

# GENERATIONS

HAWAII'S RESOURCE FOR

MAGAZINE | VOL 14/1 • JAN/FEB 2024

# MEET THE G U

# CYBERCRIME FIGHTER



IN THE EYES OF HAWAII'S KŪPUNA, ESTHER CHAN IS THEIR VERY OWN SUPERHERO.

**Senior Dating:  
It's All in the  
Delivery**

*Page 12*

**Good Nutrition  
for Health  
& Vitality**

*page 15*

**Start a  
Healthy New  
Year at the Y**

*page 34*

**Do You Have  
Retirement  
Questions?**

*page 40*

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### Group Plans

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- Filcom Center
- Franciscan Vista-East
- Good Samaritan Society – Pohai Nani
- Hale Hauoli Adult Care
- Iwilei Senior Residence
- Hawaii Okinawa Center
- Hawaii State Executive Office on Aging
- HMSA (main office)
- Honolulu Christian Church
- Honolulu Design Center
- Ilima at Leihano
- Japanese Cultural Center
- Kahala Nui
- Kaiser Permanente:**  
Mapunapuna & Moanalua
- Kalakaua Gardens Senior Assisted Living
- Kapahulu Community Center
- Kapiolani Hospital
- Kuakini Health System
- Kuhio Pharmacy I & II
- Lanakila Meals on Wheels
- Lanakila Senior Center Leahi Hospice
- Logos Bookstore
- Longs Drugs/CVS:** Ewa Beach, Hawaii Kai, Kahala Mall, Kapolei, Pearlridge, University/King Street
- Lunalilo Home & Adult Day Care

- Maluhia Hospital
- Marukai
- Moiiliili Community Center
- Na Kupuna Makema’e
- Olaloa Retirement Community
- One Kalakaua Senior Living
- Pali Momi Medical Center
- Palolo Chinese Home
- Pharmicare:** Aiea Medical Building, Joseph Paiko Building (Liliha), Pali Momi Medical Center (Aiea), Straub Pharmacy (Honolulu)
- Project Dana
- Safeway (Beretania Only)
- St. Francis Healthcare System
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- Straub Geriatrics
- The Ihara Team
- The Ivy at Hawaii Kai
- Times Pharmacy:** Aiea, Beretania, Kahala, Kalihi, Liliha, McCully, Royal Kunia, Waimalu
- The Plaza Assisted Living:** Mililani, Moanalua, Pearl City, Punchbowl, Waikiki and Kaneohe
- Vacations Hawaii
- Valley of the Temples
- Waialae Senior Residence
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- Zippy’s** (Oahu locations only):  
Dillingham, Ewa, Kailua, Kaimuki, Kahala, Kahului, Kalihi, Kaneohe, Kapahulu, Kapolei, Makiki, McCully, Mililani, Nimitz, Pearl City, Vineyard, Waiau, Waipio, Wahiawa

## CITY & COUNTY OF HONOLULU:

Elderly Affairs Division  
Department of Parks & Recreation Senior Programs

## PUBLIC LIBRARIES

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## NEIGHBOR ISLAND LOCATIONS

**HAWAII:** ADRC, Hawaii County Office on Aging, Hilo Hospital, Kona Health Center, KTA Stores (all locations)  
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**KAUAI:** Executive Office on Aging, Gather FCU (all), Times Lihue, Big Save: Ele’ele, Hanalei, Kapa’a, Koloa and Waimea  
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**MAUI:** Maui County Office on Aging, Regency at Puakea, Roselani Place, Kaunoa Senior Center  
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**MOLOKAI:** Moloka’I Drugs, Inc.  
Molokai Public Library

**LANAI:** Lana’I Kinaole  
Lanai Public Library



Ellen Yasuda, 87, enjoys Generations while recovering in a rehab center.

