

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 13/5 • SEP/OCT 2023

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**times  
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**KAUAI:** Agency on Elderly Affairs, Gather Federal Credit Union (all)  
**MOLOKAI:** Molokai Drugs Inc.  
**LANAI:** Lanai Kinaole

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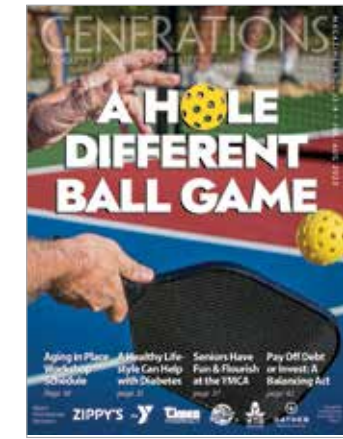


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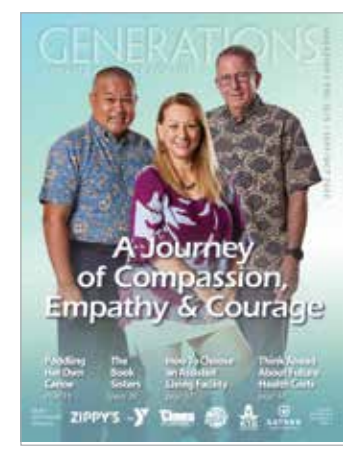
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As a member myself of Phi Kap Pi fraternity from the University of Hawai'i, I have known the ladies of Beta Beta Gamma since the late '70s, and here they are still going strong and celebrating 75 years of life-long connections.

I'd like to thank these inspiring ladies for continuing all these years as the only local sorority still at the university and sharing their story with *Generations Magazine*. Not only are they still bringing young women into their sorority, they are serving our community with their BBG Foundation. They are a wonderful example of an organization that believes in their cause, building on their friendships and giving back to their community.

We celebrated our 15th Annual Aging in Place this year at the Ala Moana Hotel and I wanted to thank our title sponsors—Financial Benefits Insurance, AARP Hawaii, YourMedicareBuddy—and our 40+ exhibitors and 20+ presenters. More than 1400 guests came to the year's best senior event to attend those 20+ workshops. I am so glad to see seniors attend these workshops to learn about how to age better and be proactive in gathering resources and learn. Please look out for two more senior events in the coming months.

Sadly, we will miss our photographer Brian Suda, who passed away recently. We send our prayers to Brian's wife and the entire Suda family. He was the magic of all our cover photos since this magazine's beginning in 2010. Our heartfelt thank you Brian!

Lastly, to all the Maui seniors and their families, our prayers and blessings go out to you. Here are a few links to donate to the Maui community.

Listed in no particular order. Resourced from MauiNow.com:

**Maui Nui Strong**  
mauinuistrong.info

**Council for Native Hawaiian Advancement**  
hawaiiancouncil.org

**Hawai'i Community Foundation**  
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**UH Foundation**  
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**Maui Humane Society**  
www.mauihumanesociety.org

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**The Salvation Army**  
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**American Red Cross of Hawaii**  
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**Maui United Way**  
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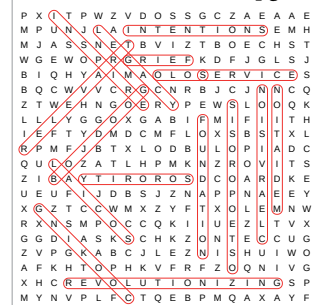
**Pacific Whale Foundation**  
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Aloha!... and Live well!

Percy Ihara, Editor/Publisher

Answers: Word Search, pg. 46



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# Generations Magazine

## The Realities of Aging

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at



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**Nov 1** BCD Kaimuki 2–5pm  
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**Nov 8** BCD Kaneohe 8:30–11:30am  
Breakfast Included

**Reservations required.**

Contact Percy Ihara: 808-234-3117, percyihara@hotmail.com  
generations808.com

Free to the Public • Certain Restrictions Apply • Seating is Limited

# Who's Behind Generations Magazine?

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



**GAVAN ABE** is the Community Services Coordinator at Ho'opono Services for the Blind in Honolulu, Hawai'i. He received his master's degree in Gerontology—Direct Services from the University of Northern Colorado. In his free time, he loves spending time with his wife and two sons, as well as serving the community as a soccer and baseball coach, member of the Lions Club of Honolulu, Committee member of Troop 201 Scouts and with his church, New Hope Aloha Pau'ole.



**KEALI'I LOPEZ** is the state director of AARP Hawaii, a nonprofit, non-partisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. Prior to joining AARP, Keali'i was a lobbyist with the Hawai'i office of Dentons and also served as the Chair of the Democratic Party of Hawai'i. Previous leadership and executive roles include Director of the State's Department of Commerce and Consumer Affairs with Governor Neil Abercrombie's cabinet and President/CEO of 'Ōlelo Community Media.



**MICHELLE CORDERO-LEE** is the CEO of Hawai'i Meals on Wheels (HMoW). Michelle has over 25 years of nonprofit management experience working in Los Angeles and Washington, DC. She was VP of Development at Aviva Family and Children's Services, a mental health organization throughout LA. Her nonprofit management career began as a supervisor at the Washington, D.C. Superior Court Domestic Violence Intake Center. She is an 'Iolani School alumna and graduate of University of Southern California. Her law degree is from American University, Washington College of Law.



**LYNNE UNEMORI** spent 25 years in corporate communications, managing media and public relations, employee communications, crisis communications and issues management. After retiring from Hawaiian Electric as vice president of corporate relations, she continues to enjoy writing and balances communications and other consulting with nonprofit volunteer work, travel and family time.

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.

GAVAN ABE | JANE BURIG SAY | CAROL HICKMAN | KAHALA HOWSER | STEVEN ITO  
MARTHA KHLOPIN | JEANNETTE KOIJANE & HOPE YOUNG | SERENA LO | KATIE RANNEY  
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The Benefits Enrollment Center program is made possible through grants  
from the National Council on Aging (NCOA) and the Walmart Foundation.



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STORY

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75 years of connections and community service

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Cover story photo above: Beta Beta Gamma Charitable Foundation 2022 board members (Top row, L-R): Aileen Shin, Cheryl Kakazu Park, Judy Saranchock, Vanna Novak, Sherisse Gallego, Wendy Ann Kuwahara (Middle row): Kalene Shim, Teri Ann Yanagi (Bottom row): Karen Kaneko, Cynthia Aoki, Karri Villaneuva, Joanne Allagonez, Donna Hoshide. (Not pictured: Kara Kusunoki, Lynne Unemori)

# Good Job, Buddy, You've Done Well

by Wilson Angel, Friend & Colleague

It's been nearly four months now since my good friend Brian Suda passed away in May. It's easy to feel his presence—we were workmates for about 13 years. But his work is ever-present whenever I'm working on this magazine. This is where we met.

It started back in 2010. I just gotten back from a long career in Los Angeles.



The original team in the early years. A breakfast meeting of sorts. (L-R) Wilson, Amy, Brian and Percy.

Our first issue was on Kirk Matthews and I needed a local photographer. It was by happenstance that Brian's wife, Pamela, was one of the magazine's early advisors. So naturally, she recommended her husband Brian.

My first communication with Brian was immediately friendly. He was very accommodating, which made it even easier to discuss directions with him. This was his greatest attribute as a professional and as a person: Brian was easygoing. Easily, friendship became the foundation of our relationship. We took it to heart; maintaining integrity of our work creatively with respect to each other's craft. Always conscious of our own limitations, we often relied on each other to complete the visual goal. No matter the mundaneness of the subject or the parameters we had to work within, Brian always explored



**BRIAN HIROMI SUDA**  
May 18, 1960  
May 29, 2023

ways to elevate it to another level, even at his own expense—he was very talented and he was a perfectionist—which I've always admired. His easygoing attitude was also a plus for everyone working with him.

The process of a photoshoot always has a level of stress. Brian hardly showed it, but he could be a little bit of a worrywart—as he admitted to me one day. We knew we could never control every aspect of a photoshoot, and when certain wrenches get thrown in the mix, Brian always had a plan “B” and then would say “Let's just have fun.” And that just sums it up on how we mainly rolled.

Of course, afterwards, we'd always revel over a few cocktails, his choices being as carefully planned as a connoisseur's. “We did it again!” we'd say with a good laugh. We like patting ourselves on the back. That's what friends are for: To give each other kudos for even making it out alive. We'd laugh at the unnoticed mishaps. And Brian was always out for a good laugh. I could tell him the sorriest story or joke and I'd get a good belly-chuckle. There are so many wonderful stories I could tell.

