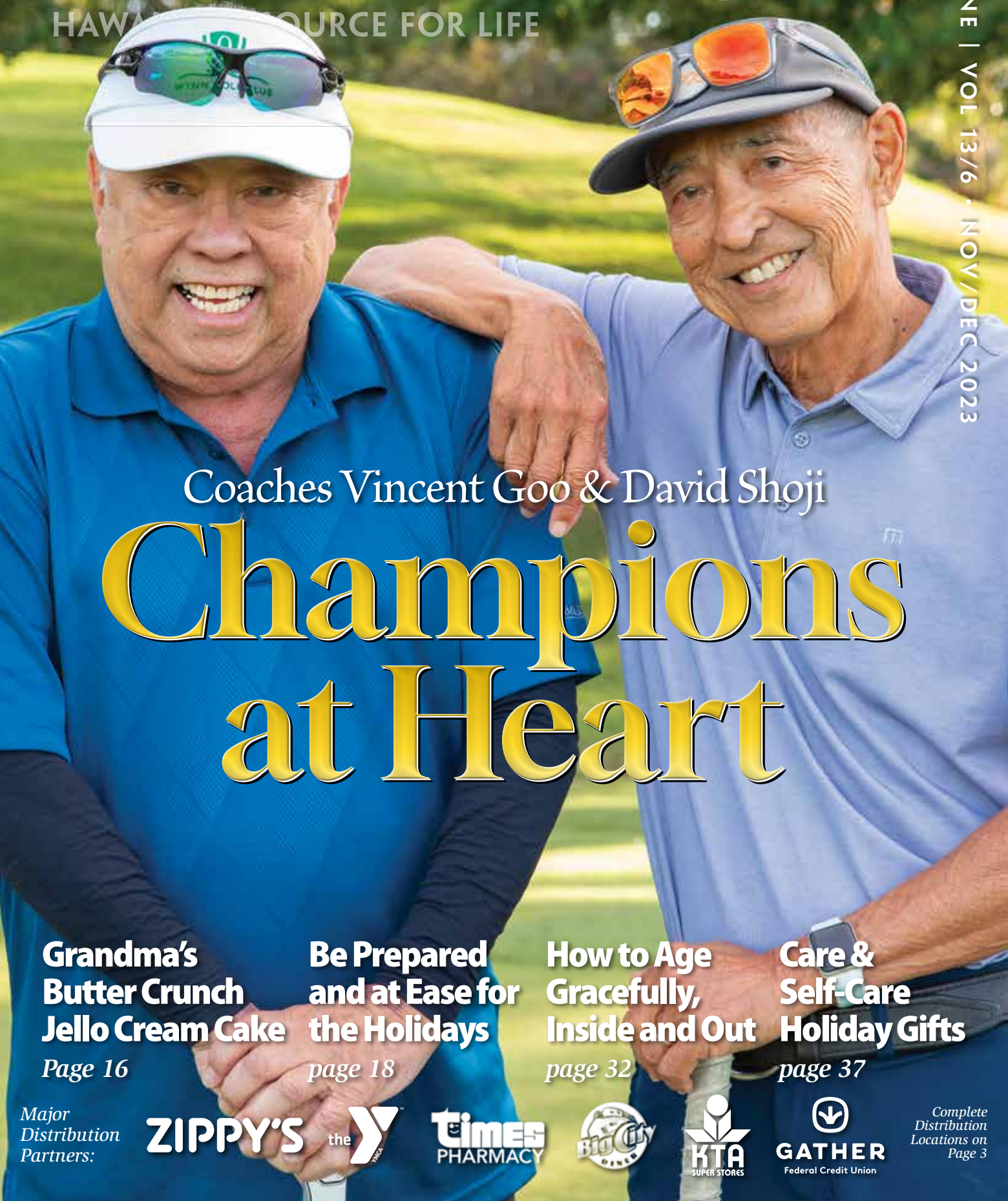


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MAGAZINE | VOL 13/6 • NOV/DEC 2023



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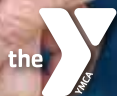
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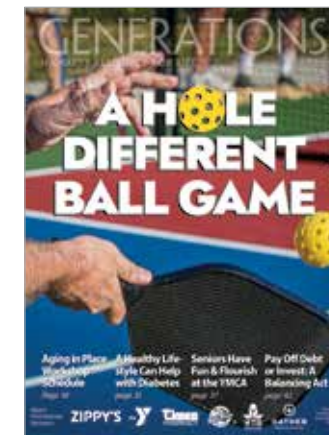
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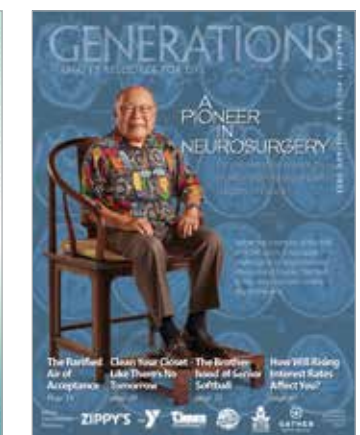
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My Last Editor's Note to our Generations Readers

It's funny how life works sometimes in one's journey, as we go along in our careers. For myself, my direction was set by a call from a friend of mine in 2002, who asked, "Do you know what a reverse mortgage is?" I said, "I heard of it, but let me do some research and get back to you." So, when I saw the demographics of the tsunami seniors coming, the rest is history for me as I began my journey as a reverse mortgage specialist and into this wonderful field of aging.

After 13+ years as the publisher and editor of Generations Magazine I will be passing it on to Cynthia Arnold, who I feel will do a wonderful job going forward. We need younger minds, ideas, and energy in this growing aging field.

I am not retiring, however. I will continue to educate our community about "Aging in Place" and the many benefits of using home equity as Hawaii's leading reverse mortgage specialist. I will continue to support seniors as a certified senior advisor, also certified in long-term care planning, with our monthly "Realities of Aging" workshops and weekly Generations radio shows every Sunday morning at 8am on FM 101.1.

Lastly, I want to send a big mahalo to our staff over the 13+ years, who believed in our mission to provide trusted resources to our older community, advertising partners, writers, photographers, copy editors, sales people, distributor and distribution partners, the nonprofits and agencies that provide the resources, our only art director Wilson Angel, parents Les and Shirley Ihara for being the best role models and the rest of my family for their never-ending support, and lastly, to you — our readers.



Thank you!... and Live well!



Percy Ihara, Editor/Publisher

PERCY IHARA
Publisher & Editor
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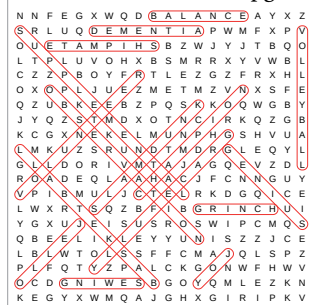
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Who's Behind Generations Magazine?

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. Here are some of the faces behind the scenes:



HERMI ARJONA is a registered nurse from the beautiful island of Guam, and came to O'ahu as a Navy military spouse. Her healthcare career began by working with patients with neurological issues. After obtaining her BSN, Hermi worked as a hospital dialysis, NICU, and ICU nurse. She is currently a clinic dialysis nurse and freelance health writer. Hermi is a busy mom of three, and enjoys spending time with her family and traveling to new places.



CRAIG GIMA is the communications director at AARP Hawai'i. A Honolulu native, Craig graduated cum laude from the University of Southern California. He is an award-winning multimedia communicator, with more than 30 years of experience in telling stories online, in print, and on television. Craig spent nearly 19 years at the Honolulu Star-Advertiser in a variety of reporting, editing and online roles before coming to AARP in 2016.



CALVIN HARA, local boy from Kaimuki. Attended public schools and Cub Scouts. Did community service and helping others, from Scouts to Key Club at Kalani High School. Ventured off to UC Davis for college. Settled in Sacramento and started a 30-year career in senior care management. Returned home for Mom's twilight years. Now active in various community volunteer roles. Calvin says healthy living is so important for your brain and body.



MAUREEN MAURER was given a second chance at life after a devastating diagnosis at the age of 39. Giving up her successful career as a CPA, she took a leap of faith to pursue her childhood dream: teaching dogs to help people with disabilities. She founded two nonprofit organizations, Assistance Dogs of Hawaii and Assistance Dogs Northwest, and unleashed the potential dogs have to help people with special needs.



DR. CHEYNIIE NAKANO was born and raised in Honolulu. She received a BSc in Biology from UH Mānoa, and attended the UH John A. Burns School of Medicine (JABSOM). After graduation, Dr. Nakano completed her Family Medicine residency and a Geriatric Medicine Fellowship with the UH Hawaii Residency Program. Dr. Nakano is a Board Certified Family Medicine physician with experience in primary care, nursing home medicine, and urgent care.