■ For distribution location questions or requests, contact Cynthia at 808-258-6618, [cynthia@generations808.com](mailto:cynthia@generations808.com)

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# THE REALITIES OF AGING

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

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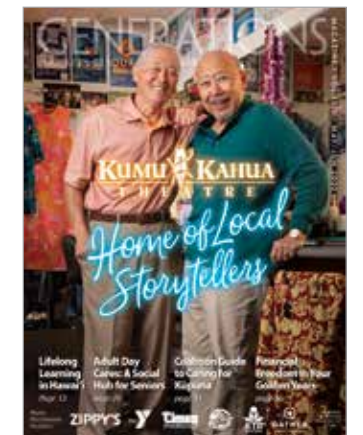
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98-211 Pali Momi St., #900 | Snack included
- 13** Windward Mall, Kaneohe, 10am–Noon  
46-056 Kamehameha Hwy. | Snack Included
- 19** Waipio Shopping Ctr, Waipio, 10am–Noon  
94-800 Uke'e St., #305 | Snack included
- 20** Kaimuki, 10am–Noon  
3565 Waialae Ave. | Snack included
- 26** Kailua, 10am–Noon  
108 Hekili St., #101 | Snack included

### MARCH

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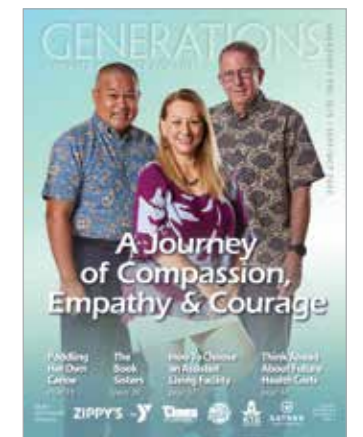
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For questions or inquiries, contact Sherry Goya at **808-722-8487, sgoyallc@aol.com**.





Although I have been involved with *Generations Magazine (GM)* for over 13 years in various capacities, it feels surreal that I now have the privilege of writing this editorial — my first as *GM's* new owner and publisher.

Last year, I served as *GM's* account executive. Many of you may also know me from my time as head of Senior Move Managers and De-Clutter Hawaii, or when I worked for the American Diabetes Association.

I have been married to my wonderful husband, Trey, for 13 years. We love sports and can often be found watching UH baseball games and other sports with Alexis, our amazingly talented 12-year-old daughter. I also enjoy cheering on the University of Alabama Crimson Tide football team — Roll Tide! And when we aren't watching sports, you can find us playing them — softball, pickleball, tennis or golf.

Born and raised in Kane'ohe with my two younger siblings, Chris and Cat, we are the proud children of Cliff and *GM* Community Relations Director Sherry Goya. While growing up, my mother volunteered for several organizations and at many events. I'm proud to say that her positive influence rubbed off on me. Helping others has also become a lifelong passion of mine. I serve on many boards, including the Hawaii Pacific Gerontological Society (HPGS), Nishihara Chojin Kai, our neighborhood homeowners association and the PTA at my daughter's school.

My grandparents, Les and Shirley Ihara, recently passed away. Taking the reins of *Generations Magazine* is a way for me to honor them. Their legacy of family bonding and community support is very important to me. It fuels my desire to ensure that *Generations Magazine* remains the very best resource guide for our kūpuna — as did my uncle, Percy Ihara, who handed the reigns of the magazine to me, trusting that I would continue to ensure its quality and longevity.

This is an exciting opportunity and thrilling time for me and I look forward to sharing this journey with you. ■



Aloha... and Roll Tide!  
Cynthia Arnold, *Owner-Publisher*



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Answers: Word Search, pg. 46



# Adult Day Care Coming To Kaneohe!

We are excited to share that **Hale Hau'oli Hawai'i** will be opening an **Adult Day Care** in the **Windward City Shopping Center** on **February 5, 2024!**



Completing your application early will ensure that there is a place for you at this new and dynamic Adult Day Care. You may complete the application on our website at [www.halehauoli.hawaii.org](http://www.halehauoli.hawaii.org) or call Kathy at 808-292-4665 or Shanna at 808-798-8706 for more information. There is Tuition Assistance available if the client is qualified. Other forms of payment are Kupuna Care Program, Long Term Care Insurance, Private Pay and Medicaid.