In our profession, the joys we find are in the process—the camaraderie, the cheers over a beer. That's what it's all about. We love what we do. And we love the people we do it with. Through heartache and laughter, and rolling with the punches, we survive. That's what we all do. Then, afterwards, we take it to the bar to swap stories—and give each other a round of pats on the back saying, “Good job, buddy. You've done well.”

I miss you already, Brian. You've been an awesome photographer, colleague and friend. ■

# A Time to Honor And to Inspire

by Kathy Wyatt, HPGS Board President

The seventh annual HPGS Fundraiser will honor an individual who has, for much of his adult life, done a lot for Hawai'i's kūpuna. This annual celebration will raise funds for student scholarships in 2024. The Hawaii Pacific Gerontological Society (HPGS) raises funds and awards undergraduate and graduate scholarships to college students interested in careers related to aging, long-term care or death and dying. These scholarships are funded by generous donations from individual donors, non-profit organizations and private companies. HPGS has also designated funds to defray training costs for people who currently work with—or are planning to work with—older adults. These awards will provide tuition assistance for workers who enroll in credit or non-credit courses and certificate programs.

The 2023 honoree is Gary Simon, who was born and raised in Honolulu. Gary is a proud graduate of the class of 1978 at Saint Louis High School. He received his bachelor of science in chemistry from the University of Hawai'i at Mānoa and says he learned how to reason and think rationally, as well as sensibly. More significantly, the degree taught Gary how to think freely and to consider and try different avenues, en route to realizing a desired outcome or solution.

Before retiring in 2019, Gary was the director of corporate affairs and advocacy at the St. Francis Healthcare System. He was previously executive director of St. Francis Hospice and program director for St. Francis Health Services for Senior Citizens. As a volunteer, he serves on the boards of The Arc In Hawaii, the Hawaii Family Caregiver Coalition, and Kokua Council. Gary served multiple terms on the State of Hawai'i Policy Advisory Board for Elder Affairs and was a member of the Statewide Task Force on Alzheimer's Disease and Related Dementias. Gary is the state president of AARP Hawai'i and also the chair of the AARP



Hawai'i Executive Council, a volunteer leadership committee that helps set AARP Hawai'i's state agenda and programs.

The Zoom event honoring Gary will be held at **5:30pm on Thursday, Nov. 2**. The registration form can be found at [hpgs.org/scholarships.html](https://hpgs.org/scholarships.html) and donations will be accepted through November 30. ■

HAWAII PACIFIC GERONTOLOGICAL SOCIETY  
(501(c)3 nonprofit)  
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Sherry Goya, HPGS Executive Director  
808-722-8487 | [Sgoyallc@aol.com](mailto:Sgoyallc@aol.com)  
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## Generations Magazine SENIOR FAIR

Friday, Oct. 20, 10am–2pm  
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# Opening a Window of Opportunity

by Sherry Goya, Generations Staff

**Y**ou think you are young at 40 years old, right? But what if your intended life-long job was terminated and you're not ready to retire? What do you do when a door closes on you like that?

All good questions that I had to ask myself back in 1993, when my position with a small company was terminated due to the downward spiral of Hawai'i's real estate market. I interviewed with five companies, but it didn't take long to realize I couldn't see myself spending the rest of my life working for any of them. Instead, I serviced them as an independent contractor.



My grandchildren Tanner and Alexis, give me joy in my life.

Working with my CPA, I followed his tax requirements to start my own company and also became an LLC (Limited Liability Company). I was quite excited at the prospect of being my own boss.

I soon had the opportunity to purchase outright the real estate referral company I co-founded that was connected to the franchise company that closed the door on me in 1993. My agents and I have connected clients to realtors throughout Hawai'i, as well as on the mainland. Because I have held a real estate license since 1985, I am proud to consider this company as my legacy.

However, could I "be more" and do something meaningful? Using my business background, I am currently the executive director of three nonprofit



associations. I also do the marketing for a small shopping center just outside of Waikiki, and service small companies who rely on me to consistently produce their newsletters, postcards, calendars or other marketing pieces. I love being helpful.

And this year, I am also very happy to be back with *Generations Magazine*, where I worked from 2010 to 2020.

The best part of being your own boss is that you can schedule your own work time, family time and fun time. When I started consulting, my daughters were in preschool and high school and my son was in elementary. I remember when I drove my son to school, he would ask

"Mommy, what are you going to do today?" Wow! When I think back, he was the one person who made me account for my day!

For the past 30 years, I've gone all out to mix quality work time with quantity family and fun time. Because of my daughters' love of tennis, I volunteered as an assistant coach at their school. They, too, became coaches, as well as my husband, making it a real family affair. Nowadays, I have two active grandchildren to have fun with!

Many people have tough decisions to make when it comes to work. My advice for when a door closes, is to see it as an invitation to open a window of opportunity into a fulfilling life you create on your own terms. ■

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# Channeling Your Inner Ringo!

by Steven Santiago, Senior Section Coordinator, City & County of Honolulu, Dept. of Parks & Recreation



Got rhythm? This intergenerational group of rhythmic drummers sure do! Led by Steven Santiago of Honolulu Parks & Recreation (far left), they gave a demo at the Generations Senior Fair at Windward Mall on May 19.

**W**hat is that craazy beat? It is rhythmic drumming!!! Rhythmic Drumming is a form of exercise enjoyed around the world. The Department of Parks and Recreation offers this exercise to our island seniors through the Senior Citizens Program. The class is offered at special events to "drum" up interest and will soon be in your local recreation center.

## What is rhythmic drumming?

Rhythmic drumming is a form of exercise that asks you to go wild. The equipment is a play ball, 20 to 36 inches in height, a basket to hold it, and a pool noodle. Cut the noodle in half and you have two "drum" sticks. Put on some music you love and pound the ball to the beat! You may go as hard as you want or as easy. The choice is yours. The activity is for all ages, as was seen at a recent event that had 8-year-olds and 80-year-olds on stage. So, if you are looking for a fun activity, check out rhythmic drumming and rock out. See you at the park! ■

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## The Password Game

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

In the 1960s, many Americans tuned into the game show, “Password,” where contestants were paired with celebrities to guess words from verbal clues. While that word, *password*, might have once brought to mind giddy TV contestants, we’re much more likely to think about passwords nowadays in the context of online security.

And why wouldn’t we? Passwords are required across the internet to pay bills, log in to social media, subscribe to streaming services and more. We’ve become quite familiar with the need to create usernames and passwords to access these accounts, and, unlike the old game show, our modern-day passwords aren’t ones we want people easily guessing.

To protect yourself, the challenge is to create complex passwords that keep your personal information protected. Better Business Bureau (BBB) suggests the following password-creation tips to stay safe online:

### Avoid easy passwords.

A weak password is one that is easy to guess. Weak passwords often use information anyone can find on social media sites or through a phishing email or text. A strong password has at least 12 to 14 characters mixed with uppercase and lowercase letters, numbers and symbols.

Commonly used passwords are your pet’s name, your mother’s maiden name, the town you grew up in, your birthday, your anniversary, etc. Surprisingly, the answers to these common passwords can typically be found online. Never use the same password for multiple accounts, especially for the most sensitive ones, such as financial accounts, legal or tax records or medical files.

### Use a “passphrase.”

Instead of using a single word, use a passphrase or song lyrics. It should be around 20 characters long and include random words, numbers and symbols. Think of something you’d remember, but others would need help to guess.



### Use multi-factor authentication.

This requires both your password and additional information upon logging in. The second piece is generally a code sent to your phone or a random number generated by an app or token. This will protect your account even if your password is compromised. Many devices include fingerprint or facial recognition to unlock them, which helps protect any apps on the device if it becomes lost or stolen.

### Consider a password manager.

A written list works, but if you’re worried about losing it, type up an electronic list and label it as something other than “PASSWORDS.”

Keep the list updated and organized as well as secretive. Avoid keeping the list on the device, as it will make it easier for the thief to access the apps and personal data.

You can use a reputable password manager to store your information. These easy-to-access apps store all your password information and security question answers in case you ever need to remember. Just don’t forget to use a strong password to secure the information within your password manager.

While the game show is in the rearview mirror, passwords are still giving us reason to tune in when it comes to safety. Having an effective password or passphrase keeps your personal information secure on the internet and keeps you winning at the password game. ■

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About Better Business Bureau: The Better Business Bureau, a private, non-profit organization, has empowered people to find businesses, brands, and charities they can trust for over 110 years.

