back to try to return it.

While it's tempting to return a shot coming at you at head or shoulder height, the ball is more than likely going to go out-of-bounds, so you should just let it go by.

It is also very easy to step into "the kitchen" when following through on a shot, which will incur a fault.

As a beginner, you are still developing an understanding of the game and developing your own individual style of play. It's a good time to



Kula Community Center – Maui



**Nolan Ahn**

Nolan Ahn is the founding president of the Pickleball Association Kauai (PAK). In his March 2023 President's Report on the PAK website, he gives an account of the "demise of my hiking days" on account of his two replacement hips and having "unsure feet." Neither of those two byproducts of aging have kept him from pickleball. Nolan enjoys the competitive side of the game and is looking forward to competing nationally as a "super senior" in the age 75-79 bracket. "Everybody has health issues as they age, so the playing field levels out." He has already gold medaled in state tournaments in younger brackets. Age brackets put a positive spin on getting older. "Just hang in there... soon you'll be the youngest in a new bracket." He is also proud that PAK is a participating Blue Zones organization "supporting healthy lifestyles as we age."



**Margie Katras**

Margie was a tennis player and coach but found that she wasn't learning any more and that injuries were making the game less pleasurable as she aged. She was watching some other people play pickleball at the tennis courts one day and decided to try it. "Just one game and I was hooked! It was like beginning a new life just as my tennis life was coming to an end. It's easy to learn and you meet a lot of people from different backgrounds." She now coaches pickleball and describes the gameplay as "cat and mouse," requiring players to stay focused. Margie admits that tennis is still her No. 1 love, and looks forward to the day when there are more courts dedicated to pickleball so the two sports don't have to compete for space and time. "It's like the difference between skiers and snowboarders," she says. Ski field operators soon realized they had to provide dedicated runs for the new sport.



practice a variety of shots so that you have the element of surprise on your side, rather than playing predictably. Remember to keep your eye on the ball and to be mindful of where it is relative to your paddle so that you can anticipate making the best return shot. Communicate with your partner, especially when a return shot could be taken by either of you. Don't poach a shot from them by jumping over the center line into their side of the court—at the very least, you are leaving your side of the court wide open and undefended for your opponent's return shot.

**DIY pickleball**

Once you've learned the game, you might like to return to its Bainbridge Island roots by creating a pickleball court in your yard or chalking one up on the street—if it's a quiet one! But even if you don't have the desire to get fully immersed in the game, investing in a paddle and some balls is a good health choice to make. A 12-year-long statistical study done by researchers at the National Cancer Institute and the National Institute on Aging, published in 2022, found that of all the activities

older people can do to minimize the risk of early mortality, racquet sports are one of the most beneficial. That is because they require synchronized action from many muscles for correct form, hand-eye coordination, and intermittent bursts of very high intensity. These benefits, combined with the social element and mental exercise, are what make pickleball clubs eligible for affiliation with the Blue Zones Project, which promotes healthy lifestyles.



**A final word**

The final word is still: Fun! A prime reason for pickleball's popularity is that the players love the game and want to share that enthusiasm with others and inspire them to feel the same way.

A more experienced player is expected to play more "gently" with someone who is still learning. Just because you can win doesn't always mean you should if it's at the expense of someone else still developing their skills. Pickleball is intended to be a game of fair play and good sportsmanship that promotes a culture of fun and friendly competition. ■

**PICKLEBALL TERMS**

**PUKABALL** | Because puka translates to hole in Hawaiian, the game is often referred to by this name in Hawai'i.

**PICKLEBALL TERMS**

**DINK** | A soft drop shot played at or near the non-volley zone known as the kitchen.



**MAUI**

**County of Maui** (Dept. of Parks & Rec.)  
[mauicounty.gov/119/Parks-Recreation](http://mauicounty.gov/119/Parks-Recreation)  
 • 808-270-7230 | [parks.dept@mauicounty.gov](mailto:parks.dept@mauicounty.gov)  
 • Where to play: Call for locations  
**Aloha Pickleball Complex** (Future Facility)  
 Maui Research & Technology Park, Kihei, Maui  
[alohapickleball.com](http://alohapickleball.com)