CYNDI OSAJIMA is the Executive Director of Project Dana, an interfaith volunteer caregiver program. She has an MPH from UH Mānoa, subspecializing in gerontology. Project Dana was started 34 years ago by two visionary women, Shimeji Kanazawa and Rose Nakamura. Cyndi feels very honored to have worked for 30 years with its dedicated staff, volunteers, and supporters.



DEBBIE SHIMABUKURO, originally from O'ahu, retired to the island of Maui and spends her time exploring art through kiln-formed glass. She also volunteers with organizations helping the Maui community.



FELICIA MARQUEZ-WONG, MSW, served as a hospice/bereavement social worker. She retired early to care for her mom with dementia until she was 101. Now Felicia volunteers for the Bereavement Network of Hawai'i, Downtown Art Center, LymphaCare Hawaii, and Friends of the Salt Lake/Moanalua Library.



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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.

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The Sewing Hui

by Debbie Shimabukuro, member

Nestled in the quiet paniolo town of Makawao in Upcountry Maui lies a powerhouse of volunteer sewists. Jennifer Oberg, a dressmaker who specializes in custom wedding gowns, opens her studio on a weekly basis for The Sewing Hui to gather, create, and talk story. On most Thursdays, you'll find people from Upcountry, Kihei, Kahului, Lahaina and even visitors sewing together.



This group came together as the Maui Face Mask Project in the spring of 2020. The project was started to address the critical shortage of N-95 face masks on Maui. 10,411 high quality filter face masks were created for Maui's healthcare providers. Since then, the volunteers wanted to continue sewing for the community, and became The Sewing Hui in June 2020. The Sewing Hui maintained a core group of volunteers, mostly retirees. Friendships have been formed and good work has been accomplished.



Past initiatives include 13,000 fabric masks for organizations and community members, fleece blankets for kūpuna in long term care facilities, shorts and bags for the unsheltered, costumes for local dance schools, garments for May Day cele-



Back Row (L-R): Randy Keller, Diana Woods, Gail Pickholz, Terry Heller, Nancy Betts, Micah Oberg, Lynne Donaldson. Middle Row: Pamela Patrick, Debbie Shimabukuro, Jennifer Oberg, Elaine Gima, Patty Davis. Front Row: Salena Makia, Vicki Shortell.

brations, and walker bags for kūpuna. The next big project is costume design for the December 2023 production of The Nutcracker ballet by Alexander Academy of Performing Arts on Maui.

Current projects are helping those displaced by the recent fires. The studio is buzzing with people cutting and sewing pillowcases and walker/wheelchair bags. We've put the word out to other sewing organizations around the world, and they have responded with donations and support. We appreciate all the love and concern everyone around the world has for Maui. Contact the hui for more information, to volunteer, or to make a supply or monetary donation to our cause. ■

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Finding Balance and Joy in Your Life

by Rosa Barker, book lover

Some things are universal to the human race. The night sky is one of them, for we can all look up and feel connected to the moon and stars. Perhaps we have even placed a lost loved one there in the firmament and look to them for guidance when times are tough.

In her recent memoir, *Under a Full Moon and a Guiding Star*, Lani Almanza shares the wisdoms she learned while caring for her youngest son Jacob, who passed away in 2005, from cancer, at age 22. Drawing on her experiences from childhood on, she offers us ways to navigate pain and loss, sharing personal stories, images, meditations and lessons that enable caregivers to process their journey and live an "activated life."



The book is divided into three parts: Doing and Being, Being and Becoming, and Alaka'i Life Lessons. Alaka'i is a Hawaiian word that signifies a leader or a guide and, as a verb, the act of doing that. The resources in Part III guide us towards transformative well-being so we can each live a healthier, happier life. Many can be practiced daily.

Wherever you are on life's journey, this 166-page gem will inspire you to find balance and joy in your life. ■

UNDER A FULL MOON AND A GUIDING STAR by Lani Almanza, is available in hardcover, paperback and Kindle formats from Amazon.
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Ask a Kupuna

by Sherry Goya, Generations Staff

When I suggested a Q&A for *Generations Magazine*, I didn't expect that so many kūpuna would be so shy! Mahalo to everyone willing to share their answers with me and our readers. Look out for my next column of "Ask a Kupuna" in the next issue. The question will be "Do you have a favorite Valentine's Day story to share?"

It's that time of year when we fondly reminisce about family gatherings and vacations, so my question for this issue was:

"What is your favorite Christmas memory?"



Sharon M. (68) Honolulu

When the kids were young, we would have Christmas Eve family gathering. We would play games, eat delicious food and Santa would visit and bring all the kids a gift. Just seeing their eyes light up with amazement when they opened their gift from Santa were happy times and special moments... Christmas spirit!!



SC Anderson (69) Honolulu

Over Christmas 2020, my mother visited me from Pennsylvania and we enjoyed several O'ahu Christmas traditions: watching boat and marching band parades; partaking in a festive trolley ride; and visiting Honolulu Hale to see the decorations outside and the annual tree and wreath decorating contests inside of the building.



Nathan Y. (76) Ewa Beach

My special Christmas memory was when our daughter was in elementary school. We'd decorate the tree together, do lots of family photos with our dog... trying to get everyone looking at the camera simultaneously, stuff stockings with little goodies, and on Christmas morning we'd set up "Deal or No Deal" for her. She was so excited.




Alfred K. (94) Mililani

Christmas Markets in Germany and Austria was my favorite time. In many cities during the first week in December, there were booths for a craft fair, and seasonal food and drinks to enjoy. There were Christmas lights and decorations, with lots of fun music. There was also a Santa who climbed into buildings with gifts. ■

Call Sherry at 808-722-8487 or email, sgoyallc@aol.com by November 20 to answer the "Ask a Kupuna" question for Jan/Feb 2024: "Do you have a favorite Valentine's Day story to share?" And if you have a question you'd like to suggest, feel free to do so!


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Ban the Grinch This Christmas

by Craig Gima, AARP Hawai'i



Holidays are for giving, but for some it's a season of taking. Don't let a Grinch ruin your holiday!

Below are some common scams and what to look out for to avoid them.

Online Shopping Scams

Scammers tout incredible deals in emails, websites and social media posts. But clicking the link may take you to fake websites that take your money but don't send you the item or what arrives is a low-quality version of what you were expecting. Even worse, a visit to a fake site could enable crooks to download malicious software or steal personal information, logins and passwords.

- TIPS:**
- If a deal seems too good to be true, it probably is.
 - If you've never heard of a company before, check it out.

Drained Gift Card Scams

Criminals can scratch off strips on the back of gift cards, get the PIN and return them to store racks. Once the card is purchased and loaded, a computer program notifies them and criminals are able to almost instantly drain the value from the cards.

- TIPS:**
- Purchase gift cards online directly from the merchant. If you do purchase gift cards at a brick-and-mortar store, inspect them for damage or tampering.
 - Keep the purchase and activation receipts. You may not have any recourse, but at least with the receipts, you have a shot.

Package Delivery Scams

Porch pirates steal packages from people's front doors—they are out in force over the holiday season. Scammers will also claim to be carriers (FedEx, UPS, etc.) and send fake package notifications to steal money or personal information.

- TIPS:**
- Ask shippers if packages can be held at their location until you are notified, or have them delivered in a location that would be hard to see from the road.
 - Ignore urgent, unsolicited demands about shipments that you don't know about. Check directly with the shipper. Don't click on links. ■

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Grandma's Butter Crunch Jello Cream Cake

by Cynthia Arnold, recipe by Shirley Ihara

My fondest memories of my late grandma, Shirley Ihara, are of watching her cook and bake in the kitchen. During the holidays, she would make her Butter Crunch Jello Cream Cake and it was one of my favorites. She actually taught me this recipe when I was a child, but I really didn't make it on my own; for some reason, hers always tasted much better.

My grandma was a great cook and baker; she has so many recipes that we all have enjoyed and loved. If you have ever come to one of my Uncle Les's fundraisers, joined us in a family dinner or visited her at her home, she always had great food and awesome desserts to share with others.



As she was getting older, she stopped cooking as much. In recent years, I was going through her recipes and decided to cook them for her. I cooked everything from BBQ hot dogs, lasagna, banana muffins, stew, Chicken Divan and more. She would compliment me on how good it was and I responded to her with "Well, it's your recipe." She would laugh and keep enjoying her meal.



Ingredients:

Bottom Crust: (Butter Crunch)

1 stick oleo (margarine or butter)
1/4 cup brown sugar
1 cup flour
1/2 cup chopped nuts

Filling:

1 3 oz box jello (lemon)
1 cup hot water
3/4 cup sugar
1 8 oz Cool Whip (or 1 bottle Avoset)
1 8 oz cream cheese

Topping:

1 6 oz box jello (flavor of your choice, strawberry is the best)
3 cups hot water

Directions:

Bottom crust: Cream sugar and butter, add flour and nuts. Press and spread into 9"x13" cake pan. Cook at 375 degrees for 10 minutes

Filling: Dissolve jello in hot water and cool. Add cream cheese mixed with the sugar. Fold in Cool Whip (or whipped Avoset). Pour into cooled crust.