## Preplanning is a Real Gift of Love

by Jeff Short, Manager, Valley of the Temples Memorial Park



Preplanning for your cemetery, funeral and cremation arrangements is a gift of love that provides a clear road map for families to follow at a time when they want to focus on celebrating your life. By making prearrangements, you offer peace of mind and clear direction to your loved ones and ease the burden of making decisions while they are grieving.

### Easing the financial burden

As part of your preplanning, you might also want to consider a prepayment plan. Many mortuaries and cemeteries offer plans featuring low monthly prepayments for up to 5 years. The cost of cemetery properties has historically doubled every 5 to 7 years due to inflation.

Unlike insurance for your house and auto, which is an ongoing expense we expect and accept for something that we hope will never

happen, prepayment for mortuary and cemetery services gives assurance that something we are all guaranteed to face some day will be covered.

### Involve your family

Inviting your family to share in your decision-making is another option to consider. Preplanning documents and guidance from the cemetery or mortuary of your choice can help in this process.

Every decision made in advance is one less decision your family will need to make at a most difficult time for them. ■

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# Great Choices for Every Senior Traveler

Courtesy of the Society of Certified Senior Advisors

While there are many forms of travel, it is nice to have a group to go with and just plain wonderful to have someone else handle all the planning and preparation. So here are 8 travel companies that either specialize in planning trips exclusively for travelers over 50 or offer trips that will accommodate their needs.



### Hiking and biking

- **Country Walkers:** Your trek can be fully guided, partially guided or totally independent. Select a trip from one of five levels from “easy” to “challenging” based on miles covered.
- **Senior Cycling:** If you love traveling by bicycle, check out these small tours (a maximum of 13 participants). Tours vary in difficulty from easy to advanced treks, based on mileage and terrain. They also design custom group packages.
- **Backroads:** This company specializes in active vacations, such as biking, walking, and hiking. Their “Dolce Tempo” tours include a winery tour in California via e-bike and a leisurely tour in Norway.
- **Walking the World:** This company offers walking and hiking adventures for multi-day trips in both U.S. and worldwide destinations, such as Rocky Mountain National Park and Ireland. All trips are rated by mileage and difficulty.
- **ElderTreks:** ElderTreks concentrates on taking small groups on unique adventures, such as wild-life safaris and cultural journeys. Their tours are rated from 1 to 5, from easy to challenging.

### Immerse yourself in culture

- **Firebird Tours:** Firebird Tours takes small groups to tour places in Europe, Asia, the Middle East, South Africa, Morocco, and North America. Themes include local cuisine, opera, history, architecture and theater. They will even arrange a tour just for you and your family to focus on individual preferences.
- **Road Scholar:** This company has been in business since 1975, and its offerings are filled with lectures, tours, field trips and a variety of educational

experiences. You can also try their Grandparent Adventures, or even a cruise.

### Women-only or solo

- **Overseas Adventure Travel:** This company’s flexible and personalized itineraries welcome solo travelers, regardless of traveling experience. Additionally, they offer exclusive, women-only getaway adventures. ■

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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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<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.

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

# Beta Beta Gamma: 75 years of connections and community service

It's no secret. Long-term friendships provide more than just social connections. Meaningful relationships can boost mental and physical health and even increase life span.

One organization in Hawai'i, Beta Beta Gamma sorority, has been providing these meaningful life-long connections to women for 75 years.

Ask Donna (Saito) Hoshide about Beta Beta Gamma (BBG) and she will tell you emphatically that it changed the entire trajectory of her life.

Wendy Ann (Kaneko) Kuwahara, credits her more than 50-year involvement with BBG for a deep-rooted base of friendship and support.

Kalene (Shim) Sakamoto cites BBG role models for encouraging her in her career and community service.

All three women now serve on the board of directors for BBG's charitable foundation. They've been actively involved with the organization decades after their college years.

The mention of college sororities may drum up stereotypes of superficial glamour and wild parties, but these women are testament to the deeper experience and benefits sorority "sisterhood" can provide.

Beta Beta Gamma was formally chartered as a sorority in June 1948, back when sororities and fraternities at the UH Mānoa were largely segregated by ethnicity. Its membership was initially Korean, but in the early 1950s, BBG became one of the first sororities at UH to open its membership to all races. In the heyday of campus Greek Life that extended through the 1980s, close to two dozen Hawaii-based sororities and fraternities competed for new members.

Today, there are only a handful of "Greeks" at the university and BBG is the only remaining local one. How has this organization managed to remain relevant in today's world, where college students face more pressure than ever to juggle school, work and other responsibilities, leaving little time to commit to extracurricular activities with other groups?

The answer is rooted in the kind of relationships that have kept BBG's alumnae base engaged for three-quarters of a century.

by Lynne Unemori,  
Beta Beta Gamma Foundation  
board member

Photography by Rae Huo



(Top) Fifteen women founded Beta Beta Gamma sorority in 1948. (Above, L-R) The late Representative Jackie Young (who joined BBG in 1952), and founding members Esther Chun and Esther (Kwon) Arinaga reunite at the sorority's 70th anniversary luncheon in 2018.



Seen here with one of two Hawaii Meals On Wheels delivery vehicles Beta Beta Gamma Foundation helped purchase, are board members (L-R) Kalene Sakamoto, Wendy Ann Kuwahara, Donna Hoshide and Aileen Shin.

**Life-changing experiences**

Back to the life-changing experience Donna Hoshide recounts. When the Hilo native first set foot on campus in 1962, she was intimidated. "Being from a neighbor island, we rarely visited O'ahu. I'd never even visited the school," she says. "I didn't know anyone because all of my friends stayed back to attend Hilo College."

Thanks to a connection she made in her College of Education classes with BBG member Barbara "Bobbi" (Kong) Takeshita, she eventually pledged for BBG and took a step that opened a whole new world. "I originally thought I would graduate, become a teacher, get married, settle down and start a family right away. That was what was expected back in those days," says Hoshide.

But one summer, BBG sister Karen Ahn (now a retired state circuit court judge) encouraged her and several others to join her in New York City to work at the 1965 World's Fair. "That was my first trip to the mainland and after that experience, there was no way I was going to come home and settle down right away. There was so much to do and see," she marvels. A stint as a Pan Am flight attendant took her around the world for four years, including flying troops out of Vietnam.

Years later, BBG sister Patricia (Kim) Park's husband encouraged Hoshide to help with a local political campaign, launching her own career in the political arena. She has since been a committed campaigner for many candidates and

worked at the Hawai'i Legislature and Honolulu City Council, as well as serving as Special Events Coordinator for Washington Place for Governor Cayetano, and as Protocol Officer in Governor Abercrombie's administration. "I credit BBG relationships and the skills BBG mentors taught me for the life I've had," says Hoshide.

Wendy Ann Kuwahara says BBG has not only provided close friendships and emotional support through life's ups and downs, but also helped her to grow both personally and as a leader. "I began to take on more responsibility and leadership roles," she says. "You learn how to interact with so many different personalities and get to know yourself better in how you react to those differences."

Kalene Sakamoto spent a decade doing post-graduate schooling and working on the mainland. She was concerned about transitioning home after being gone for so long. "So many of my sorority sisters were involved in the community while also balancing professional careers. Their example and encouragement gave me the confidence and the motivation to come home and do the same," says Sakamoto. "BBG also helped me fulfill a passion to help my community, balancing out my day job in a financially focused business."

Her involvement has also become a true family affair as her two sisters and their daughters are all BBG members. "My dad even drove my youngest sister to the rushes (recruitment events) to make sure she went."

**Beta Beta Gamma recharged**

This commitment to BBG is what spurred alumnae in 1994 to take the lead in reviving the sorority when, like the other campus "Greeks," its membership faltered and the few remaining active members notified alumnae of potential plans to fold.

"We wanted other young women to reap the benefits of an experience that would carry on throughout their lives," says Hoshide. A committed group of BBG alumnae, including Hoshide, Sakamoto, Aileen (Kong) Shin, Bobbi Takeshita and others, devoted two years to helping the active membership regenerate BBG. They recruited new members by contacting high school counselors and other BBG sisters to publicize BBG's benefits and diving in to plan and host rushes in their homes.

"We recognized that times had changed. While many of us were initially drawn to BBG for the social relationships and grew to appreciate the deeper benefits over time, students now had less time and were more career-focused from the start," Hoshide notes. "We demonstrated the value of networking with our many accomplished alumnae who could serve as mentors or offer internships. Sisters such as attorney Coralie Chun Matayoshi shared how to balance sorority and academic life and the many values to be gained in both their personal and professional lives."