**BIG ISLAND**

**Kona Pickleball Hui** (Club)  
[konapickleballhui.weebly.com](http://konapickleballhui.weebly.com)  
 • [konapickleballhui@gmail.com](mailto:konapickleballhui@gmail.com)  
 • Where to play:  
[bit.ly/KPH-PickleballCourtsMap](http://bit.ly/KPH-PickleballCourtsMap)  
 Old Kona Airport, 75-5530 Kuakini Hwy., Kailua-Kona

**Big Island Rogue Pickleball Hui** (Club)

[bigislandroguepickleballhui.com](http://bigislandroguepickleballhui.com)  
 • [bigislandrph@gmail.com](mailto:bigislandrph@gmail.com)  
 • [facebook.com/groups/bigislandroguepickleballhui](https://facebook.com/groups/bigislandroguepickleballhui)  
 • [instagram.com/bigislandroguepickleballhui/](https://instagram.com/bigislandroguepickleballhui/)  
 • Where to play: Details online

**Holua Racquet & Paddle** (Facility)

[holuaracquetandpaddle.com](http://holuaracquetandpaddle.com)  
 • 808-989-4611 | [holuaracquetandpaddle@gmail.com](mailto:holuaracquetandpaddle@gmail.com)  
 • Where to play: 78-7190 Kaleiopapa St, Kailua-Kona

**KAUAI**

**Pickleball Association Kauai** (Club)  
 • [pakauai.org](http://pakauai.org) | [pakauai.org/contact](http://pakauai.org/contact)  
 • [facebook.com/PAKauai](https://facebook.com/PAKauai)  
 • [instagram.com/pakauai808/](https://instagram.com/pakauai808/)  
 • Where to play: [pakauai.org/court-locations](http://pakauai.org/court-locations)

**County of Kaua'i** (Dept. of Parks & Rec.)

[kauai.gov/Parks](http://kauai.gov/Parks)  
 • 808-241-4460 | [parks@kauai.gov](mailto:parks@kauai.gov)  
 • Where to play: Call for locations

**NATIONWIDE**

**USA Pickleball** (National Governing Body)  
[usapickleball.org](http://usapickleball.org)  
 • [usapickleball.org/about-us/contact-us/](http://usapickleball.org/about-us/contact-us/)  
 • [facebook.com/usapickleballassociation](https://facebook.com/usapickleballassociation)  
 • Places to Play:  
[places2play.org/state/hawaii](http://places2play.org/state/hawaii)

**O'AHU**

**Oahu Pickleball Association** (Club)  
[oahupickleballassociation.org](http://oahupickleballassociation.org)  
 • [oahupickleballassociation.org/contact/](http://oahupickleballassociation.org/contact/)  
 • [instagram.com/oahupickleballassociation/](https://instagram.com/oahupickleballassociation/)  
 • Where to play:  
[bit.ly/OPA-PickleballCourtsMap](http://bit.ly/OPA-PickleballCourtsMap)  
[meetup.com/Oahu-Pickleball-Association](https://meetup.com/Oahu-Pickleball-Association)