Topping: Dissolve jello in hot water. Cool and chill. When about set, pour on cake.

Makes: Apprx. 30 2"x2" sq. | **Total time:** 45 min. ■

Do you have a favorite recipe and story to share? For consideration in the next issue of *Generations Magazine*, mail your story and recipe to Generations Food & Story, PO Box 4213, Honolulu, HI 96812, or email them to Debra@generations808.com

My Reflections on Caregiving

by Calvin Hara, Volunteer Community Educator



Aloha! When we hear the words "kūpuna care," it can bring forth many thoughts, perhaps of taking care of a parent, grandparent, neighbor or friend. For me, "kūpuna care" has also meant a career of three decades working in senior care communities in California and Hawai'i. As a licensed administrator, I've been there in the continuum of care: independent living, assisted living, memory care and skilled nursing. I strived, with other staff members, to provide the highest quality of care and services.

Family caregiving

Like many baby boomers, I have also been a family caregiver. From Mom to an uncle, it has been a journey of applying working knowledge of quality of care, regulations, psycho-social needs, Alzheimer's disease and other dementia types, finding caregivers for home care and end-of-life care, and discovering the true grit of a team of first-time family caregivers.

As I age, and kūpuna in my family age, we share with each other our inter-generational experiences of growing up in Hawai'i nei, working for a living and raising a family. And, as we retire into the sunset, we reflect on the contributions our ancestors made so we could, hopefully, have a better life.

Showing love by being present

In the year 1987, at the first skilled nursing facility I worked at in Sacramento, CA, I met two sisters who drove from the Bay Area to Sacramento to see their issei mother every weekend. Their mother

was in advanced dementia, but just their presence showed undeniable love for their mom. I observed them talking to her with reminiscences of childhood days, raising families, work, then retirement.

In Hawai'i we simply "talk story." Talking story is such a relaxing way of communicating. Talking story reflects the "hanabata days" of being a "runny-nosed" kid. *Remember when...? What neighborhood...? What high school...? You know so-and-so...?* All these are ways of sharing. Even though a senior may repeat these stories, it is aloha to listen and share with them, bringing love and comfort. This is just one aspect of senior care and, for me, my most treasured memory as a caregiver of Mom and Uncle. ■

Feel free to contact me with questions about caregiving.
Calvin Hara | 916-812-5524 | cmhara@comcast.net



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Be Prepared and at Ease for the Holidays

by Felicia Marquez-Wong, M.S.W.

Grief is a natural response to a loss, change, transition, or death. Grief affects everyone uniquely. It could be emotionally, mentally, physically, intellectually, and/or spiritually. As the 2023 holidays approach, take time to self-care with positive activities. Examples are reading uplifting stories and poems, journaling, stretching, meditating, connecting with people, appreciating nature walks, etc. Find your source of strength and peace each day. Be prepared for the upcoming holidays.



Daily self-care for December and New Year's Day

- 1 **B**reathe deeply. Be open. Believe good things will happen.
- 2 **E**voke encouraging words. Evolve as you take the first steps forward.
- 3 **P**repare for the holidays by planning what you are willing to do. Be patient with yourself.
- 4 **R**eview and reflect on life's lessons.
- 5 **E**nergize through exercise. Every effort counts.
- 6 **P**ause. Peace comes from within.
- 7 **A**ttitude matters. Aspire to inspire.
- 8 **R**emember to count your blessings.
- 9 **E**at nutritiously. Embrace a healthy lifestyle.
- 10 **D**edicate time to be kind to yourself daily.
- 11 **F**ree yourself from negative thoughts. Forgive.
- 12 **O**ptions and opportunities are all around us.
- 13 **R**andom acts of kindness uplift your spirit.
- 14 **T**ake care and rest. Take some time off.
- 15 **H**umor helps. Smile, even if you don't want to.
- 16 **E**ngage in inspirational self-care activities. Embrace the ones you enjoy doing.
- 17 **U**nderstand moments can be tough. Use the time to hold your heart.
- 18 **P**romote wellness. Pamper yourself.
- 19 **C**hoose to be calm and courageous. Celebrate the small steps.
- 20 **O**bserve. Optimism opens new doors.
- 21 **M**ake time for yourself. Move with music.
- 22 **I**ntegrate new experiences. Invite change.
- 23 **N**avigate your path. Notice nature's beauty.
- 24 **G**rieve, yet greet today with gratefulness.
- 25 **H**ope for the best. Have a blessed day.
- 26 **O**pen your heart to new beginnings.
- 27 **L**aughter is good for you. Let it go.
- 28 **I**nvoke positive thoughts.
- 29 **D**evelop new traditions & rituals. Dance daily!
- 30 **A**llow ALOHA in your life. Acknowledge both the pain and joy in the grief journey.
- 31 **Y**ou are important. Yes, you will be fine.
- 1 **S**eek strength from within. Speak with sincere gratitude in the NEW YEAR. ■

BEREAVEMENT NETWORK OF HAWAII — facilitated by KOKUA MAU (501(c)3 nonprofit)
808-585-9977 | kokuamau.org | kokuamau.org/grief-and-bereavement
kokuamau.org/wp-content/uploads/Bereavement-network-of-Hawaii.pdf

Becoming the Reason Someone Smiles

by Carol Tashima, RSVP Volunteer

Volunteering brings fun, joy and a sense of purpose into your life. It has certainly made my retirement more meaningful and enjoyable! The skills I learned in my working life are put to good use and are the foundation of the WIN-WIN relationships forged between me and those in need of assistance.



ferent ways — from supporting healthy and independent living for seniors to supporting keiki in developing school readiness, and promoting literacy. Being reconnected with the community and making a difference is the perfect antidote to any feelings of isolation or lack of purpose.

Best of all, my gift of time can change a life and be the reason someone smiles! ■

In retirement, one gift we can freely give is the gift of time spent sharing our skills, talents and experiences. I volunteer for RSVP (Retired and Senior Volunteer Program) as an Americorps Senior. When I started, I didn't even begin to imagine what benefits I would gain from this wonderful partnership.

It is such a blessing to be part of a program that helps the community thrive in many dif-

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DEPARTMENT OF PARKS & RECREATION

Mayor's 47th Annual Craft & Country Fair



Saturday, November 18 • 9:00 a.m. to 1:00 p.m.
Neal S. Blaisdell Center Exhibition Hall

The Department of Parks and Recreation Senior Clubs will have handcrafted items such as pottery, plants, lei, holiday crafts, and a white elephant sale. **Monies raised from this event helps the Senior Clubs with excursions, events, food, supplies, and other expenses for 2024.** There will also be a Wreath Contest sponsored by Cecile Sebastian, DDS. Visit the many Generations' partner booths who will provide a wealth of information throughout the day.

Crafts, Jams & Jellies, Cookies, People's Open Market, Fresh Flowers and Plants, Contest, White Elephant, and More...

Bring Canned Goods for the Hawaii Food Bank

Bring Your Used Eye Glasses and Hearing Aids for Repair and Redistribution by The Ala Moana Lions Club

Visit these Generations' partners:

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Open Mortgage • Project Dana • Retired Senior Volunteer Program • Senior Medicare Patrol
Soderholm Sales • VA Caregiver Support Program
Vacations Hawaii • Valley of the Temples
Wellcare by Ohana Health Plan

There will be more participants to visit on November 18th.

Door prize drawings of over 20 \$50 gift cards and a Vacations Hawaii room and meal package will be made at 2pm.



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Rick Blangiardi, Mayor

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Laura H. Thielen, Director



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Generations Magazine The Realities of Aging

Hosted by Percy Ihara, Publisher & Editor
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- Financing your Retirement years • Long-Term Care Planning
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Locations

- Nov 15** Windward Mall, Kaneohe, 8:30–11:30am
46-056 Kamehameha Hwy. | Breakfast Included
- Nov 29** Waipio Shopping Ctr, Waipio, 8:30–11:30am
94-800 Uke'e St., #305 | Breakfast Included
- Dec 6** Kaimuki, 2–4pm
3565 Waialae Ave. | Snack included
- Dec 13** Windward Mall, Kaneohe, 8:30–11:30am
46-056 Kamehameha Hwy. | Breakfast Included
- Jan 10** Pearlridge, Aiea, 8:30–11:30am
98-211 Pali Momi St., #900, Aiea | Breakfast Included
- Jan 17** Windward Mall, Kaneohe, 8:30–11:30am
46-056 Kamehameha Hwy. | Breakfast Included
- Jan 24** Waipio Shopping Ctr, Waipio, 8:30–11:30am
94-800 Uke'e St., #305 | Breakfast Included

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Champions at Heart

By Haley Burford

Photography by Steve Nohara

Chances are that you've heard of Dave Shoji and Vince Goo, two of Hawai'i's most beloved coaches. Known far

and wide for their stellar coaching careers at the University of Hawai'i at Mānoa (UHM),

these individuals boast hundreds of wins and have earned the titles of the winningest coaches for their respective programs — for Shoji, volleyball, and for Goo, basketball. Today, the coaches stay active in their respective sports, along with playing rounds of golf, surfing and advocating for Hawai'i's kūpuna through their work with Hawaii SHIP (State Health Insurance Assistance Program).