Watch for the announcements of our Open House when the building is ready. If you would like to submit your email to Kathy at [kwyatt01@aol.com](mailto:kwyatt01@aol.com), you will be placed on an email list so that you can get all the latest updates on the Grand Opening of Hale Hau'oli Hawai'i Kaneohe!

If you would like to visit our locations in Aiea to see what all the excitement is about, you are welcome any time.

We have job openings for compassionate and caring individuals for activities assistants to work with vulnerable kupuna. Certification not necessary. On the job training will be available.

98-1247 Kaahumanu Street, Suite 207, Aiea  
in the Mary Savio Building

To learn more about Adult Day Care, please call **808-798-8706** or go to our website at [halehauoli.hawaii.org](http://halehauoli.hawaii.org).

98-939 Moanalua Road, Aiea  
in St. Timothy's Episcopal Church, Sumida Hall



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[ymcahonolulu.org](http://ymcahonolulu.org) or call **808-678-4296**





# Who's Behind Generations Magazine?

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



**JULIE CHANG** is from O'ahu and has been an elementary school teacher for many years. She worked at the Hawaiian Mission Houses as the School Programs and Volunteer Coordinator before starting at Catholic Charities Hawai'i as a Program Volunteer Coordinator for the Transportation Friends for Kupuna project. She is happy to help connect kūpuna who need assistance with driving and getting to their appointments with wonderful volunteer drivers and chaperones.



**KELFRED CHANG** began his Chinese cultural and language education at the Mun Lun School and the Kuo Min Tang Physical Culture Association with continuing influence by family members, and high school and college educators in Asian history, language and linguistics. He is now President of the Majestic Culture and the Arts Association, a practitioner of Chinese culture and arts, and a volunteer in the Chinese community. He serves as a cultural resource person nationally and internationally, and is recognized as a cultural presenter by the Smithsonian.



**BONYEN COLUNGA, MSW, LSW**, has been a Grief Counselor/Bereavement Coordinator for hospice for nearly nine years. She graduated with a Master's in Social Work from UH at Mānoa in 2009. Although grief work was never on her professional radar, she was inspired to support others in their grief following the death of her father in 2012, when she recognized the significant value of the support that the hospice staff had provided her family. She provides bereavement support, facilitates grief support groups and is active with the Bereavement Network of Hawai'i.



**JENNIFER L. K. DAVIS, MS, RDN, LD** joined Kaiser Permanente in 2012 as Regional Supervisor of Medical Nutrition and Dietary Services and leads a team of Registered Dietitians across KP Hawaii. With over 30 years' experience as a Registered Dietitian Nutritionist, her clinical focus includes nutrition support, home health, oncology, eating disorders and ALS. She enjoys both the art and the science of food and nutrition, loves trying new foods, watching the evolution of nutrition as medicine, traveling, swimming and paddling with her outrigger canoe club.



**SUSIE CHUN OAKLAND** served in the Hawai'i State Legislature for 26 years, six years as State Representative and 20 years as State Senator. Currently, she serves as Program Director of Lanakila Multi-Purpose Senior Center, a program of Catholic Charities Hawai'i. She serves on numerous nonprofit boards and public-private sector groups focused on children, seniors, housing, food/energy sustainability and environmental protection. She and husband Michael are the parents of Mai, Chris, and Lauren, and are the proud grandparents of six grandchildren.



**JENNY OSTLIND** is the Membership & Healthy Lifestyle Program Executive at the Y of Honolulu. She was born and raised in Alaska and after graduating from Boise State University in Idaho, she moved to O'ahu, where she has worked at the YMCA of Honolulu since 2004. She is a Certified Strength and Conditioning Specialist, Certified Group Exercise Instructor and loves to work with people of all ages to adopt healthier, more active lifestyles.

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.

CHRISTOPHER DUQUE | ROSEANN FREITAS | KAHALA HOWSER | DAN IHARA | KEALI'I LOPEZ  
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COVER:

22 **ESTHER: Cybercrime Fighter**

DEPARTMENTS:

## EDITORIAL

- 10 Social Security Benefits Increase
- 11 Born to Change Lanes Whenever
- 12 Senior Dating: It's All in the Delivery
- 13 Love is Here!