**Japan Hawaii Pickleball Association** (Club)

[japanhawaiipickleballassociation.org/](http://japanhawaiipickleballassociation.org/)  
 • [aloha@japanhawaiipickleballassociation.org](mailto:aloha@japanhawaiipickleballassociation.org)  
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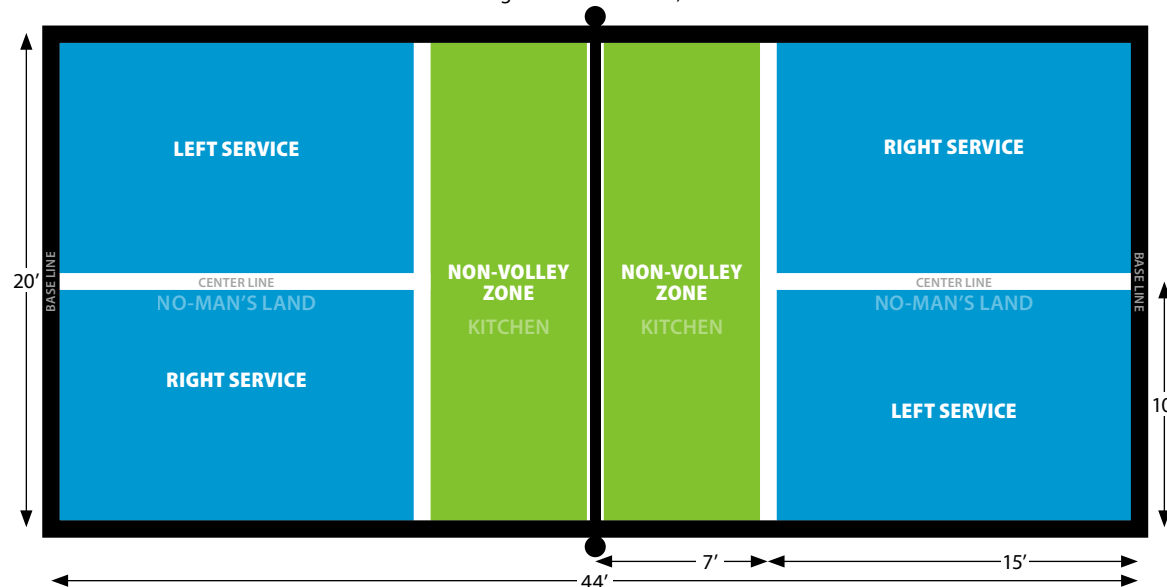
**Kailua Pukaball Ohana** (Club)

• [facebook.com/pilahi.gregg.3](https://facebook.com/pilahi.gregg.3)

**City and County of Honolulu** (Dept. of Parks & Rec.)

[honolulu.gov/parks](http://honolulu.gov/parks)  
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 • Where to play:  
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36" high net at both ends, 34" at center





# 10 Seconds to Prevent Falls

by Clint Evans, Senior Personal Trainer, Board Certified at the Tai Chi for Health Institute

Staying steady in your golden years may be simpler than you think. It's not about speed or agility, but the art of balance. Just 10 seconds a day can transform your confidence in your own footing—and prevent potentially disastrous falls.



With or without assistance, raise one leg; take 2–3 breaths and balance for up to 10 seconds (don't be concerned with form, nor how high you've raised your leg); change leg and repeat. One set is good. Or you may do it intermittently through the day. You can build on it. Practice makes permanent.

One simple daily exercise can make the difference: standing and balancing on one foot.

Before you begin, acknowledge your own physical abilities. This is true for anything you do. Your reflexes may not be as quick as they once were.

Next, find a level, flat area: a built floor or ground outdoors. For safety's sake, have a stable surface like a counter or railing next to you in case your loose your balance. You may even use a chair. Do not use anything with wheels as they may potentially roll away.

Do not do this exercise after taking medication that could compromise your sense of balance. Carefully consider your own abilities. Be safe; be mindful; listen to your body. ■

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[silverandstronger.com](http://silverandstronger.com)  
YouTube: Tai Chi Fall Prevention with Clint Evans

# Mental Health Impacts Oral Health

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

The connection between oral and total body health is well-known. For example, poor oral health increases your risk for heart disease, stroke, and other serious illnesses. Likewise, your dentist can identify conditions like diabetes, oral cancer, osteoporosis, anemia, HIV, eating disorders and more during your dental visits. So, what about the relationship between oral health and mental health?



- Some dental problems affect speech, cause chronic bad breath, or encourage tooth loss, which can lead to anxiety in social settings. This can also lead to poor self-esteem and decreased desire to do enjoyable things.
- Pain associated with certain dental diseases can negatively affect the quality of life.

If you struggle with anxiety, depression, or other mental conditions, let your dentist know so any associated dental problems can be identified and addressed so you can live well and smile more. ■

Studies have found that people with mental disorders are less likely to practice good oral hygiene habits such as consistent, daily brushing or seeing a dentist regularly. This can lead to dental disease and other health problems. The connection between oral health and mental health is a two-way street. Here are a few ways bad dental health can exacerbate mental health problems:

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

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# Give Yourself Credit For Caregiving

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

**S**tayin' Alive: the Bee Gees' message remains important for those of us involved in caregiving. Too often we allow our own health and well-being to decline while we try to keep our loved ones safe and content. Here are a few easy to do things that can help keep you—the caregiver—alive... Whether you're a brother or whether you're a mother!