For Coach Goo, the most vivid memories of his coaching career — “my most happiest times” — are not the victories or the championship wins. He and his assistant coaches put a lot of work into the academics for their players, encouraging them to graduate. In terms of their grade point average (GPA), the Rainbow Wahine women's basketball program was the top team out of all the UH sports for a number of years. Although Vince Goo is no longer on the court, his dedication to community and to guiding, not only the youth but all those around him, still shines through in what he does today.

Coach Shoji retired in 2017, after a 42-year career that included both highs and lows. From the time he first became their coach, Dave Shoji has been avidly supportive of the Rainbow Wahine women's volleyball team and is a strong advocate for other women's athletics programs. He was the first full-time coach of any women's program at UH, and his hard work helped “put them on the map.” Dave still dedicates himself wholly to guiding and helping others, most recently through his community service and encouragement of healthy living for kūpuna. He puts his all into everything he's involved with, rooting for everyone around him.



Vincent Goo

Known by many here as simply “Coach Goo,” Vincent Goo had a 20-year coaching career with UH Mānoa’s Rainbow Wahine basketball team, during which he earned the title of winningest coach in the program’s history. Coach Goo retired in 2004, but continues to care for and mentor the people of Hawai‘i through his dedication to the community in various acts of service.

Born on O‘ahu in 1947, Vince was raised here and attended Kalani High, moving on to Southern Oregon State University (SOSU), where he received his degree in physical education in pursuit of becoming a PE teacher. “That was my best class. And the easiest class!” After graduating from SOSU with a bachelor’s in physical ed, Vince came back to Hawai‘i to teach at Castle High School in 1969, and he would continue on at Castle for seven years before teaching at Kaiser High School for another eight.

Vince’s introduction to a legendary coaching career seemed small: He started as a part-time assistant at UHM, where he met Bill Nephel, another well-known figure in Hawai‘i sports, who was the women’s basketball coach at the time. The two quickly became friends, regularly playing pick-up ball together and hanging out. Several weeks later, Vince got the call.

“You’re gonna like it!”

“So, he calls me out of the blue one day and he goes, ‘Hey, I want you to be my assistant coach.’ I said, ‘Bill, what are you doing?’ That year, they went to the Final Four. I’d never seen the UH women’s team play—I was just coaching boys’ basketball. He said, ‘Oh, you’re gonna like it, you’re gonna like it! Come up to the gym, Gym 2, we play pick-up every day.’ So, I went up there and I was really impressed—they were shooting jump shots from free throws. Bill only had one position aside from himself, and that was part-time assistant coach and he would have to



get someone who had a full-time job. I was still teaching at Kaiser, so when he offered me the position, I said, ‘Ah, OK, I’ll give it a try.’ I jumped in with him and I was there for three years. I was lucky I got the job here, at the University of Hawai‘i. Everything kind of fell into place.”

Coach Goo became the winningest coach in program history, boasting a 334–116 win rate. He was assistant coach for three years and head coach for 17, totaling a 20-year career with the Rainbow Wahine. For Goo, however, it was always more than just basketball. The renowned coach had three rules his players had to follow, and they’re as simple as ABC: Academics, Basketball, and Citizenship. Putting academics first was no coincidence. Coach Goo has pride in knowing that all but one of his players were able to graduate with their degree.

Wins on and off the court

“I thought, when I took over at UH, ‘How can we be the best in something? We’re not gonna win every game, we’re not gonna make every free throw. We’re gonna lose games, we’re gonna miss free throws. But what if we graduate everybody?’ So,

that’s what we set out to do. We ended up being the top GPA team out of all the sports for a number of years. I think we set the bar for all the other teams. All our athletes maintained a 3.0 or better, so that was a pretty good accomplishment.”

Goo’s most memorable moments in his career as Rainbow Wahine basketball coach have little to do with the games themselves. They relate to something as simple as his ABC rules: Commencement Day. Specifically, presenting lei to the graduating student-athletes. “We had a tradition that, when a player graduated, we would take their photograph—their mugshot, just in their jersey—and put it up on my office wall. It was only when they graduated that they’d come and put their picture up there. It never had anything but their jersey

number, the years that they played, and their major. It never had anything else about basketball, about how many points, or how many rebounds, or whatever.”

Coach Goo retired in 2004, but even today, he still involves himself with sports via a community-driven approach. “Well, I don’t go to a lot of the games, but I support the teams and I’ll call a coach and give some words of encouragement. I try to keep up with the sports and, obviously, women’s basketball. I’ll give them a shout on the voicemail after games—if they played well.” With a laugh, he adds, “If they didn’t, I try not to say it on TV.” Though he doesn’t attend all sports games, he never misses a Rainbow Wahine basketball game. Goo co-hosts game-time interviews and analyses with UHM radio and TV play-by-play announcer Scott Robbs and Nani Cockett, who played for Coach Goo at UHM. At one of the games he announced for, Scott asked Vince how many kids he had. “I said, ‘Four.’ And Nani says, ‘Oh, don’t worry. Coach didn’t raise them. Mrs. Goo did. He was too busy trying to raise us.”

It’s obvious that Goo enjoys so many aspects of this activity—from the co-hosting, the immersion, and, overall, the fun. Goo carries his passion for basketball and teaching with him today.

Work and play in retirement

Aside from still being engaged with the sports scene, Vince cherishes newfound hobbies and passions coming up in his retirement. His hobbies include: “Sweeping and mopping the house. But don’t talk to my wife, ‘cause she’ll deny that! I play a lot of golf. And people are always asking me, ‘Hey, how’s retirement?’ I tell them it gets better every week. ‘Don’t you lose track of the days?’ No, you just wake up in the morning, go get your paper on the driveway—if the paper is thick, you know it’s Sunday.” And “Coach Goo” continues to advise and educate his community. He is especially proud of the work he and “Coach Shoji” participate in with Hawaii SHIP.



“With Dave and Jim Leahey, we did three commercials together. Since Jim passed, Dave and I have done two commercials. SHIP is a volunteer group and they’re wonderful, really wonderful. One day, I guess the commercial was on, and my grandson comes running downstairs, going, ‘Hawaii SHIP today!’ I happened to be sitting there, thinking, ‘What am I gonna do about this bill I got?’ Wait a minute! Maybe I should call them. I called them the next day and they called back 20 minutes later with information. That was terrific! I’ve called them a few times since. If you call Medicare, you’ll get all the prompts, you know, call this number, press 1, press 2, press 3, and even then, your category never comes up, right? So, who do you talk to? It’s tough.”

As for why he and his friends chose to work with Hawaii SHIP, Vince says, “They called us. They thought, ‘Hey, let’s get these old fuddy-duddies, all three guys are retired.’ We might have a good connection with older people. From what I hear, we hit it off pretty good.”

Shoji on Goo:

We grew up fairly close to each other and were friends in grade school. So, we go way back. We went separate ways for a while, but then reunited at UH: two local boys who grew up in the sports world, ended up coaching at a major college in major sports. I really respected Vince as a coach, and we both were proud of where we came from and how we got the programs to be respectable.

Coach Goo recalls with fondness his friends, family, and the players he devoted many years of his life to. While proud of his achievements, he takes every opportunity to give credit to the community that took care of him and that he cares for. This legacy of care and mentorship, that he continues to hone, is something everyone can aspire to, no matter their age. >>

David Shoji

Coach David Shoji is the now-retired coach of the UH Rainbow Wahine volleyball team. His incredible star-studded career spanned 42 years wherein he earned the title of the winningest coach in the program's history. Today, Dave can be found playing some rounds on the golf course, catching waves and serving his community in several ways.

Dave Shoji was born in California in 1946, moving to Hawai'i at the age of three, where his father, Kobe Shoji became a well-known expert in sugar cane production. Though he was born in the Golden State, Shoji's upbringing was embedded in aloha. He attended public school here until the ninth grade, then the family moved back to Southern California when his father had to go overseas for work. Dave graduated from Upland High School, balancing academics with participation in three sports—baseball, football, and basketball.

The University of California at Santa Barbara (UCSB) is where the legendary coach first learned how to play volleyball. A naturally gifted athlete, Shoji earned All-American honors as a volleyball player in 1968 and '69 while completing a degree in physical education. After graduation, he joined the army, serving for two years before returning to Hawai'i to further his education at UHM in hopes of becoming a physical education instructor.