## LIVING LIFE

- 14 Lanakila Serves as Model Senior Center
- 15 Good Nutrition for Health & Vitality
- 16 Lions & Dragons Usher in the New Year
- 18 How to Use Mobile Payment Apps Safely
- 20 Buyer Beware

## GIVING CARE

- 30 The Realities of Caregiving
- 31 Preventing Transfer Trauma

## HEALTH

- 32 Overcautiousness Can Lead to Health Risks

- 33 Can You Keep Your Teeth as You Age?
- 34 Start a Healthy New Year at the Y

## PROGRAMS & SERVICES

- 36 What to Say & Not to Say to Grievors
- 37 AARP: Support Family Caregivers
- 38 The Legacy of the 100th Infantry Battalion
- 39 Do You Like Helping Kūpuna?

## WISDOMS

- 40 Do You Have Retirement Questions?
- 42 What's Wrong With Probate?
- 43 I'm a Trustee... Now What?
- 44 Dealing With Details While Grieving

## WORDSEARCH

- 46 Find 18 Words From This Issue



TIME TO CHAT!  
HERE'S HOW: ▶

COMMENT ON AN ARTICLE AT  
**GENERATIONS808.COM**



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# Social Security Benefits Increase in 2024

by Debra Lordan, GM Senior Editor

**S**ocial Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans increased 3.2% this year. On average, Social Security retirement benefits increased by more than \$50 per month starting in January 2024.

More than 66 million Social Security beneficiaries will see the 3.2% cost-of-living adjustment (COLA) beginning in January. Increased payments to approximately 7.5 million people receiving SSI began on Dec. 29, 2023. (Some people receive both SS and SSI benefits.)

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase from \$160,200 to \$168,600.

SS began notifying people about their new benefit amount by mail starting in early December 2023. Individuals who have a personal *my Social Security* ([ssa.gov/myaccount](https://ssa.gov/myaccount)) account can view their COLA notice online, which is secure, easy and faster than receiving a letter in the mail. You can set up text or email alerts when there is a new message—such as their COLA notice—waiting for them in *my Social Security*. (You must have set up an account by Nov. 14, 2023, to see your COLA notice online.)

Information about Medicare changes for 2024 is available at [medicare.gov](https://medicare.gov). For SS beneficiaries enrolled in Medicare, new 2024 benefit amounts became available to them in December 2023 through the mailed COLA notice and *my Social Security's* Message Center.

The increase is aimed at helping to cover the rising cost of food, housing, healthcare and other essentials, otherwise known as inflation. The purpose of COLA is to ensure that the purchasing power of SS and SSI benefits is not eroded by inflation. The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners



and Clerical Workers as determined by the Department of Labor's Bureau of Labor Statistics. Last year's COLA increase was 8.7%, when inflation reached a 40-year high.

The benefits increase "will help millions of people keep up with expenses," said Kilolo Kijakazi, acting commissioner of Social Security. ■

For questions, online applications or to make an appointment, call between 7am–5pm, Mon–Fri:

1-800-772-1213 (toll free) | [socialsecurity.gov](https://socialsecurity.gov)

SSA COLA: [ssa.gov/cola](https://ssa.gov/cola)  
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SSA Full Retirement Age Chart:  
[ssa.gov/benefits/retirement/planner/agereduction.html](https://ssa.gov/benefits/retirement/planner/agereduction.html)  
2023 Medicare Changes: [medicare.gov](https://medicare.gov)

# Born to Change Lanes Whenever

by Wilson Angel, Generations Magazine Staff

**H**i, I'm Wilson, the art director of *Generations Magazine*. I usually work behind the scene, but was asked to tell you a little about myself. So, here goes...

I began noticing art at an early age—even from my mother's womb. I distinctly remember seeing a kaleidoscope of colors before I was even born!