- **Smile every day.** Find one thing, no matter how ordinary, to spark a grin.
- **Watch out for signs of stress and depression.** You might not recognize them, so consider asking your doctor.
- **Eat better**—no junk food! Ask a family member to bring a balanced meal once a week. Drink lots of water.



- **Find a way to exercise.** A good walk is great. If that won't work try a home-bound exercise like "chair" Tai Chi!
- **Don't overload daily to-do lists.** Be realistic and set limits. Some things won't get done. It's OK. Prioritize.
- **Let others help with household chores.** Accept that things might not be perfect and spotless. It really is OK.
- **Join a Caregiver Support Group.** You don't have to pretend here. You can tell it like it is.
- **Give yourself credit.** The care you give makes a difference. ■

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

# A Care Home Can Be the Right Choice

by Vance Yamamoto, RN, CEN, CSA

**M**oving to a care home can be a life-changing decision, one that is often fraught with emotional and practical considerations. As our loved ones age, their care needs change, and it's crucial to evaluate the key factors in making this decision.

First, consider the individual's physical and mental health. Do they struggle with daily tasks, such as bathing, preparing meals or getting dressed? Are you worried about falling, mobility issues or memory problems? If the answer is yes, a care home might be an appropriate option.

Benefits of a care home include around-the-clock trained staff monitoring safety and well-being. Social interaction is also vital, as loneliness affects seniors' health. Care homes foster community through group activities, promoting emotional and social well-being.



Financial factors can't be overlooked either. It's important to weigh the costs of in-home care versus a care home and determine which option is more feasible in the long run. Care homes can often be more cost-effective, providing all-inclusive care and eliminating the need for multiple service providers.

Lastly, it's crucial to involve the individual in the decision-making process, ensuring their preferences and concerns are heard. Open communication can help alleviate anxiety and make the transition to a care home smoother for everyone involved. ■

NURSING HOME PARTNERS  
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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 90MPP03052

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# Insights from a Dementia Nurse

by Hermi Arjona, RN, volunteer with the Alzheimer's Association—Hawaii

Caring for anyone with memory loss is difficult. Patients with memory loss can be fearful. Unsure of what's happening around them. Imagine, after all, forgetting the faces of your loved ones. Driving and suddenly realize you can't recall your destination.

I've spent seven years working as a nurse caring for patients suffering from memory loss. It isn't easy work. It requires me to empathize with patients, to help soothe their fears when I can. Along the way, I've realized their caregivers also need my attention.

Patients are not the only ones impacted when they are diagnosed with dementia. Their caregivers are affected just as much. They will be there to care for the patient when the patient forgets those closest to them—including the caregiver themselves.

When evaluating a patient for memory loss, the patient's primary caregiver or family will discuss their concerns with the doctor. The patient may be misplacing belongings, forgetting names, faces and locations of places they know well—like the grocery store.

The patient also comes in for an evaluation. At times, depending on the severity of their memory loss, the patient sits in silence. Sometimes they are unsure of what is happening or why they are visiting the doctor's office. Patients may be unable to answer the clinical questions required to assess for dementia because they simply cannot remember what was said just a few minutes ago.

Many patients suffering from dementia are fearful. They may be fearful when they are left alone. As a nurse, the best thing I can do is remind them of where they are, what's being done.

Caregivers sometimes cry and become frustrated expressing their concerns. They are not physically losing their family member, but almost feel as if they are. The strain of having to care for their loved one, make sure the environment is safe for them and frequently having to remind them of reality can be exhausting.



It is essential to educate a patient's caregiver about how the patient feels, about how the patient is experiencing the world around them. Encouraging the caregiver to get help when they experience burnout is vital.

This small step can ensure a better, more positive experience for both the caregiver and person experiencing memory loss. It's a win-win situation for both.

No one should have to deal with Alzheimer's or dementia alone. The Alzheimer's Association—Hawaii provides resources to support both unpaid family caregivers and professional caregivers. ■

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# Seniors Have Fun & Flourish at the YMCA

by Sophia Calio, Director of Kūpuna Programs, YMCA of Honolulu

Seniors in our communities have been severely impacted by the pandemic, often struggling with hardships, health issues and feelings of disconnection. A staggering 45% of those surveyed in Honolulu County reported distress due to loneliness, anxiety and isolation.