Jordan Humphrey, who joined BBG in 2019 and remains active on campus as she pursues a master's degree in clinical psychology, attests to that experience. "BBG definitely helped me get out of my shell and realize my potential," she says. "Holding positions on the executive board gave me confidence that I could be a leader and live up to those high standards, standards that we expect in the sorority and that the alumnae expect from us." The California native adds, "I've learned so much from our community service work, especially about Hawaiian culture. Coming from the mainland, I think it's so important for people to respect the local culture and values."

**Cementing a legacy of community service**

Not only did the alumnae successfully revive the active sorority on campus, but the experience also crystallized BBG's desire to take its long history of community service to the next level.

*Continuing a tradition started by Diana Tung in honor of their late BBG sister Patricia Lee, Beta Beta Gamma volunteers convene at this 2014 charity golf tournament.*



*Some of BBG's newer members join alumnae to volunteer at the 2023 "Night in Chinatown" festival and parade.*

In 1997, BBG sister Patricia (Chikamoto) Lee lost her courageous battle with cancer and fellow member Diana (Shibata) Tung proposed the idea of organizing a charity golf tournament in her honor. This culminated in the establishment of the Beta Beta Gamma Charitable Fund with the Hawaii Community Foundation in 1998. It later became the Beta Beta Gamma Charitable Foundation, receiving official Internal Revenue Service 501(c)(3) approval in 2000.

The charitable foundation has galvanized the alumnae base more than ever.

For 20 years until 2018, an army of BBG volunteers led by Tung and later Shin hosted its popular golf tournament to raise funds for the charitable foundation. With a reputation for premium hospitality including extra touches like homemade baked goods and snacks, the annual tournament revived connections with alumni from other fraternities and sororities and most importantly, with BBG alumnae of all ages. "It has meant so much to me getting to know sisters from all the years, not just from my time," says Kuwahara, who now serves as president of the charitable foundation. "That's what's so special about this network. It's so diverse, in backgrounds and ages. Everyone has something to contribute."

Other fundraisers, including dances and a recurring Wine & Dine event, have added to the charitable foundation's endowment. Aided by a vast network of support from alumnae, local companies and other partners, BBG's charitable foundation has awarded more than 100 grants and scholarships totaling almost \$500,000 to date.





The scholarships especially resonate with BBG alumnae. It is an opportunity to fulfill one of the sorority's long-time goals of helping young women pursue their education while providing exposure for the sorority on campus. Scholarship recipient Joanne Allagonez was grateful to receive a scholarship in 2006 when she gave up full tuition offers at other schools to go to UH at Mānoa because it offered her speech pathology and audiology major. It also piqued her interest in BBG, which was validated by the warm scholarship interview she had on Hawai'i Island with two BBG sisters who joined almost 40 years earlier.

"It was more like a talk story session and I really noticed their closeness even after all these years," says Allagonez. "I was very active in community service and excited to learn about BBG's community involvement." She went on to join BBG, was active while pursuing both her undergraduate and graduate degrees, served as its president, and today is vice president for its charitable foundation. "It's great to work with women of different skills and strengths from all years toward a common goal of community service," she adds. "And it's so fulfilling when we get to see the results of the hard work."

#### Raising the bar: Social justice and community unity

BBG's charitable foundation does more than fundraise for worthy causes. Led by board member Vanna (Ishimaru) Novak, it has offered seminars on topics such as job interviewing. It has also amplified its impact by offering other community education programs. BBG formed an umbrella program called

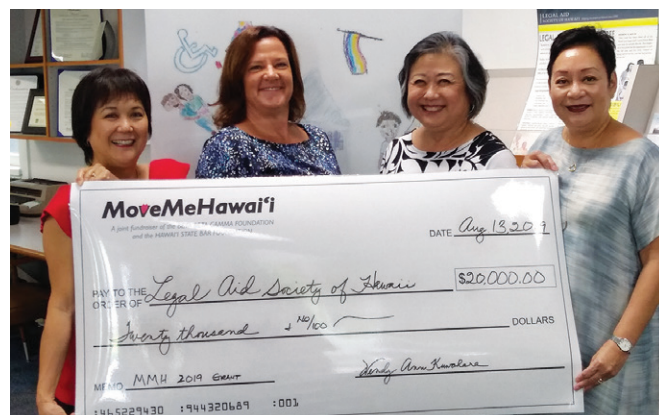
**"The Beta Beta Gamma Charitable Foundation has awarded nearly \$500,000 in grants for community needs and University of Hawai'i scholarships"**

Sorority members routinely volunteer to help nonprofits like *Read to Me International*, 2018.

MoveMeHawai'i with the goal of educating the public about social justice issues, promoting community unity, and supporting organizations that provide legal or social services to the underserved.

Since 2019, BBG Foundation board member and attorney Cheryl Kakazu Park has chaired the MoveMeHawai'i programs. They include, in partnership with the Hawaii State Bar Foundation, screenings of the award-winning documentaries "And Then

They Came for Us" and "Alternative Facts: The Lies of Executive Order 9066" and panel discussions that drove home poignant lessons from the forced



Beta Beta Gamma and the Hawaii State Bar Foundation awarded more than \$70,000 to nonprofits like *The Legal Aid Society of Hawaii* as part of their joint MoveMeHawai'i community education and fundraiser in 2019. (L-R): Cheryl Kakazu Park, Angela Lovitt (*Legal Aid Society of Hawaii*), Wendy Ann Kuwahara, Lynne Toyofuku (*Hawaii State Bar Foundation*).

incarceration of individuals of Japanese ancestry during World War II and the importance of protecting the rights of those of any ancestry. "By highlighting these lessons and how they relate to the ongoing social injustices faced by minority groups, we hope to 'move' people by increasing awareness

or motivating them to get personally involved or support organizations that are working for these causes. That's where the name 'MoveMeHawai'i' comes from," says Park. "We hope that sharing these stories brings the community together. The

MoveMeHawai'i program also enables BBG to collaborate with others to expand our network, increase our impact, and remain relevant in a changing world."

In 2021, MoveMeHawai'i funded and coordinated the production of "Faces of Courage: Untold Stories of World War II Filipino Veterans". The documentary, produced by Alex Bocchieri, highlights the struggle for equity by Filipino veterans who fought side by side with Americans during World War II. Produced in collaboration with nonprofit Filipino



Veterans Recognition and Education Program (FilVetREP), the program examined the decades-long effort to obtain the benefits and recognition promised to these heroic veterans. The film debuted in 2021 on Veterans Day on the Hawaii News Now network. Net proceeds raised were donated to FilVetREP for its ongoing educational program. MoveMeHawai'i also coordinated a pilot program to introduce the film and FilVetREP's related curriculum in several Hawai'i public schools, funded DVDs for the schools and all public libraries, and continues to make the documentary available through the website [MoveMeHawaii.org](http://MoveMeHawaii.org).

"We're forever grateful to the BBG Foundation for helping us tell the Filipino veterans' story," says Will Tungol, director of FilVetREP's Hawai'i region, adding that "It meant a lot that they cared enough to help us increase awareness well beyond our Filipino community."

The foundation has also signed on as a co-sponsor for the TV airing this fall of "Removed by Force: Eviction of Hawai'i's Japanese Americans

During WWII". The documentary was produced by filmmaker Ryan Kawamoto with support from the Honolulu Japanese American Citizens League (JACL), and several local companies. It memorializes the relatively unknown cases of about 1,500 Hawai'i American Japanese who were not interned, but forcibly removed from their homes, farms, and businesses during the war. The film also focuses on the successful efforts of the Honolulu JACL and the National Asian Pacific American Bar Association to seek redress compensation from the U.S. Department of Justice.

#### A legacy to be proud of

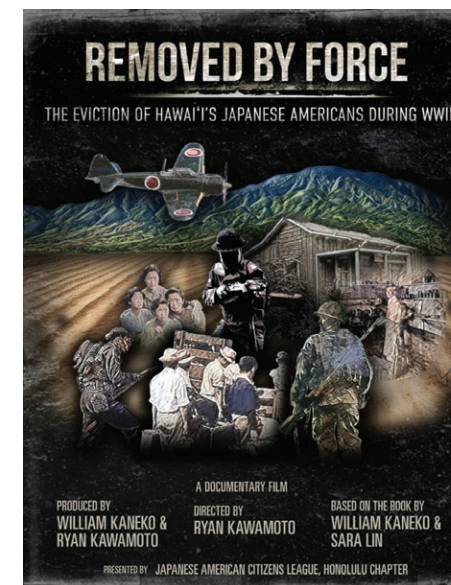
This year, as Beta Beta Gamma sorority marks its 75th anniversary and its charitable organization celebrates its 25th year with a big reunion event in October, the BBG sisters are taking a moment from the flurry of all this activity to reflect on what the organization has meant to all of them.