When I emerged into this existence, realization of my attraction to visual arts was instantaneous. Now, I can't say whether I immediately picked up a crayon and started a masterpiece. My mother thought so—but they always think that. I do remember liking to scribble and doodle.

My career in visual arts began to emerge in college. I had to choose a profession to study, so I tried to stay in the creative arts lane. I first thought of



being an architect because it was close to being a doctor or lawyer—something to appease my parents. But that just didn't do it for me. I knew I needed to express myself. So, the arts was just a natural pick.

Though I realized that there were two lanes in this field: 1) commercial art and 2) fine arts. I was intrigued by the first option, which would provide a living wage instead of the "starving artist" lifestyle. My parents were happy.

But, I still yearn to express myself in other ways. And I hope to still do that. Life, to me, is not just staying in one lane or direction. It shouldn't matter when, downshifting or revving up—that you're able to change lanes or entirely take a detour into something totally different. ■





## Senior Dating: It's All in the Delivery

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

Valentine's Day is coming up—a good time to talk about dating as a 70ish, single senior male.

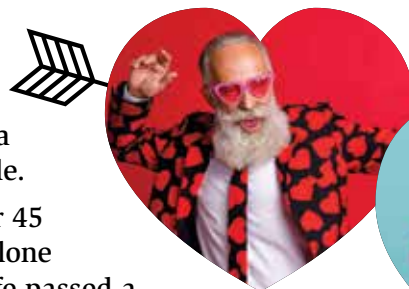
You were married for 45 years and now you're alone because your lovely wife passed a while back. You're wanting companionship and thinking even about dating. Your health is good, you're active and your cognitive abilities are still relatively intact. You play golf, go for long walks, sip on an occasional glass of wine and love to watch classic movies. So how does one find companionship in the Final Frontier of Life—just someone to hangout with? You're past the bar scene, so where do you go? Here are my thoughts.

The best place I think would be Whole Foods. Lots of ladies of means (it is Whole Foods, after all) are filling their carts with all sorts of healthy goodies. So if you see someone who attracts you, just bump her cart with your cart. After that gentle nudge and in a casual way, say, "Oh, I'm terribly sorry."

Then, quickly scan her cart items and make a comment: "Oh, I love that kind of quiche. Along with a fresh salad and a glass of crisp white wine, it's my fave." And if she responds by saying "Oh, I love that combination, too!" well then, the door has just been opened. You can then respond by saying something to her in a non-creepy way: "Is your name Cholesterol, because you send my blood pressure skyrocketing!" And if she laughs out loud and says that's the funniest darned pickup line she's ever heard, boom, you're in!

What about this line after a brief conversation with a "bumpee?" "Your company is so delightful, I'm contemplating putting a new battery in my hearing aid." That's a keeper. Garans ball-barans, she'll love it.

Last one: Again, when delivering your line don't rush it and don't be too serious. Be playful and wear your best non-lecherous smile. "My teeth and I no longer sleep together, but you and I definitely should!" *Security!* Too much? My bad.



If Whole Foods isn't your scene, try making the pharmacy at Longs a part of your day. You're bound to meet a charming woman while she's waiting for her Warfarin.

Just remember, while you are shopping for some "chow fun" with these priceless pickup lines, its all in the delivery—because if she calls for security, you'll be hustled out of the store and asked never to return. It may even go on your permanent record. So don't be too over-confident in the delivery of your line. Wear a sweet smile. (Make sure your dentures are in.)

Be adorable, innocent and childlike... like me. ■

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## Love is Here!

by Sherry Goya, Generations Magazine Staff

The November/December 2023 "Ask a Kupuna" column posed this question: "Do you have a favorite Valentine's Day story to share?"

Marlene wrote, "After a disappointing experience the year before at an upscale downtown restaurant, we decided to never go out to dinner again on a popular occasion. Instead, we had a nice quiet candlelit dinner at home on Valentine's Day in 2014.

"We purchased lobster tails and side dishes at our local market and enjoyed a delicious dinner in the comfort, quiet and convenience of our little rental cottage on a cattle ranch in California."