Staying active physically is also important; active lifestyles help prevent common diseases like heart disease, diabetes, and Alzheimer's. Exercise can also improve mental health, mobility, strength and balance—all essential for reducing the risk of falls.

## YMCA Senior Programs

The YMCA prioritizes seniors' health and well-being. Engaging activities in a safe environment help members connect with each other. Bodies are strengthened and community bonds built.

YMCA senior memberships are available at discounted rates or free with certain Medicare plans like Kaiser or HMSA's Silver & Fit—Kaiser or United-Healthcare's Renew Active. Financial assistance is also available for those who need it.

Membership benefits include unlimited access to classes such as Zumba Gold or line dancing; heated pools for water exercises; yoga; stretching; chair-based strength training and aerobics; pickleball; gardening clubs; book clubs; walking clubs and more.



The YMCA's state-of-the-art fitness centers are equipped with user-friendly machines while friendly staff are ready to assist if needed. Virtual programs are available, too, allowing members to tune in from home when they be unable to attend in person.

## Free Kūpuna Food and Fun for the Community

In partnership with the City and County of Honolulu Elderly Affairs Department, the YMCA also offers free nutritious lunchtime meals, socializing, enrichment, and physical activity classes at seven YMCA locations three times a week. No YMCA membership is required, but registration is required since spots are limited.



## Work or Volunteer at the YMCA

The YMCA is always seeking talented individuals to join their staff team or volunteer. Work with children in the YMCA's afterschool or child watch programs, or volunteer to help with programs like Kūpuna Food and Fun. ■

YMCA OF HONOLULU (501(c)3 nonprofit)

Metro Office: 1441 Pali Hwy., Honolulu, HI 96813  
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For information on membership, working or volunteering; and for the Kūpuna Food & Fun program, please call 808-678-4296.

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# BBB: A Beacon for E-Shoppers

by Roseann Freitas, PR & Communications Manager, Better Business Bureau

Shopping online can feel like walking through a bustling bazaar. Unique finds and great deal are everywhere, but not all sellers are created equal. This is true whether you're shopping for gifts, buying clothes, ordering vitamins from an online pharmacy or reserving a hotel room for your next trip off island.

To ensure you spend your hard-earned money at reputable vendors, visit the Better Business Bureau before you click "buy." This trustworthy, independent nonprofit vets businesses of all sorts. Here's a look at steps to use BBB—and other tools—to ensure you're engaging with trustworthy companies online:

### Visit Third-Party Business Review Sites

Independent platforms like BBB offer free resources to check a business's reputation. Newer players like Yelp, Trustpilot and Amazon are helpful, but BBB has additional benefits. It also existed before the internet.

Founded in 1912, this nonprofit was created to foster honest advertising and ethical business practices. In today's digital age, its function continues to be of paramount importance.

Uniquely, when searching the BBB website, it's possible to limit results to accredited businesses.

Accredited businesses are committed to BBB's mission of creating an ethical marketplace where buyers and sellers trust each other. They've been researched and vetted. Licensing has been



checked, government actions reviewed, background searches have been completed. BBB has reviewed complaints and subsequent responses.

### Read Responses to Complaints

Businesses will inevitably garner complaints online. What distinguishes a trustworthy business from a less reliable one is how it responds to these complaints. A good business will acknowledge the complaint, take responsibility if at fault and take clear steps to rectify the situation.

The BBB regularly reviews how accredited businesses respond to complaints.

### Lean on the Tried and True

With online forums and social media platforms constantly evolving, hallmark institutions like the BBB remain stalwart. In this complex and often confusing digital age, trustworthy tools like the BBB remain as useful as ever.

Online shopping should be enjoyable—and as scam-free as possible. Taking a few extra minutes to research vendors can limit potential hassle. Deals can be too good to be true; that's why BBB is here to serve you. ■

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# Ask Medicare About IRMAA

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

Whether you are newly enrolled into Medicare or had coverage for awhile, you may be one of the beneficiaries subject to a higher monthly premium for Medicare Part B. Approximately 7% of all Medicare enrollees pay a higher premium. Those impacted are notified by letter.



gross income two years prior to each new calendar year in which you have Part B or based on the date you enroll. The premium increase is based on income.