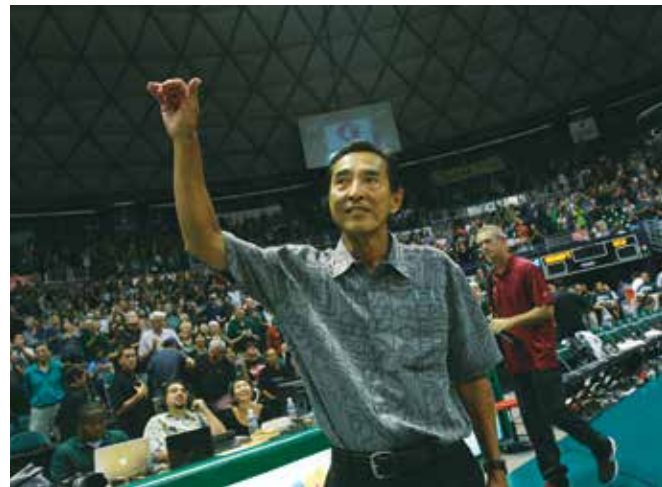
He had no clue that this decision would change his—and countless others'—life forever: "I was just trying to be a teacher. I was hired to coach the UH women's volleyball team—it was a part-time job. It wasn't really something I intended to do for a long time. It was just kind of a job to keep me financially going and then it turned out to be, after a few years, a full-time job. I happened to stay for 42 years!"

From the ground up

Coach Shoji would go on to cultivate an iconic program in Hawai'i sports and a legendary coaching career: over 1,000 wins, multiple national titles, 22 combined awards of conference and region Coach of the Year and much more. He has been named to the list of All-Time Great Coaches by USA Volleyball and the Hawaii Sports Hall of Fame. Like Goo, it was always more than just the wins for Coach Shoji. "Back when we started coaching, women's athletics were just an after-

thought for the University of Hawai'i. It wasn't like it is today; it was pretty spartan. We didn't have much, but we love the sport. Both Vince and I love to coach and love the sport, so that's why we did it—out of love for the sport."

He looks back on these memories fondly. The most fulfilling part of coaching and mentoring his players for so many years is recounted with as much reverence and passion today as he felt when the events occurred. "There are so many highlights, it's hard to pick one. But I think the first big event was winning the national championship in 1979, where we had been close—we'd been runner up and third place up until then—and in 1979, we finally won the national championship." That win "kind of put us on the map, so to speak, and people here in the state started to identify with



us. We would fill Klum Gym back in the day and they started to televise our matches which made us even more popular. So, that part was exciting—to be on the ground floor, on television, and people were actually coming to see us play. When the arena opened in 1994, we started attracting real big crowds of eight to ten thousand. Our program turned out to be a money-making sport for UH, which was pretty rare in college athletics—that a women's program would actually make money for their school. That was exciting to be around."

Preserving family, health, and community

David Shoji's reputation precedes him. When people hear his name, few wouldn't recognize the legendary Rainbow Wahine volleyball coach. Though Dave is no longer on the court, his life now is still just as colorful and busy. He manages



to stay active not only in terms of his physical health and community, but he also is very much engaged in his family life.

"My wife and I, we both love sports. Our two boys played volleyball in high school here locally and went on to play collegiately at Stanford. They won a national championship at Stanford, which was really exciting for everybody. They went on to play professionally, and both sons made the 2016 and 2020 Olympic teams for the USA. Kawika, the older one, has just retired from professional volleyball and Erik, the younger son, is still playing. Our daughter, Cobey, married a football coach—he coaches at Alabama—so a lot of our life now is just following their teams. We're also into being grandfather and grandmother! We have four and one on the way."

Dave enjoys the relaxed pace of retirement, but he's far from idle. "I've always golfed, so that's still in the picture, but I took up surfing later in life. I'm probably surfing two or three times a week. The other things that old guys do are, you know, we garden, we cook, we babysit the grandkids. I still am a little active in coaching. I do some private small-group lessons, so I stay connected. We still go to a lot of UH sporting

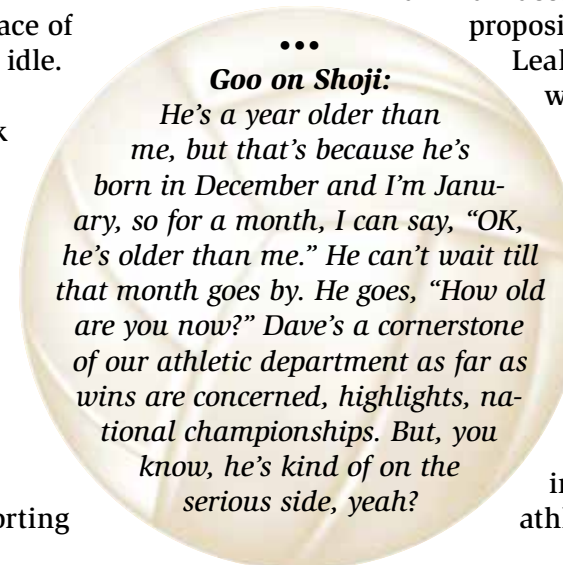
events. Cheering on the men and women's teams at UH is still a big part of our lives. And we travel a lot, mainly to see games."

Here at home, the attention and passion Dave invests in his community includes advocating a balanced lifestyle for kūpuna, urging them to stay active and take care of their health. "Whenever I have a chance, I just like to encourage our generation to be healthy and stay active and exercise and eat well. I try to lead by example. When people see that I can still surf, and I'm golfing, and I'm exercising, maybe that will help get them off the couch."

For the sake of helping others

Most of us have probably seen the Hawaii SHIP public service announcements (PSAs) while watching college sports on OC16. Dave sees it as a way to mentor a new age group: those in need of help navigating Medicare. "Vince mentioned he didn't know a lot about what's available and what help is out there, but I didn't understand all of it either until I started making these public service ads. I just think people like us, we gotta be kind of held by the hand now that almost everything is computerized and online. For some of us, it's not easy. We didn't grow up in this era, so that's one way that Vince and I have been able to help people."

The two coaches became spokespeople chosen by Hawaii SHIP because of their reputations and familiar faces. "They had a very appealing proposition for Vince and I and Jim Leahey. We were all friends, we were all about the same age, and that made it attractive for us. Vince is probably the most humorous person I know, and they wanted something light and just pleasant to watch, not too serious." Another part of the appeal was that "we were gonna be out at the stadium, or we were gonna be in the arena, or at some form of athletics we were known for." >>



Shining a light for SHIP

Both Dave Shoji and Vince Goo have remained active in terms of their physical health and their community for most of their lives. Today, the now-retired coaches can still be found participating in their respective sports, coaching private lessons or commentating for in-game analyses. Both of them treasure their “local boys” roots, as Dave puts it. He expresses his pride in growing up here, which is something both Dave and Vince share. Among other things, Dave and Vince also advocate for helping “their generation,” our kūpuna.

While they stress the importance of maintaining physical health as individuals age, they also encourage older folks to know what benefits they are eligible for and acknowledge the difficulties that come with navigating Medicare—especially for those who are not particularly tech-savvy. In our rapidly technologically advancing society, more help than ever is needed for those who face challenges in traversing websites, phone call prompts and more.



Off the court or on the course, you'd still find Vince and Dave playing their game and just having a few laughs.



Medicare is one of multiple services where access to services can be hindered by complicated tech. Dave and Vince’s work with Hawaii SHIP has become an integral part of their activities in retirement, and the fun PSAs have proven to be quite a hit. “People go, ‘Oh, yeah, we saw your commercial!’ We had one that was animated but had our voices, and friends of mine went, ‘Oh, that’s the one you look best in,’” says Vince with a laugh. “But it has recognition, yeah? So, it’s serving its purpose.”

A different kind of game plan

In 2019, Lani Sakamoto, the supervisor for Hawaii SHIP, proposed to connect with Goo, Shoji, and Jim Leahey because all three individuals were Medicare beneficiaries by then. Sakamoto thought that a collaboration between Hawaii SHIP and the three men would prove incredibly valuable. Not only were they Medicare beneficiaries and utilizing the many services Hawaii SHIP provides, but the public’s recognition of three legends in the realm of UH sports would likely garner an overwhelmingly positive response.

Sakamoto then proposed the idea for some PSAs to the Spectrum cable company and to Kernel, a production company that had contact with the coaches because of the Spectrum’s channel, OC16.

Kernel took a low-key approach, “cobbling up” some scripts to guide the performance, but also letting the three friends act spontaneously and “play around” on camera. The key to each PSA’s appeal is how it conveys their natural sense of fun, while still addressing something important for audiences to know.

Along with other helpful videos in several languages, the dynamic duo’s Spectrum PSAs can be viewed on the Hawaii SHIP YouTube channel here: youtube.com/@hawaiihip3802/videos ■



Braving unknown territory can be a daunting endeavor. In navigating the world of Medicare, the waters can prove to be especially rough and challenging. It also doesn’t help that there are some people and companies that would gladly take advantage of Medicare beneficiaries in need of healthcare services. With the right crew at your disposal, navigating Medicare can be smooth sailing—Hawaii SHIP (State Health Insurance Assistance Program) is here to guide you.