"I'm so proud of everything we've accomplished," says Kuwahara. "The bonus is that we've been able to do it together. I can volunteer for many community causes, but it means so much more personally that I get to do this with my BBG sisters. It's a lot of work, but whatever time you put in, you get back tenfold."

Sakamoto agrees. "Staying connected with these women while being involved in things I'm passionate about helps me so much physically, mentally and emotionally. It gives me such a sense of fulfillment," she says.

Beta Beta Gamma sorority cites core pillars of Sisterhood, Community, Knowledge and

Leadership and sums itself up with the tagline "Individually unique. Together complete." And for the past 75 years, it has succeeded in living up to those expectations. ■



A film airing this fall co-sponsored by the BBG Foundation.

BETA BETA GAMMA FOUNDATION (501(c)3 nonprofit)

[bbgfoundation.org](http://bbgfoundation.org)

To donate: [bit.ly/BBGFoundation\\_Donation](https://bit.ly/BBGFoundation_Donation)

Sorority Sisterhood: [betabetagama.com](http://betabetagama.com)

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# Cooking Can Benefit Dementia Patients

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

**K**ūpuna living with dementia often find cooking to be a familiar and engaging activity. Cooking offers many therapeutic benefits and can stimulate the senses, triggering happy memories. It is an activity caregivers should consider adding to their everyday caregiving toolkit.



**Some of the benefits include:**

- **Engaging the senses:** Feel the textures of ingredients, hear food bubbling, see colors, taste and smell the prepared food.
- **Bringing people together:** Everyone can remember coming together to eat a meal, and preparing it can offer a chance to reminisce while building new memories.
- **Adding nutrition to the diet:** Delicious smells can encourage appetite, and choosing healthy

recipes can be a way to sneak more nutrients into the diet.

- **Allowing for exercise:** Both fine and gross motor skills come into play when chopping, scooping, mixing, lifting, and plating food.
- **Pride and purpose:** The beauty of cooking is that the result can be tasted and admired. Filling familiar roles reminds loved ones how they have provided for themselves and others.

For safety and success, tailor the steps to the individual, prep some ingredients in advance, and give instructions one step at a time. ■

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# Adult Day Care Offers a Social Oasis

by Kathy Wyatt, RN, MSN, MBA, LNHA

**T**he effects of isolation on the health and well-being of adults, especially the elderly, are becoming a significant concern. Lack of social contact, or chronic loneliness, can result in a multitude of health issues.



engage in conversations, share meals and participate in group activities.

Adult Day Care centers offer activities that help stimulate cognitive function, delaying the onset of cognitive decline. Centers are an engaging and safe alternative to home care or assisted living.

Research indicates a strong connection between social isolation and cognitive decline, including an increased risk of Alzheimer's Disease or a more rapid decline if the senior already has a diagnosis of Alzheimer's Disease or another type of dementia. Depression and anxiety, heart disease and stroke, plus a weakened immune system can all be attributed to chronic loneliness.

Caregivers also benefit from Adult Day Care centers. Caregivers can get much-needed respite from their caregiving responsibilities knowing their loved one is enjoying a safe place. ■

Adult Day Care centers counter these health risks. They're designed to provide a safe, engaging and social environment for adults who need assistance during the day. These centers allow adults to

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# It's For And About People Who Care

by Keali'i Lopez, AARP Hawai'i State Director

Hawai'i's 154,000 family caregivers help their parents, spouses and other loved ones to live at home — where they would wish to be. They help with medications, medical care, meals, bathing, dressing and much more.

Many do it while working full- or part-time. Some are sandwich-generation caregivers, taking care of older loved ones while raising children.

Family caregivers do what they do out of love. It's not easy. Caregiving can be expensive, stressful and isolating. Family caregivers sometimes sacrifice their own physical and mental health and put their careers and retirement savings at risk to do what they do.

"Some of the memories that I had caring for my father are just magical and wonderful. They were some of the best moments I had with him when I was taking care of him, but it's also some of the most heartbreaking and stressful experiences I've ever endured," said Terri Madden, who wrote and will perform a play about Hawai'i's caregivers titled *Malama the Caregivers* at Kumu Kahua Theatre in November.

"It's so financially breaking, difficult for people and when they're taking care of people at home, that's extremely draining," Madden continued. "I think our society as a whole needs to take responsibility and not put it all on the shoulders of caregivers to take care of our kupuna or our children."

Caregivers in Hawai'i put in an estimated 144 million hours of free care worth \$2.6 billion. Many spend their own money to pay for adult day care, equipment, transportation and home modifications. On average, caregivers spend about \$7,000 a year on caregiving. When family caregivers keep their loved ones out of costly nursing homes, it saves Hawai'i — and taxpayers — money since nursing home care is mostly paid for by the state, through Medicaid.

Family caregivers deserve our support and AARP Hawai'i is committed to helping them. We hold regular webinars and in-person workshops



to give caregivers information on how to care for loved ones and, at the same time, care for themselves. We also have a website at [aarp.org/caregiving](http://aarp.org/caregiving) and a Facebook support group.

AARP is working in Washington, D.C. to implement the recommendations of the RAISE Family Caregiving Advisory Council to improve access to service and support for caregivers nationwide. We're also supporting the Credit for Caring Act to provide a tax credit of up to \$5,000 to eligible working caregivers.

At the state Legislature, AARP Hawai'i supported Gov. Josh Green's proposal to expand the earned income tax credit for dependents. A scaled-down version of the credit passed the Legislature, which should provide additional tax credits for some family caregivers. Next year, AARP Hawai'i will lobby for expanded caregiver tax credits to help more family caregivers. We're also advocating to increase the paid caregiver workforce. Anyone who has tried to get a care home or nursing home bed, respite care or in-home care knows there's a shortage of caregiving workers — a shortage that will only worsen as the state ages and more people live past 80, when they're more likely needing support.

If you're a family caregiver or want to help caregivers by helping us pass laws, contact AARP Hawai'i Advocacy Director Audrey Suga-Nakagawa at [asuganakagawa@aarp.org](mailto:asuganakagawa@aarp.org). We're especially looking for family caregivers willing to share their personal stories with lawmakers. ■

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Local AARP events and webinars:  
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## 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.

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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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# Move to Reduce Falls, Improve Mood

by Serena Lo, MD, Geriatrician, Kaiser Permanente Hawaii



The thought of exercise may feel overwhelming to some. But exercise can be about making small changes in your physical activity. Think of exercise as moving. Being more active can help you get stronger mentally and physically, improve your balance, boost your energy and lower your risk of several health issues. The key is to be consistent and make it part of your lifestyle.

### Seven benefits of regular exercise:

- Helps control stress, depression and anxiety
- Aids in managing blood pressure and cholesterol
- Lowers your risk for heart attack and stroke
- Strengthens your lungs
- Can help you reach a healthy weight, which aids bladder control
- Lowers your blood sugar
- Helps your balance and bone strength

### Some exercises to prevent falls:

- Improve your balance with leg bends. Start by standing. Hold on to a sturdy chair or wall. Bend one knee so your foot comes up behind you and is level with your knee. Lower your foot to the floor. Repeat with the other leg.
- Improve your core strength. Start by sitting in a sturdy chair against a wall. Stand up without using your hands. If this is too hard, sit on a pillow on the chair until you get stronger. Repeat 10-15 times, if possible.

### Be safe. Know your limits.

Talk to your doctor about your exercise activities and before starting a new fitness program. Learn what is safe and what to avoid.

- If you are new to exercise or changing your routine, don't overdo it. Do a little at first, and then slowly do more. For example, using the stairs can be a small and literal first step.
- If you have health problems, it can be hard to be active. Talk to your doctor for suggestions on fitness. There may be some physical limits on what you can do. Be aware of your body's limits so you don't get injured.
- Stop and talk to your doctor if you're feeling anything beyond mild muscle pain or soreness. ■

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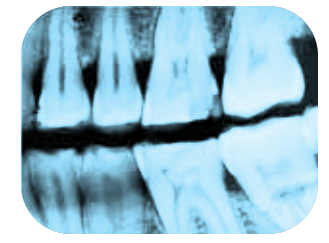
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# Can a Smile Show Signs of Osteoporosis?

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



As we age, our bodies can start to lose bone due to lifestyle choices, genetics and preexisting conditions. Your teeth are rooted within some of the most important bones used every day—the alveolar bones of your jaw. If there are signs of bone density loss through symptoms such as tooth loss, gum disease, bone loss in the jaw or loose dentures, your dentist may suggest you see your doctor.