### Requesting Redetermination

Complete form SSA-44 to request a redetermination based on a life-changing event, such as: work reduction or stoppage, loss of pension or income producing property, employer settlement payment, marriage, divorce/annulment, death of spouse. By demonstrating an income decrease occurred after the initial determination, your premium increase may be waived. ■

You may request a redetermination of your Part B premium Income-Related Monthly Adjustment Amount (IRMAA), by filing form SSA-44 ([ssa.gov/forms/ssa-44.pdf](http://ssa.gov/forms/ssa-44.pdf)). For assistance, call SSA at 1-800-772-1213, 7am-7pm, weekdays.

### Why the increase?

Medicare Part B beneficiaries with high incomes pay an additional amount. If you are subject to the income-related adjustment, it will be calculated based on your tax return's modified adjusted

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# Don't Let The Clock Run Out on Part D

by Wanda Anae-Onishi, Hawaii SHIP Program Director

It's official: You signed up for Original Medicare Parts A and B. Your enrollment isn't quite finished yet though—at least, it shouldn't be. Your next step is to enroll in a prescription drug plan. This is true even if you're not presently taking any medications. It is important that you enroll in a timely fashion to avoid lifetime late enrollment penalties. The two ways to get drug coverage are through a Medicare Advantage Plan (Part C) which usually includes a prescription drug plan (known as MA PDP); or to enroll in a stand-alone Part D plan.

When selecting an MA PDP or Part D plan it is important to consider:

- Are the medications you're taking on the plan's list of covered drugs?



- Monthly premiums, deductibles, copayments and coinsurance.
- Which pharmacies are in network.

If you need help paying for your prescriptions, consider applying for Extra Help, a low-income subsidy program from the Social Security Administration. If you are not sure if you qualify, contact Hawaii SHIP to have a trained specialist compare Part D plans for you and help determine your eligibility. ■

**HAWAII SHIP**  
Free, local, one-on-one Medicare counseling is provided by the Hawai'i State Health Insurance Assistance Program.  
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Oahu: **808-586-7299** | Toll free: **888-875-9229**  
**hawaiihip.org**



# Plan for the Future

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

Social Security is a vital part of any financial plan. The administration's online tools can help you understand your potential Social Security benefits and how they fit into your financial future.

You should periodically review your Social Security statement using your personal **my Social Security** account at **ssa.gov/myaccount**.

Your statement is an easy-to-read summary of the estimated benefits you and your family could receive, including potential retirement, disability and survivors' benefits.



On the my Social Security web page, a retirement benefit graph is displayed.

The Plan for Retirement tool in your personal my Social Security account allows you to check various benefit estimate scenarios. You can compare how different future earnings and retirement benefit start-dates might affect your future benefit amount.

Improve your financial knowledge when you explore all areas of your my Social Security account. If you don't have an account, create one at **ssa.gov/myaccount**. ■

For more information, visit **socialsecurity.gov** or call **1-800-772-1213** (TTY 1-800-325-0778).

## Navigating Trust and Probate Sale Challenges

Sarah Chong started the day with her usual routine of sipping her morning coffee and enjoying the ocean view from her lanai. However, her life would soon change with a quick and somber phone call; Sarah's beloved aunt, Mari, had passed away.

As the trustee of Mari's estate, Sarah now faced the overwhelming responsibility of managing her aunt's assets, including a picturesque oceanfront property on the Big Island. She was grieving and completely unprepared for the complexities of real estate in the trust and probate process. Sarah's story is unfortunately all too familiar.

Navigating trust and probate sales are essential aspects of estate planning that many people, especially mature adults, should be aware of. Trusts help avoid the time-consuming and public probate process, while probate deals with the legal distribution of a deceased person's estate. Both processes involve several legal and financial considerations, which can be challenging to navigate without proper guidance.

As a mature adult, planning for the future is essential, and creating a trust can help protect your assets and ensure a smooth transition for your loved ones. However, the process can be daunting, especially when dealing with emotional stress and grief. This is where experienced professionals, like the Ihara Team, come in. With over 18 years of experience, they specialize in various real estate areas like trust and probate sales in Hawaii and provide a compassionate approach to the challenges families face during these difficult times.