Hawaii SHIP is federally funded by the Administration for Community Living (ACL) and administered by the State Department of Health, Executive Office on Aging (EOA). Its mission is to empower, educate and assist Medicare-eligible individuals, their families, caregivers and soon-to-be retirees. Its volunteer-based program uses objective outreach, counseling and training to help those on Medicare make informed health insurance decisions that optimize their access to care and benefits.

Hawai’i’s Medicare population is approaching 300,000, and Hawaii SHIP has counseled 2,765 clients and assisted folks numbering 6,465 through their outreach presentations and fairs.

For those who have difficulties with mobility or have vision impairment, their website also offers virtual presentations and resources in the form of podcasts/CDs as well as the option to request their resources in Braille.

Once you contact Hawaii SHIP, you will be assigned to a certified volunteer counselor who will provide one-on-one guidance tailored to your specific situation and needs. These counselors help with understanding healthcare choices, matters of enrollment, plan comparisons, coverage and costs, prescriptions, troubleshooting billing issues,

submitting appeals and referral to other possible resources. With your permission, Hawaii SHIP works directly with Medicare to resolve any issues on your behalf. Their SHIPMates are local community members who have undergone screening, training, and certification as Medicare experts. Hawaii SHIP has more than 80 SHIPMates. Recruitment for volunteers begins after Medicare’s Open Enrollment Period closes on Dec. 7.

The benefits of volunteering with Hawaii SHIP include the joy derived from helping Medicare beneficiaries; learning about local support, services and resources; designing your own schedule and being able to choose a role suitable for you:

- **Presenters** educate community and employer groups about Medicare and other health plan options.
- **Counselors** provide assistance to beneficiaries, their families, caregivers and soon-to-be retirees.
- **Exhibitors** distribute educational materials at fairs and event booths.
- **Administrative helpers** support SHIP staff with various clerical duties such as data entry, making informational packets and translating materials into other languages.
- **Information distributors** transport brochures and newsletters about Hawaii SHIP and Medicare to sites where Medicare-eligible individuals gather (libraries, nonprofit agencies, community centers)

To become a SHIPMate or request help in your own journey, look to the lighthouse, a beacon in the dark—contact Hawaii SHIP today! ■

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How to Age Gracefully, Inside and Out

by Cheynie Nakano, M.D.

My grandma once told me, “getting old is not for sissies!” As we get older, we may wonder how to age as well as possible. Here are some simple tips for aging gracefully as our bodies change.

◆ **Avoid constipation.** Eat a high fiber diet, fruits, and vegetables.

◆ **Hydrate** with at least 6–8 cups of water daily. Hydrating may also help flush the bladder and reduce urine infections.

◆ **Stay active and exercise.** Walk 15–20 minutes three or four times each week, stretch, or do physical therapy to help reduce aches and pains. Swimming or using a stationary bike is better for people with knee pain.

◆ **Exercise your mind.** Puzzles (jigsaw, crossword, or word searches), reading and interacting



with others are great for brain health.

◆ **Address vision and hearing** problems to keep you interactive with your friends and family.

◆ **Moisturize.** As skin becomes dryer and thinner, use an unscented moisturizer and sunscreen daily.

◆ **Be safe:** Use a walker or cane when needed to avoid falling, know when to retire from driving, and when to accept help.

◆ **Most of all, find ways to have fun.** My grandma was “oshare” (stylish) her entire life, even blinging out her cane when she needed one! ■

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How to Make Your Smile Merry & Bright

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

Staying active and healthy during the holidays can be difficult with family gatherings and holiday sweets. While you try your best to avoid sugary treats, don't forget to incorporate exercise into this cheerful season, because it could help you maintain a healthier smile!



linked to gum disease and other oral health problems.

◆ Suffering from dry mouth due to medications? Exercise can help with increasing saliva production, helping to neutralize acids and protect tooth enamel. Drinking water after a workout keeps you hydrated and helps prevent dry mouth throughout the day.

Visit your dentist at least twice a year, brush twice daily and floss daily to keep your smile merry and bright this holiday season. ■

◆ Exercise reduces inflammation and increases blood circulation throughout your body, including your gums and oral tissues, delivering more oxygen and nutrients.

◆ Exercise boosts your immune system and lowers your risk of diseases that affect your smile. Your body becomes stronger at fighting infections that can start in your mouth and spread to other parts of your body. Being active also lowers your risk of diabetes or heart disease, which are

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Kahala Howser, Wellness & Events Manager
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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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Dana is a Joy!

by Cyndi Osajima, M.P.H., Executive Director, Project Dana



DANA (pronounced Donna) is a Sanskrit word that is defined as selfless giving of time and energy; providing compassion and care without the desire for recognition or expression of appreciation. Dana is not someone's name, or an acronym. Dana is an expression of love, compassion, faith, and caring.

Project Dana began 34 years ago at Mō'ili'ili Hongwanji Mission, guided by the vision of two forward-thinking women, Shimeji Kanazawa and Rose Nakamura. Together they created an interfaith, volunteer caregivers program and called it Project Dana (the name was given by Dr. Ruth Tabrah, a well-known Buddhist scholar). Their program would consist of compassionate and trained volunteers offering social support to elders in the community.

Examples of social supportive services offered by these dedicated volunteers are: friendly visits, respite, grocery shopping assistance, and transportation to essential visits such as doctor's, therapy, or dental appointments. Some sites on Maui and the Island of Hawai'i offer senior activity days, when the elder is dropped off to enjoy the day while socializing, and breaking up the isolation experienced while home alone.

The sites of Project Dana are led by dedicated site leaders, many of whom have been in that role for 20 years. Project Dana also offers programs to address specific community needs, coordinated by excellent, well trained, highly educated and knowledgeable people. The coordinators have many years of experience in their areas of expertise.

Caring for the Caregiver

This program focuses on services to family caregivers and soon-to-be caregivers. These services include public presentations, support groups, counseling and training. The goal of the program is to help alleviate the stress that comes with continuous caregiving responsibilities.

Fall Prevention Assessment Program

The goals of this program are to: increase awareness of fall prevention, create a safe home environment, enable elders to continue independently at home, assist in establishing quality of life for elders, and identify any potential injury risk factors.

The expressions of appreciation below are priceless words that make Dana a Joy! ■



Giving and Receiving

"Mr. K's impact on my elderly mother goes far beyond the tasks of bringing groceries, as important as that is. He listened to my mother and made her feel known and valued. Without his help and the support of Project Dana, she would have been unable to live in her own home during those last difficult years."

~ Grateful daughter of an elder

"Being a Project Dana volunteer, I have discovered that those of us who 'help' ultimately become recipients of invaluable life lessons. Thank you, Project Dana, for the opportunity to serve and learn."

~ Anonymous Project Dana volunteer

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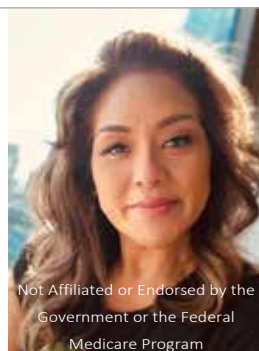
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Game On!

by Kathy Wyatt, RN, MSN, MBA, LNHA

Since this issue is focused on the Sports world, I thought it would be fun to show the "sporting events" that are held in adult day care centers!

Adult day care centers are important to persons living with dementia or disabilities, or for any senior who is living alone and needs to stay active. It is proven that keeping active, both mentally and physically, helps slow the progression of dementia. During the pandemic, many kūpuna weren't able to follow their "routine" of being social, exercising, being mentally stimulated, and having fun while apart from their caregivers. This, of course, was not the fault of family caregivers, who were also impacted by the shut-downs. Many noticed a severe decline in the physical and cognitive abilities of the loved ones they cared for, because of the lack of activities and socialization with their peers.



"Sports" activities like batting (with balloons and swim noodles), Fishing, Corn Hole and Chair Hula are simple but fun ways to exercise, both physically and mentally, and make for a better quality of life as we age. And an Antler Ring Toss is a lot of fun at Christmas! ■

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halehauolihawaii.org

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.

Ultimately, the Ihara Team's mission is to

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.

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Dementia Care in Times of Crisis

by Hermi Arjona, Volunteer Writer, Alzheimer's Association-Hawai'i



Caregiving for your loved one with dementia, especially during a crisis, can present special challenges. Those with dementia often do not do well with changes in their routine, making it difficult to care for them when the unexpected happens. Below are some ways you can minimize fear and confusion in a crisis:

◆ **It is important to remain calm** for both your and your loved one's sake. Distress and chaos can add to an already stressful time. Try to incorporate as much of what is familiar to your loved one during this time. Pick up on cues your loved one may be overwhelmed, such as fidgeting and pacing.