Osteoporosis is a skeletal disease that reduces bone mass, leading to bone fragility. Periodontitis occurs with destroyed tissue and alveolar bone loss. Studies show a greater propensity to lose alveolar bone in patients with osteoporosis.

### Tips to prevent osteoporosis and periodontitis:

- Eat calcium-rich foods such as milk, yogurt, cheese and almonds.

- Add more vitamin D into your diet; incorporate more eggs, salmon and mushrooms.
- Exercise to minimize your risk of heart disease, strengthen muscles and build bones.
- Decrease your caffeine and alcohol intake, as both have been shown to decrease bone density.

See your dentist twice a year. They screen for oral health issues, but may be able to identify signs of osteoporosis, diabetes, anemia, and more. Early intervention is key to living well and smiling more. ■

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# Revolutionizing Patient Access to Care

by Steven Ito, CEO, FNP-c, Ohana Pacific Medical LLC



Connecting with your doctor for an online consultation is as easy as 1-2-3.

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mendations. This collaborative approach promotes shared decision-making and empowers families to provide comprehensive support to their loved ones.

By harnessing the power of technology, telemedicine revolutionizes the way medical

care is provided, making it more convenient, efficient and patient-centered than ever before. ■

Telemedicine is proving to be a groundbreaking approach to healthcare delivery, providing numerous benefits for patients and their families. By leveraging technology to bridge the gap between patients and healthcare providers, it offers enhanced accessibility, same-day appointments and valuable support for geriatric patients and their caregivers.

Whether residing in remote areas or facing mobility challenges, individuals can now connect with healthcare professionals without the need for travel. Video conferencing and secure messaging allow patients to conveniently access medical advice, diagnoses and treatment from the comfort of their homes.

Telemedicine also enables patients to secure same-day appointments, ensuring prompt attention to their healthcare needs, even for non-emergency conditions. Expedited access to healthcare not only improves patient satisfaction but also enables early intervention and timely management of health issues.

For geriatric patients and their families, telemedicine proves to be especially beneficial. Telemedicine offers a lifeline by providing remote monitoring, medication management and virtual consultations. Aging individuals and their caregivers can easily connect with healthcare providers, receive guidance and address concerns without the difficulties and burden of frequent trips to medical facilities.

Family members can participate in telehealth visits, gaining a better understanding of treatment plans, medication instructions and lifestyle recom-

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# Time to Take Advantage: Switch or Renew

by Robin Reisinger, Insurance Broker

**MARK YOUR CALENDAR**

Medicare's Annual Election Period:  
**Oct. 15 – Dec. 7**  
Review your plan

Medicare's Annual Election Period (AEP) runs Oct. 15 through Dec. 7 and is an important season for all beneficiaries. It's when the details are released about Medicare Advantage and Prescription Drug Plans for the coming year.

This is your opportunity to understand the changes that will affect your existing plan starting Jan. 1 so you can avoid surprises in the new year.

It is also important to check out the details of the other plans available in your area. You might find a plan with more benefits that you could be taking advantage of at a lower cost.

There are safety nets for beneficiaries making a plan change during AEP. If you currently have

a Medicare Advantage plan and make a switch for 2024, you can switch back or try a different plan during January, February and March. If you are on a Medicare Supplement (MediGap) plan and decide to explore the added benefits Medicare Advantage provides at considerable cost savings, you are guaranteed acceptance back into your current plan for a period of one year.

AEP is the time to talk to a broker who can help you find the most beneficial plan for the upcoming year. ■

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# Aloha Pen Pal

by Rick Tabor, RSVP volunteer

**I** find volunteering the most humbling and rewarding when it connects the young and the old.

On May 23, the RSVP (Retired and Seniors Volunteer Program) wrapped up a third pen-pal year with a lunch meeting—for the first time—with their sixth grade Pearl Ridge Elementary pen pals. I was unprepared for the chicken-skin experience. I guess we had no idea how close we became during our school year's expansive weekly letter writing exchange. Our RSVP pen-pal program started during the pandemic. The focus was to mitigate feelings of loneliness. You might be surprised to know: Loneliness currently affects people of all ages. The US Attorney General recently stated, "Loneliness increases mental and physical issues, including dementia by 30%." I feel having a pen pal helped us RSVP volunteers and sixth graders equally. There were



hugs, some tears and heartfelt alohas as we met for the first time and then said our farewells.

If you're 55 or older and would like to be a pen pal, please join us at RSVP. It is an incredibly fulfilling opportunity. ■

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# Mediation Helps Families With Care Choices

by Katie Ranney, Program Development Director

**A**s we age, we must take steps to prepare for our later years—and to avoid conflicts with family. One of these steps is creating a healthcare directive specifying the kind of care we want. Next steps will include identifying who should make healthcare and financial decisions if we can't do so ourselves.



documents that outline your plans, and engage in a conversation with the family and friends you've designated to assist. If that conversation is difficult, consider using the services of The Mediation Center of the Pacific's Kupuna Pono program. Kupuna Pono offers facilitation and mediation to help families engage in sensitive conversations to reach agreements on how to work together and support the desires of our kūpuna.

Planning and talking today can prevent conflict and heartache in the future. ■

Failing to put these steps into place is a recipe for conflict when our health unexpectedly declines and well-meaning family members make decisions that are contrary to our desires. Even if you have documents outlining your wishes, if you haven't discussed the content of those documents and your plans with the people you designated to help, conflict will inevitably occur.

Take time now to think about who you want to help you in the coming years, prepare the

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## Ho'opono Offers Clear Vision, Bright Future

by Gavan Abe, Comm. Services Coord. – Ho'opono Services for the Blind Div. of Vocational Rehabilitation

The Division of Vocational Rehabilitation (DVR) under the State of Hawai'i Department of Human Services provides services to Hawai'i community members who experience barriers to employment due to a physical or cognitive disability. Vocational rehabilitation services are designed to assist job seekers with disabilities as they prepare, secure and retain competitive employment in an integrated work setting.



technology and career counseling for participants who are Deaf or Hard of Hearing. DVR has a designated section to meet the needs of persons who are Deaf or Hard of Hearing. Counselors in this section are fluent in American Sign Language, a critical component in providing culturally sensitive communication and collaborating services. ■

DIVISION OF VOCATIONAL REHABILITATION  
Hawai'i Department of Human Services  
*DHS provides multigenerational support for individuals who experience barriers to employment due to a physical or cognitive disability.*

808-586-5269 | [gabe@dhs.hawaii.gov](mailto:gabe@dhs.hawaii.gov)  
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◆ **Vocational Rehabilitation (VR)** — Provides a high level of professional vocational counseling and guidance to assist individuals with disabilities in securing and maintaining integrated employment. Additionally, VR connects with employers, connecting them to job-ready, qualified applicants while offering training and information on disability issues and accommodations in the workplace.

◆ **Transition Services** — Provides services to students and youth with disabilities who are transitioning from high school to employment. Ongoing collaboration with the Department of Education is essential to the success of various transition programs and helping participants to develop self-advocacy skills.

◆ **Ho'opono Services for the Blind** — Provides support and resources through various services designed to boost participants' functional independence, productivity and integration. Ho'opono teaches important skills such as cane travel, braille literacy, home management and utilizing adaptive equipment.

Ho'opono services are offered to beneficiaries who fall into several categories, including older individuals who are blind, those at Low Vision Clinic plus people who participate in the Summer Employment Program. Hawai'i Business Enterprise Program Disabilities Determination Services makes medical determinations on disability claims and communicates with applicants as to whether they meet requirements for Social Security benefits.

◆ **Deaf, Hard of Hearing, and Deaf-Blind Services** — Provides advanced communication

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## Medicare Season Attracts Millions

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

According to the Centers for Medicare & Medicaid, more than 10,000 people are turning 65 every day and may qualify for Original Medicare insurance. Once an individual obtains the core parts of Medicare, other options may lower out-of-pocket costs. Some beneficiaries choose to get their coverage from Part C Medicare Advantage plans.



In 2022, according to the Kaiser Family Foundation, 28 million Medicare beneficiaries were enrolled in Medicare Advantage plans. This Fall, millions of beneficiaries may be scrolling through insurance websites, watching TikTok videos and reading marketing materials. Licensed agents might also give Medicare 101 workshops at your local senior fair.

It's time to take a closer look at your plans! If you are happy with your existing plan, just sit back, relax and enjoy your Medicare years. ■

Each year, Medicare's Annual Enrollment Period (from Oct. 15 to Dec. 7) allows current enrollees to look at options for the following year. They can decide whether to keep their plan or select a new one. If no changes are needed, beneficiaries do not need to do anything. If a beneficiary decides to change, the new plan becomes effective the first day of the new year.