One common challenge is the distribution of real estate assets, which may involve selling a property or transferring it to beneficiaries. This process can be complicated, as it requires both an understanding of local real estate laws, taxes, and market trends along with the overall goals of all family members involved. The Ihara Team provides support by designing customized "Real Estate Plans" tailored to each client's unique circumstances, ensuring the best possible outcome for all parties.

Ultimately, the Ihara Team's mission is to

educate and empower their clients, providing clear communication and expert advice throughout the entire trust and probate process. If you find yourself in a situation similar to Sarah's, you don't have to face it alone. With a team of experienced professionals by your side, you can overcome the challenges associated with trust and probate real estate and create a legacy of hope and financial security for your loved ones.

Contact the Ihara Team at **(808) 518-2310** and facilitate your family goals with a no-obligation strategy session.

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## Pay Off Debt or Invest: A Balancing Act

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

If you find yourself with extra cash—either a lump sum or excess dollars from your monthly paycheck—you may be wondering what to do with it. If you have debt—such as a mortgage or student loans—the prudent option may be to pay off your balances. Yet it might make more sense to put the money to work in the form of investments that have the potential to generate greater returns than the interest rate on your debt.

Deciding what to do requires analysis.

### When Paying Down Debt Makes Sense

Depending on your financial circumstances, there may be good reasons to try to get at least some debt off your books. Among the most notable:

- You hold loans that come with high-interest rates. This is especially the case if you've accumulated credit card debt, where rates tend to be particularly burdensome.
- You want to improve your credit score. Paying off debts can help boost your credit rating, which may put you in a better position to pursue auto or home loans.
- You feel more comfortable lightening your debt load. It isn't just a matter of dollars and cents. If the level of debt you hold makes you uneasy, it may be worth lessening the load when you can.

A general rule of thumb is to place a priority on paying off any debts where interest rates reach levels of 7% or greater. These costly loans can be a big drain on your resources and may exceed the returns you'd be able to achieve in a typical mix of investments.

### When Investing Makes Sense

In some situations, it may be best to put available dollars to work in investments to help you achieve future goals. Growing wealth can help achieve a more comfortable future, particularly if:

- Your current debt load is manageable, not placing an undue burden on your overall monthly cash flow situation.



• You are coming up short of a key financial goal that's important to you, and an infusion of extra cash could help you achieve that goal. For example, you should make a priority of adjusting your budget (and using your extra cash to help make it happen) if you have not been in a financial position to take full advantage of employer-matching contributions to your workplace retirement plan.

- There is a shortfall in your emergency fund. You should have at least three-to-six months' worth of income set aside in liquid savings to pay the costs of an unforeseen expense.

### Finding a Middle Ground

Depending on the circumstances, a case can be made for a "hybrid" approach: using some of the cash to pay down debt while investing the other portion of your funds. Once again, this is a matter of choosing your priorities. You may not be able to accomplish everything you'd like, but you can determine what combination of debt repayment and investing makes the most sense for you, based on the priorities laid out above.

Work with a trusted and experienced financial advisor to ensure any decision you make is consistent with your overall financial plan and investment strategy. ■

MICHAEL W. K. YEE, CFP®, CFS®, CLTC, CRPC®  
1585 Kapiolani Blvd., Ste. 1100, Honolulu, HI 96814  
808-952-1240 | michael.w.yee@ampf.com  
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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Private Wealth Advisor, Certified Financial Planner™ practitioner, with Ameriprise Financial Services, LLC in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 39 years.

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## The Great Certainties: Death & Taxes

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

They say that the only certainties in life are death and taxes.

When your life comes to an end, your loved ones can be left facing both certainties at the same time. The good news is that to some extent, we can postpone both, and we can avoid (notice I did not say evade) taxes almost entirely. Postponing death is a matter of staying as healthy as we can through diet, exercise, meditation, having an emotional support system, and maintaining a positive state of mind. Of course, if we don't look both ways before we cross the street, then all those vegan rice cakes, pickleball games and Ommm sessions go out the window. On the other hand, postponing or avoiding taxes takes a lot less work and can be almost as fun as staying healthy.