◆ **Stay vigilant and aware of your surroundings** as they may be confusing for your loved one. Never leave them alone, as a crisis can cause them to wander and become agitated. Try to stay in a group as much as possible and share with others if you are caring for someone with dementia. This may allow you to have better control and extra pairs of eyes on your loved one.

◆ **It is likely your loved one will become agitated as a crisis is happening.** Speak to them in a calm, low-pitched tone. Limit loud noises as this may increase your loved one's agitation and anxiety. Redirect their attention by going on walks and doing simple tasks.

◆ **Try as much as possible to maintain their sleep schedule,** medication schedule, if needed, and their regular daily activities to try and provide what is most routine for them. Extra assistance may be needed during times of crisis.

◆ **Keep things easy for your loved one to understand.** Avoid elaborate, detailed explanations and use simple concrete terms.

◆ **Constantly reassure your loved one they are safe** and in the right place, even though they are in a different environment.

Most importantly, you must take care of yourself. Talk with others, if necessary, and share your thoughts and feelings, stay hydrated, and rest as much as possible. Pack important things such as medications, bottled water, weather-appropriate clothing, a cell phone charger, and a portable oxygen tank, if in use, ahead of time. Being adequately prepared for a crisis situation helps you provide a calm, less anxiety-ridden experience for your loved one with dementia. ■

Support for Alzheimer's disease or a related dementia:
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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 90MPPG0002

Care & Self-Care Holiday Gifts

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

Gearing up for the holidays often means thinking about gifts. Giving them and receiving them! Caregivers in general are givers. Most give of their time; many, of their own resources; and some give their entire personal purpose as they care for another. The Caregiver Foundation (TCF) works to support caregivers, kūpuna, and disabled adults. From managing finances, serving as conservator, acting as trust administrators, to providing complete care management and even end-of-life and estate distribution services, the overriding goal of TCF is to make life better.

This holiday season, we wish for you and yours awareness that drives understanding. Understanding that results in compassion and compassion that spurs active support.



Here are a few ideas for the holidays

* **For sideline caregivers:** Offer the gift of thanks to the main care provider and visit your loved one more often.

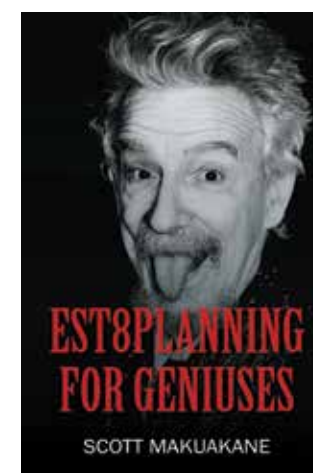
* **For the care receiver:** Give your caregiver the gift of recognition — a hand-written note or a drawing.

* **For the primary caregiver:** Give yourself a gift of support. Join a virtual or in-person support group.

* **For everyone else:** Notice the caregiving around you. Give the gift of awareness (and let that gift motivate you to find ways to support others). ■

THE CAREGIVER FOUNDATION (501(c)3 nonprofit)
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Supplemental Security Income

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

Social Security has expanded its outreach to people in critical need of financial help who may be eligible for Supplemental Security Income (SSI). SSI provides monthly payments to adults age 65 and older or to other adults — and children — with a disability or blindness who have limited income and financial resources. SSI helps pay for basic needs like rent, food, clothing, and medicine.

We identified underserved communities in rural and urban areas across the country. We focused on areas with the greatest decline in SSI applications since the pandemic. Our outreach efforts targeted areas where a majority of people are living at or below the federal poverty threshold.

People who receive SSI may qualify for other



forms of financial help, including Supplemental Nutrition Assistance Program or SNAP benefits (formerly known as food stamps), Medicaid, and discounted internet service through the Federal Trade Commission's Affordable Connectivity Program. Social Security beneficiaries may also be eligible for SSI.

People with limited income and financial resources can visit ssa.gov/ssi to learn more about SSI eligibility and request an appointment to apply for benefits. People without access to the internet can call the toll-free number below for assistance. ■

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

IRA Changes to Part D in 2024

by Wanda Anae-Onishi, Hawaii SHIP Program Director

The Inflation Reduction Act (IRA), which cut costs on some insulins and Part D vaccinations in 2023, continues to roll out more money-saving changes to prescription drugs in 2024. Medicare's Open Enrollment Period (Oct. 15 to Dec. 7) is the ideal time to consider how the following changes may affect your choice of healthcare insurance plan.

- **No coinsurance** on prescription drugs for beneficiaries who fall into the catastrophic phase of Part D coverage.
- **6% limit** on average premium increases across most Part D plans.
- **Full financial help** with cost-sharing and premiums may be possible for individuals who qualified for partial Extra Help in 2023 if they



have limited assets and income less than 150% of the federal poverty level.

Hawaii SHIP's local, certified counselors provide unbiased information in one-on-one sessions and will screen income and assets for people with low incomes. SHIP specialists help clients submit Medicaid and Extra Help financial assistance forms and compare Medicare Advantage, Part D, and Medigap plans on their behalf. Contact Hawaii SHIP to learn more. ■

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Chad Owens

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Volunteer to Protect Kūpuna

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

Medicare fraud is big business for criminals. Medicare loses approximately \$60 billion annually due to fraud, errors and abuse.

When thieves steal from Medicare, there is less money for the healthcare we really need. We pay for things we may never get. We can get hurt when we receive tests, medicine or care we don't need. Doctors, pharmacies and medical suppliers make mistakes; sometimes they straight-up steal from Medicare. Medicare is trying to crack down.

Did You Know?

- Hawai'i leads the U.S. in average life expectancy at 83.1 years and kūpuna are vulnerable to scams.
- Healthcare fraud, which includes illegal billing, is rampant and criminals are increasingly sophisticated.
- Fraudsters want our personal identity, which threatens our safety, dignity and legacy.

How Senior Medicare Patrol (SMP) Helps You

Trained SMP volunteers assist beneficiaries in the first line of defense by:

- Providing information needed to PROTECT from Medicare fraud, errors and abuse; DETECT potential fraud, errors and abuse; and they also REPORT concerns.

Do You Speak Another Language? We Need You!

If you are a bilingual speaker, please contact Senior Medicare Patrol (SMP) Hawaii today. SMP needs volunteers to help reach Hawaii's diverse, multi-cultural communities. Our program is designed to help protect older adults, families and caregivers from suspicious healthcare activities, address billing errors and related issues to avoid fraud and scams. Stay active, informed and safe while helping others! Choose your volunteer role and learn at your own pace, while never leaving home. To learn more, call SMP Hawaii today or visit smphawaii.org.

- Assisting with questions, concerns or complaints and helping you understand your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB).
- Offering free group educational presentations, and one-on-one, confidential counseling.
- Referring non-healthcare scam concerns (romance, tech support, imposter/online, gift cards, etc.) to the appropriate agency.

Contact SMP Hawaii and learn how you can help our community protect itself from healthcare fraud, errors and abuse. We need volunteers who are caring, want to learn, can speak another language to reach as many people as possible,

and understand that it takes our entire state to protect kūpuna. ■

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Medicare Can Be A Slam Dunk!

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

According to the dictionary a "slam dunk" is a scoring shot in which a player jumps and forces a ball down through a basket for an effortless shot. Even though the player may be part of a team and has a coach — a "slam dunk" is an individual play.



Getting set to enroll into Original Medicare is also accomplished on an individual basis. The first step is to reach out to the Social Security Administration to learn important rules that determine your eligibility and enrollment strategy.

Coaching is available by viewing documents, blogs and videos on Medicare's secure website at medicare.gov or by calling 1-800-MEDICARE. Many factors determine when you need to enroll and can be different from the timing for a spouse, relative or a friend. Timing is important to avoid missing your shot and incurring penalties.

Next, you choose a strategy to secure Original Medicare. You can either register to access Social Security's portal at ssa.gov to enroll online or contact them at 1-800-772-1213 to schedule a phone appointment. Once you submit your enrollment and follow-up to confirm acceptance, you have successfully joined the Medicare population of 63 million individuals.

If you obey the rules, follow the basic steps and get coaching from the appropriate resources you too can hit a "slam dunk" and score Original Medicare easily and effortlessly for a winning Medicare season. ■

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Helping Dogs Help People

by Maureen Maurer, Executive Director, Assistance Dogs Hawaii

Assistance Dogs of Hawaii (ADH) began in 2000 with a mission of training Service Dogs to assist people with limited mobility. The Maui based non-profit organization has grown over the last 23 years to provide dogs to a wide array of Hawai'i residents with special needs.

ADH has trained over 200 Assistance Dogs that have touched the lives of thousands of Hawai'i residents. ADH provides Service Dogs for children and adults with disabilities and full-time Hospital Dogs that work at hospitals throughout Hawai'i, including The Queens Medical Center, Kapiolani Medical Center, Rehab Hospital of the Pacific and Shriners Hospital for Children. ADH also provides Courthouse Dogs who help children who are victims of crime throughout the difficult legal system, and School Facility Dogs that help at local high schools. The ways that dogs can help people in need continues to grow. Assistance Dogs can help everyone from our keiki to our kūpuna.