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# Medically Tailored Meals for Kūpuna

by Michelle Cordero-Lee, CEO, Hawai'i Meals on Wheels

**H**awai'i Meals on Wheels (HMoW) is dedicated to meeting the nutritional needs of the kūpuna on O'ahu. We have developed a program to provide medically tailored meals to kūpuna who have multiple chronic health conditions, limited caregiver support and who require assistance with government benefit enrollment.

## Adjusting to special needs

At HMoW, we prioritize offering customized therapeutic meal options to address the unique needs of each individual. We understand that, as people age, their medical needs and allergies may change and we accommodate these requirements accordingly. For instance, we provide renal diets for individuals with kidney disease, low-sodium options for those with hypertension and chopped meals for individuals with chewing difficulties. This level of customization ensures that we meet the nutritional needs of every individual, regardless of their specific health condition.

Currently, HMoW provides medically tailored meals to 50% of the kūpuna we serve. To achieve this, we collaborate with 11 commercial kitchens across the island, offering over 200 meal types. Our meal options include pureed, chopped, minced, moist, soft, cardiac, renal, low cholesterol, low sodium, no dairy, vegetarian, sugar-free, and more. This wide variety of meal types ensures that individuals with various dietary restrictions and preferences can enjoy nutritious and satisfying meals.

## Meals plus more

HMoW goes beyond meal provision. We have a dedicated social services team that helps tailor a nutrition plan to each client's specific dietary requirements. Additionally, our social services team provide invaluable assistance to clients in accessing Medicaid benefits, arranging transportation, coordinating home health assistance, managing medication and scheduling doctor's appointments.



This comprehensive approach ensures that kūpuna receive holistic support, addressing not only their nutritional needs but also their overall well-being.

## Collaboration is the key

In Hawai'i, food is not just sustenance; it holds a special place in our local culture, acting as a powerful force that fosters a sense of community and connection. We understand that collaborative support is essential to ensure the well-being of our kūpuna. That is why we are committed to working with caregivers, families and community partners to create a supportive environment that uplifts our elderly population. At Hawai'i Meals on Wheels, we believe that every kupuna should have access to meals that not only nourish their bodies but also feed their spirits, bringing them comfort, joy and the knowledge that they are cared for. With the projected growth of the elderly population by 2030, community support is increasingly crucial. Together, we can ensure that our kūpuna receive the sustenance and support they deserve, embodying the spirit of aloha that defines our beautiful Hawaiian community. ■

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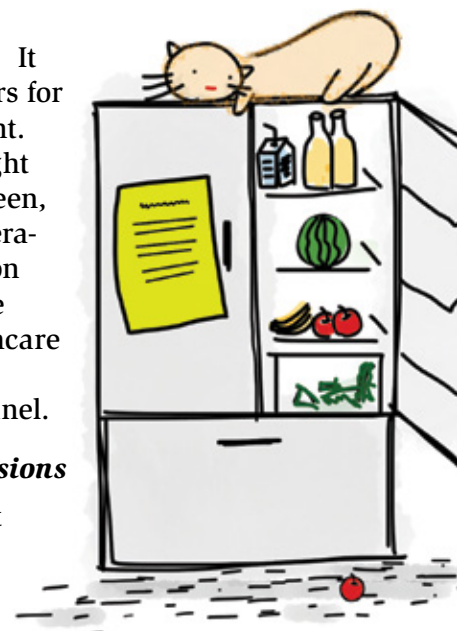
# Deciding Your Level of Care & Intentions

by Jeannette Kojane and Hope Young, Kōkua Mau

**H**ave you heard of POLST? It stands for Provider Orders for Life-Sustaining Treatment. The document is printed on bright green paper so that it is easily seen, and often is found on the refrigerator, near a medicine cabinet or on a bedside table. The form can be quickly understood by all healthcare professionals, including first responders and ambulance personnel.

## POLST's key elements & provisions

- It contains medical orders that specify the type of care you would like in the event of a medical emergency.
- POLST must be completed and signed by you or your legally authorized representative (LAR) and a physician, advance practice registered nurse (APRN) or a physician's assistant (PA) to be valid.
- It takes effect as soon as it is signed.
- Healthcare professionals, including EMS personnel, are required to honor your POLST.
- It follows you from home into a medical setting and, after discharge, to your home or other setting such as a nursing or care home.
- It can be updated, with guidance from a provider, when health conditions or preferred treatments change, and is particularly helpful in caring for those who have a serious illness, medical frailty or chronic medical conditions.



## AHCD vs. POLST

We recommend that you also complete an Advance Health-Care Directive (AHCD) to assign durable power of attorney for healthcare decisions to someone you trust, should you be unable to speak for yourself during a health crisis. The AHCD form is a way to establish who your legally authorized representative is, so that their signature, instead of yours, on the POLST is valid. It also has optional questions about what kind of end-of-life care you want to receive.

The treatment focus of a POLST is your current medical condition, turning your wishes into action in a medical emergency. For that reason, it should be kept up-to-date and in an obvious place. As of July 1, 2023, there is an updated and improved POLST form. The old forms are still valid, but we encourage people to use the new form when creating or updating a POLST.

We recommend that all loved ones and caregivers review and understand the POLST. ■

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# Now That I Am Ready to Retire...

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

**Q: What is the average Social Security payment that a person receives each month?**

**A:** The average monthly Social Security benefit for a retired worker in 2023 is \$1,827.00. The average monthly Social Security benefit for a worker with a disability in 2023 is \$1,483.00.

To get an estimate of your current and future benefits, create a *my* Social Security account at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

**Q: How do I earn Social Security credits and how many do I need to qualify for benefits?**

**A:** We use your total yearly earnings to figure your Social Security credits. The amount need-



ed for a credit in 2023 is \$1,640. You must earn \$6,560 to get the maximum four credits for the year. The amount needed to earn 1 credit usually increases each year when average wages increase.

To qualify for Social Security benefits, you must earn a certain number of credits. The number of credits you need depends on your age when you apply and the type of benefit. No one needs more than 40 credits for any Social Security benefit. You can read more about credits in *How You Earn Credits* at [ssa.gov/pubs/EN-05-10072.pdf](http://ssa.gov/pubs/EN-05-10072.pdf). ■

For questions, online applications or to make an appointment to visit a SSA office, call from 7am-5pm, Mon-Fri: 1-800-772-1213 (toll free) | [www.socialsecurity.gov](http://www.socialsecurity.gov)

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## Fighting Inflammation – The Key to Healthy Aging from Dr. Bradley Willcox

Dr. Willcox trained at the University of Toronto, the Mayo Clinic, and Harvard Medical School. His work has appeared in cover articles of Time Magazine, National Geographic, and on Oprah, Good Morning America, and the BBC. Dr. Willcox also is Principal Investigator of several National Institute on Aging-funded studies. He is also Professor and Director of Research at the Department of Geriatric Medicine, John A. Burns School of Medicine, University of Hawaii.

**Q: What is the connection between inflammation and aging?**

**A:** Oxidative stress and inflammation are the key factors for development of chronic disease and other ravages of old age. Oxidative stress—let's call it inflammation, is believed to be a principal mechanism of aging.

**Q: How do you prevent inflammation and chronic disease?**

**A:** The good news is that most of these ailments can be markedly delayed and largely prevented by a healthy diet, exercise, and other lifestyle factors.

**Q: Can you talk a little about astaxanthin, why is it so important?**

**A:** Yes. It's a marine carotenoid, found in microalgae and salmon. It's part of the Okinawan diet and shows particular promise in our research. The compound has powerful, broad-ranging anti-oxidative and anti-inflammatory properties.

**Q: What's the difference between the natural product and the "nature identical" product?**

**A:** The natural compound (sold as Bioastin) is derived from algae, whereas the nature-identical version (ZanthoSyn) is synthesized. They are both good for you. ZanthoSyn, however, has 3x more bioavailability, meaning it's absorbed better by your system. (Full disclosure, I'm on the scientific advisory board for Cardax, the company that produces ZanthoSyn).



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## Tips for Entering Retirement Solo

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

Approximately 23 million Americans ages 65 and older are single, divorced or widowed, according to the most recent data available from the U.S. Census Bureau.<sup>1</sup> That means there are many people in this country who are planning their retirement on their own, without the help of a spouse or partner.

If you are a part of this group, there are unique considerations you may need to keep in mind as you navigate your path to retirement on your own.

■ **Align your lifestyle with your savings:** Whether it's traveling, volunteering, visiting family, or working part-time, think about how you want to fill your days—then consider how you'll fund your new lifestyle.