The taxes that could take a swipe at your loved ones after you die are mostly these: income tax, capital gains tax, estate tax, and generation-skipping transfer tax. Although the gift tax only applies to transfers made during your lifetime, your lifetime transfers may impact your ultimate estate tax liability. Other taxes may apply as well, but those are the big ones collected by the IRS. Each state also imposes and collects a variety of taxes. Hawai'i does not officially have a gift tax, but it does collect the other taxes listed above. Hawai'i's estate tax takes into account lifetime gifts, so while there is no state gift tax during your lifetime, your estate may have to pay additional Hawai'i estate taxes that more or less make up for the fact that you did not have to pay Hawai'i gift tax during your lifetime.

But don't despair. There are relatively painless ways to minimize or avoid all of these taxes, especially if you would prefer to support your favorite charity instead. When it comes down to it, estate tax can be completely avoided through a combination of taking advantage of the estate tax "coupon" (the amount that you can give away estate tax free) and the unlimited estate tax charitable deduction. If the value of your estate exceeds the coupon amount, you can give the coupon amount



to your loved ones (so far, no tax) and any excess to your favorite charity, just like that, you have passed on significant wealth without giving any of it to the tax man.

Disinheriting both the IRS and the State of Hawai'i means that some assets that could have gone to family will instead go to good causes that will benefit your community, possibly for years after you are gone. Not only that, you will have proven that taxes may not be a "certainty" after all. Your trusted advisors can show you the way. ■

SCOTT MAKUAKANE, Counselor at Law  
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- ✓ I want to volunteer with Hawaii SHIP to help others



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# Grief & Bereavement—Part VII

by Stephen B. Yim, Attorney at Law

Estate planning attorneys help their clients make sound, intentional decisions relating to their estate plans when they manage to help clients minimize guilt, conflict and anxiety. At the same time, survivors should be allowed experience the natural process of grief.



An estate planning attorney can achieve this balance by:

- Creating a safe, comfortable physical environment
- Utilizing good counseling skills
- Encouraging and facilitating open, transparent and respectful communication among family members and others involved in the estate.

### Physical Environment

Facing one's mortality, visiting with an attorney, worrying about costs and dealing with new terminology can cause clients to experience stress. No one can make sound decisions while under stress. In Janice Mucalov's article entitled "Lawyers: Gatekeepers for Psychological Issues," she outlines the precarious nature of this issue.

"Emotionally distressed clients pose greater risks than non-distressed clients," she writes. "Because emotions cloud their thinking, you may fail to appreciate the nature of the client's problems, or they may fail to understand your advice."

Truly, the estate planner's first effort should be in creating a safe, calm environment for the client. This will reduce stress.

### Counseling

Attorneys will want to learn and apply good counseling skills in order to help clients make the best decisions regarding their estate plans. Carl Rogers introduces a particularly useful method of counseling for estate planning in his work *On Becoming a Person*. He proposes developing and applying three qualities of counseling:

- Meet and interact with each client in counseling with genuineness and congruence.
- Enter each relationship and treat each client with unconditional positive regard.
- Enter and engage each counseling session with empathic understanding.

### Communication

Estate planning attorneys must emphasize that because life is fluid, a periodic review of the client's estate plan is essential in order to ensure that the plan remains current. How often the client meets with the attorney depends on the client's particular situation and need. The process, however, remains constant. Estate planners can provide guides for each client to sit in self-reflection and consider for themselves what is most important with respect to healthcare and quality of life choices, as well as how to plan their financial estate. ■

STEPHEN B. YIM, ATTORNEY AT LAW  
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Answers on pg.6

- |               |             |                 |
|---------------|-------------|-----------------|
| BALANCING ACT | FLOURISH    | PUKABALL        |
| CERTAINTIES   | GERONTOLOGY | RIGHT CHOICE    |
| CLOCK         | INSIGHT     | TEN SECONDS     |
| DIABETES      | KINI        | THRIFTY         |
| DINK          | KITCHEN     | TWO BOUNCE RULE |
| DONOR         | MISSION     | WORKSHOP        |



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

## New lower premiums for 2023

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

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

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

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

#### If on Oahu

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



#### If on Maui or Hawaii Island

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

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

Kaiser 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



**2023 AGING IN PLACE WORKSHOPS: AUG. 12, 8am-2:15pm, ALA MOANA HOTEL**

Details on pg. 10, *Generations* website & Facebook or contact Percy Ihara: 808-234-3117





## 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)**  
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