Assistance Dogs of Hawaii's latest mission is providing Crisis Response for those affected by the wildfires on Maui. Therapy Dog Teams have



Therapy Dog Teams started visiting emergency shelters, fire stations and police stations soon after the Maui fires. It's wonderful to see people's faces light up when they see the dogs.



been providing comfort to thousands of Maui residents at shelters and schools. ADH also provides support for first responders, including police and fire departments as well as FEMA and Red Cross workers. ADH adopted a puppy who was rescued from the fire in Lāhainā.

She was named "Hope" and goes to school each day in West Maui, where she visits with students and comforts those who have also lost their homes.

ADH provides all of its services free of charge and thanks to donations from individuals, businesses and foundations.

To learn more about Assistance Dogs of Hawaii and how these special dogs have changed the lives of people in Hawai'i, read *Wonder Dogs: True Stories of Extraordinary Assistance Dogs*. ■

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Nurturing Your Financial Freedom

by Gather Federal Credit Union Staff

As we all get older, our needs in life change. That can happen in both large and small ways. But one thing we all need to consider is the journey of long-term financial planning. While that can seem like a huge task, by breaking it down into manageable steps, we can all work towards financial security in retirement. Here are some thought starters to consider.



tiring. Reducing your debt load will free up more of your retirement income for daily expenses and leisure activities.

7. Build an Emergency Fund

Maintain an emergency fund to cover unexpected expenses. A financial cushion will prevent you from tapping into your retirement savings prematurely.

At its core, the aloha spirit is all about helping each other. As we care for each other, we make our community stronger. Just remember, we never need be alone in making decisions to last a lifetime. ■

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1. Craft a Thoughtful Spending Plan

Continually reassess your budget. Prioritize necessities over luxuries, earmarking funds for essentials like healthcare, housing and day-to-day living expenses. A well-structured spending plan provides a roadmap for financial stability.

2. Invest Strategically

Diversify your investments to minimize risk and maintain a steady income throughout retirement. Explore options like stocks, bonds and retirement accounts, including IRAs and 401(k)s. A diversified portfolio is a financial safety net.

3. Preserve Your Health and Wealth

Healthcare expenses can significantly impact your finances during retirement. Ensure you have comprehensive health insurance coverage and consider long-term care insurance to safeguard your savings.

4. Secure Your Legacy

Protect your assets and legacy by establishing or updating your will and estate documents. This can help reduce estate taxes and guarantee your assets are distributed according to your wishes.

5. Optimize Social Security

Exploring strategies to maximize your Social Security benefits is essential. Delaying your benefits can lead to larger monthly payments, enhancing your financial security in the long term.

6. Trim High-Interest Debts

Prioritize paying off high-interest debts before re-

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No Kids? 5 Tips for Your Retirement

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

Many people build their retirement and estate plans around their children and grandchildren. Everything from where they live, to how they spend their time and money, to the legacy they want to leave behind is considered through the prism of their role as parents and grandparents. For those without kids and grandkids, a different formula may apply as these individuals may have more financial freedom and flexibility as they enter retirement and beyond. But they still need to be as vigilant — if not more — about planning for their later years.

Prioritize saving for retirement

Since you're not facing the costs for childcare and educational institutions, consider doubling-down on saving for retirement. Calculate what it will take for you to live the lifestyle you want in retirement and compare it to your current savings. Contribute as much as you can to your workplace savings plan and consider building up Roth IRA savings to help create a source of income that is potentially tax-free in retirement.

Recognize your long-term care challenges

Long-term care can be a challenge for anyone as they age, and there's added complexity in situations where you may not be able to rely on family members to step in. Medical expenses continue to rise, so it's important to have adequate savings and insurance coverage. Make it a priority to explore your options through Medicare and your current or former employer and consider if long-term care insurance would benefit you. Also research caregiving options and long-term care facilities in your area so you are familiar with the choices if you need them down the road.

Prepare for medical care

A significant medical event can happen at any time, so make sure to have an advanced directive, also known as a living will, in place. This document lets your spouse, extended family and friends know your preferences for treatment and gives you the opportunity to designate a health-care power of attorney, who will be empowered to make decisions on your behalf if necessary.

Have your financial decision-makers in place

It's also important to designate a spouse, friend, extended family member or professional to look out for your financial interests if you become incapacitated. Draw up documents to name a durable power of attorney to oversee your financial matters if you are unable to, including legal and tax matters. You do not have to share your full financial situation and account numbers; a common approach is to share enough information so that the contact can step in, if and where you need help making financial decisions.

Plan your legacy

With no direct heirs in line to inherit your estate, you will want to consider what you'd like your legacy to be. You may choose to leave your estate to any combination of family members, friends, charities, education institutions, or other causes that are important to you. Creating or updating your will is one of the best ways to articulate your wishes.

Also consider using trusts, which sometimes allow more flexibility than a will, to help you meet specific legacy goals. Consult with a financial advisor, attorney and tax legal professional to develop a comprehensive legacy strategy that suits your ultimate goals. ■

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Grief & Bereavement — Part IX

by Stephen B. Yim, Attorney at Law

In the last article we introduced and discussed the process of the virtuous circle of communication. In this article we will discuss how to communicate in a family meeting. Often conversations with family are well-intended, however the conversation can become caustic if approached with accusation and blame. Family members will tend to shut down and/or become defensive, thereby losing the opportunity to express themselves. This can further damage family relationships.

Before beginning a family meeting, ground rules must be established. If at any time the meeting is not safe or productive, then the meeting should pause so that family members can take a time out. Once everyone is willing to adhere to the ground rules, the discussion can be resumed. Communicating is not an easy task, especially when discussing a highly emotional topic with family.

In Marshall Rosenberg's book, *Nonviolent Communication*, he offers a process where families engage in family meetings using four components: **observation, feelings, needs, and requests.**

1) **OBSERVATION.** Rosenberg writes with respect to observation: "First, we observe what is actually happening in a situation: What are we observing others saying or doing that is either enriching or not enriching our lives? The trick is to be able to articulate the observation without introducing any judgment or evaluation."

2) **FEELINGS.** The second component is to express how one is feeling. At first glance, this may appear to be simple. However, most people can express only a limited number of feelings. The book's author provides a helpful list of words that express feelings that can be used instead of comparable words that do not express feelings.

3) **NEEDS.** Once we can clearly express our feelings, we want to express our needs. Rosenberg explains that, when we are expressing feelings such as hurt, sadness and anger, what it really



means is that our needs are not being met. And, if we want to communicate clearly and deeply, we will want to determine what the unmet need is that is causing these feelings.

4) **REQUESTS.** The final component of nonviolent communication is to make positive requests, meaning we ask for actions that might fulfill our needs. Rosenberg suggests making requests in a positive manner. Rather than saying "I don't want you to ...," say "I would like you to" Request specific actions rather than asking for a change in others' general behavior. ■

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Genius Tip: Designing Your Game Plan

by Scott Makuakane, Counselor at Law and author of Est8Planning for Geniuses



in with them from time to time to confirm they are still on board with being integral members of the team who will advance your estate planning when you are no longer able to “be in the game.”

Throughout the process of designing your estate plan, you should constantly ask yourself, “what can I do, and how should I plan to avoid the problems that will someday smack me and my ‘ohana in the face unless I provide a solution beforehand?” Only this way can you avoid the problems that the intellectuals in your family will have to solve upon your death or incapacity. ■

Albert Einstein famously said that an intellectual solves problems, while a genius avoids them. Here is an example of how you should employ this mindset when you put your estate plan in place. One of the most important things you will do is name your substitute decisionmakers. These are the people who will step in upon your incapacity or death to make decisions about things like your healthcare, your living arrangements, how your assets will be managed, and where your assets will eventually go.

Remember this about the successor trustees and other fiduciaries you name in your estate planning documents: Up until they take office, they are nominees, not appointees. Until you become incapacitated or die, your nominees are like the bench on a sports team. Players sitting on the bench are there to step into the game if called upon, but they do not actually participate in the game until the coach calls their numbers. The coaches on your estate planning team are your trusted advisors. They are on your sideline to advise you and your loved ones, but generally, your coaches will not enter the game themselves.

When you become incapacitated or die, your nominees must decide whether to accept their nominations or not, and they have no legal obligation to “get off the bench.” For that reason, you should talk with your intended nominees before you nominate them, to make sure they are willing to “play ball,” and you should check

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

Answers on pg. 6

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|------------|------------|-------------|--------------|
| BALANCE | GENIUS | JOY | SLAM DUNK |
| BASKETBALL | GRACEFULLY | OBSERVATION | SUPPLEMENTAL |
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