■ **Plan for healthcare expenses:** Decide how expenses are handled, including possibly needing long-term care. Depending on your situation, insurance coverage (including Medicare, Medicaid and long-term care insurance), health savings accounts and investment savings may be part of the solution.

■ **Update your estate plan:** Review and make any necessary adjustments to your estate plan and beneficiaries on key accounts to ensure they align with your wishes. Pick a trusted family member or friend to serve as your financial and healthcare proxy. An attorney can help you assign someone to make decisions for you in the event you can no longer act on your own.

■ **Consider your mortgage:** Think about whether you'd like to pay it off before or during retirement. Consider your tax strategy, cash flow needs today and down the road, and whether you intend to downsize or move.

■ **For those who are divorced:** If you were previously married, additional considerations apply as you think about your retirement plans:

- If you receive alimony payments, be aware that the amount you receive may be modified—or even end—once your ex-spouse reaches retirement age. On the other hand, if you are the one who makes alimony payments, make sure you understand



how much you're obligated to continue paying in retirement.

- You may also consider claiming Social Security benefits based on the earnings of your ex-spouse; as early as age 62. However, the longer you delay claiming benefits (up to your full retirement age), the larger your monthly benefit will be. Your claim has no impact on the amount of your ex-spouse's benefits.

■ **For widows and widowers:** The following tips can help you as you reframe your retirement years:

- If you were not closely involved in managing household finances, enlist a trusted family member or financial professional to review your current situation. Track down passwords to all your accounts and make an updated plan to address your current needs and retirement goals.

- If you collected an insurance settlement following the passing of your spouse, focus on investing that money effectively to help generate income during your retirement. You can also claim Social Security survivor benefits if you are at least age 60.

How you decide to spend your retirement days is personal—so your retirement plan should be too. Turn to a tax professional and financial advisor for guidance on what steps to take next. ■

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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.

<sup>1</sup>"America's Families and Living Arrangements: 2022 – Table A1," United States Census Bureau. Last Revised - November 21, 2022. <https://www.census.gov/data/tables/2022/demo/families/cps-2022.html>.

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## Estate Planning 101

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

The first step in the estate planning process is learning. What do you need to learn? I suggest this as your starting point: You need to discover how to stay in control of your stuff while you are able to be in control, as well as how to be sure that that your wishes will be carried out when incapacity or the grim reaper catch up with you. Sorry to rub it in, but at least one of those things is going to happen to you. Odds are that both of them will.

Certainly, you have views about the kind of healthcare you want to receive throughout your lifetime, and you have views about who should enjoy your stuff when you are done with it. The only way to make effective choices about those things is to know what your choices are. Learning about your choices is a lifelong process because your choices will change as your circumstances change. Your health is going to change. Your assets are going to change. Your comfort with your list of designated decisionmakers is going to change. The laws that affect your estate plan are going to change. As those things change, you will need to stay on top of the choices you can make in order to be confident that your wishes will be followed at every phase of your life—and perhaps beyond your lifetime.

Let's say you are thinking about going on an adventure. Where do you want to go? How do you want to get there? Are there any better destinations you might want to consider? Is there a better means of getting you there than the one you originally chose? The only way to know the answers to these questions is to do some research, talk with people who have taken similar trips and, better yet, talk with folks who have helped lots of people take all kinds of journeys. It's kind of like asking for directions. While I have never regretted asking for them, I have regretted waiting too long to do so. Don't make that mistake.

Your life is a journey. If you do not make your own choices about the path of your journey, someone else will make those choices for you, and you



might not like where you end up. So, learning about estate planning is your key to ending your journey well. The sooner you learn about your estate planning options, the sooner you can implement ways to mitigate or head off problems that are headed your way, even though you don't know exactly what they are or when they will arrive.

Read what you can, talk with your trusted advisors, and put what you learn to work in building the estate plan that will take you to your chosen destination. ■

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# Grief & Bereavement—Part VIII

by Stephen B. Yim, Attorney at Law

In Sherry Turkle’s book, *Reclaiming Conversation: The Power of Talk In A Digital Age*, she writes about the process of the virtuous circle of communication by discussing the poet, Henry David Thoreau’s moving to Waldon Pond to live more deliberately. Thoreau furnished his cabin with three chairs. One chair to represent solitude, where he could self-reflect on matters most important for him. Two chairs to engage in conversation where he could express his thoughts to another. During these conversations, he could process information and gain new insights that better prepared him for self-reflection. All three chairs were set for a conversation with the larger community to allow for a broader awareness heading back to self-reflection. Thus, the virtuous circle that allows us to define and redefine our thoughts.



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. Once the plan is established, the attorney can facilitate a family meeting where the client expresses feelings and introduces the plan to family members, who can express their thoughts. The client then can self-reflect in solitude with this additional information preparing them for a better, more meaningful family meeting. Eventually, the attorney will engage the client and family with professional advisors, including the accountant and financial advisor, so that everyone understands the client’s intentions. It is vital to include and involve the client’s trusted advisors in the conversation with family.

My observation is that, while families disagree, they usually can come to mutual understanding and decision. If trusted advisors come to different conclusions without consulting with one another, clients do not know how to proceed, causing the client to doubt the entire plan. It is essential that the client’s professional trusted advisors communicate with one another and come to a settled unanimous path for the client to pursue.

This virtuous circle of communication continues until the client can no longer communicate their intentions. By that time, the client’s family members and trusted advisors know, understand and will honor the client’s wishes. This process is not only important for the client in gaining perspective over personal choices, it is equally as important for participating family members and trusted advisors because they get to know the client on a much deeper level. By using this approach, family members and professionals will be on the same page in honoring the client’s intentions. ■

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

Answers on pg. 6

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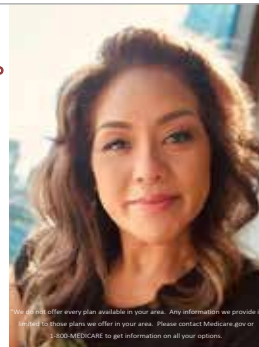
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\*In Texas both borrowers must be 62 or older



### What is a SmartReverse?

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

In short, a SmartReverse could allow you to:

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

### How do I get a SmartReverse?

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

### Percy Ihara

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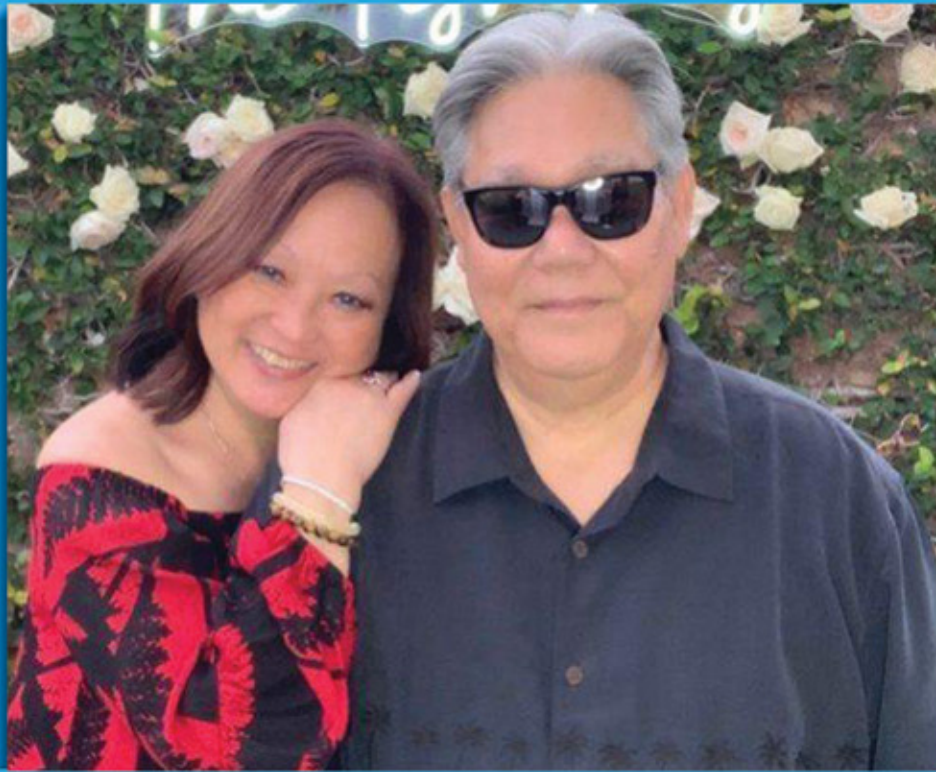
## Medicare can be confusing.

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.

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