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- ♥ Promenade of Senior Citizens' Clubs
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Marlene and her husband have returned to Hawai'i and enjoy all our local foods. They are also looking forward to attending this year's Annual Senior Valentine's dance. "See you there." ■

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# Lanakila Serves as Model Senior Center

by Susie Chun Oakland, LMPSC Program Director, Catholic Charities Hawai'i



In the former location of taro patches and rice paddies, Lanakila Multi-Purpose Senior Center (LMPSC) managed by Catholic Charities Hawai'i, nestled in Liliha in the heart of Honolulu, offers camaraderie, education, recreation, exercise, health promotion, volunteer opportunities and more for kūpuna 60 years of age and older from diverse ethnic, cultural and career backgrounds.

LMPSC, the oldest and largest senior center in Hawai'i, was created by the state in 1969 as part of Hawai'i's comprehensive response to the passage of the Older Americans Act of the 1960s. Devoted elected officials and other community leaders supported and funded this much-used gathering place.

There is no membership fee. Those who are able to participate safely on their own without supervision are welcome to visit and observe the activities of the senior center twice. If they feel comfortable, make an appointment with the LMPSC's membership specialist (*see below*).

Currently, there are about 2,000 members participating in over 50 classes a week, including pickleball, ping pong, yoga, cultural dances, 'ukulele and guitar, language and calligraphy classes, technology training, arts and crafts, line dancing, stretching and toning, tai chi, fitness fusion, American Sign Language, board games, singing and performing arts, and much more.

LMPSC members attend hundreds of educational presentations and workshops, excursions, and social and volunteer activities throughout the year. LMPSC has demonstrated for over five decades the importance of social engagement, sharing talents and knowledge for the betterment of the community, recreation and lifelong learning opportunities

to keep older adults happy, healthy, and living independent and productive lives.

CCH CEO Rob Van Tassell emphasized that "the annual cost of two nursing home patients equates to the operating costs associated with this senior center. Public and private sector support for senior centers throughout Hawai'i would be a very good investment for the state."

Long-time Lanakila member Mary Sueda was touched every day by the caring and kindness that members and staff shared with one another. She is happy that her mom was able to enjoy such wonderful times with friends at Lanakila, too.

Sen. Carol Fukunaga believes that the center "can serve as a role model that can be incorporated into future community developments and redevelopments, because it encourages healthy aging and effectively keeps our kūpuna active and independent!" ■

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Membership Specialist Iris Hiramoto: 808-847-1322  
suzanne.oakland@catholiccharitieshawaii.org  
catholiccharitieshawaii.org

Check online for Catholic Charities Hawaii offices on the Neighbor Islands: Hawai'i Island, Maui and Kaua'i.

# Good Nutrition for Health & Vitality

by Jennifer L.K. Davis, MS, RDN, LD, Medical Nutrition & Dietary Services, Kaiser Permanente Hawaii



## ROASTED BELL PEPPER MEDLEY

Servings: 2 to 3  
Prep time: 15 minutes

### Ingredients

4 large	bell peppers (use a mix of green, yellow and red)
2 Tbsp.	olive oil
2 Tbsp.	dried or fresh chopped herbs
pinch (to taste)	kosher salt and pepper

### Directions

1. Preheat oven to 425 degrees.
2. Wash peppers, cut them in half, remove top and seeds.
3. Slice peppers into strips.
4. Mix/toss slices in a bowl with olive oil, salt and pepper.
5. Spread sliced peppers on baking sheet and sprinkle with herbs.
6. Roast for 30 minutes or until tender.

For more information on healthy eating, recipes, and more, visit [kp.org/nutrition](http://kp.org/nutrition) and [kp.org/seniorhealth](http://kp.org/seniorhealth). ■

As we welcome the New Year, a key goal for many revolves around health and vitality. Good nutrition, what you eat to "fuel" your body, combined with physical activity, are key.

Many conditions (heart disease, high blood pressure, diabetes, obesity, osteoporosis) can be prevented or controlled with dietary changes and exercise. A healthy diet also provides vitamins and minerals your body needs. And water, along with fiber, helps your digestive system.

### What is healthy eating?

Healthy eating is about balance, variety and moderation. It means you eat enough, but not too much, and eat a variety of colorful foods that provide nutrients needed to stay healthy. All foods eaten in moderation can be a part of healthy eating. Five or more servings of fruits and veggies daily provides fiber and energy to help you live a healthy life. Create power-packed easy meals by adding spinach or kale to a morning fruit smoothie, vegetables to scrambled eggs, vegetables to your whole grain sandwich, roasted veggies to soup, salads or grains.

### How to roast vegetables

It's quick and easy to roast vegetables, usually taking less than 45 minutes. Choose various vegetables, such as potatoes, beets, carrots, Brussels sprouts and broccoli, and chick peas for extra protein. Experiment with fresh herbs, citrus and seasonings such as rosemary, thyme, garlic and lemon to decrease sodium intake.

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*This article contains health and wellness or prevention information.*

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# Lions & Dragons Usher in the New Year

by Kelfred Chang, Majestic Culture and the Arts Association

The 2024 Chinese New Year—the Year of the Dragon—begins on Feb. 10 and ends on Jan. 28, 2025, when the Year of the Snake begins. Marking the end of winter and the beginning of the spring season, observances traditionally take place starting on Chinese New Year's Eve (Feb. 9).

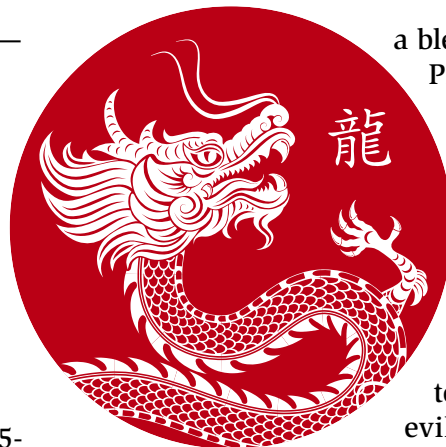
Chinese New Year, also called “Lunar New Year,” is an annual 15-day festival in China and Chinese communities around the world, including Hawai‘i. The first day of Chinese New Year begins on the new moon that appears between Jan. 21 and Feb. 20. Festivities continue until the following full moon, which is Feb. 24, this year.

The Chinese zodiac starts with the Year of the Rat and cycles continuously through 12 signs. The dragon is the fifth of 12 animals in the Chinese zodiac, which is based on a 12-year cycle. So if you were born in 1952, 1964, 1976, 1988, 2000, 2012 or this year, then your Chinese zodiac sign is Dragon. The dragon, a revered symbol in Chinese culture, is one of its most important mythological creatures, symbolizing strength, wisdom, honesty, benevolence, good fortune, power and prosperity.

## Traditions Immigrate

Traditional dragon and lion dances are indispensable parts of community celebrations during every Chinese New Year. One of the most prominent origination theories suggests that the dragon dance began during the Han Dynasty (206 BCE–220 CE); the lion dance has its roots in the Tang Dynasty (618–907 CE).

Chinese immigrants brought their traditions to the Kingdom of Hawai‘i near the end of the 18th century. Records show that the Chinese people welcomed the Year of the Dog on Feb. 4, 1886, when the United Chinese Society of Hawai‘i held



a blessing to open its King Street Hall. Princess Lili‘uokalani and other royalty attended the festivities.

## Lion & Dragon Dances

Lions are considered symbols of protection in Chinese culture. Lion dances are often performed at important occasions, especially Chinese New Year celebrations, to bring good fortune and ward off evil spirits.

There are many stories about the origins of the Chinese lion dance. The most popular one involves a beast named “Nian” (“year”) that terrorized the villagers at the beginning of each new year. The monster was afraid of loud noises, bright lights and the color red, so those were the things villagers utilized to chase the beast away. Celebrations to usher out the old year and bring forth the luck and prosperity of the new one incorporated a



Chinese Southern Fo Shan lions with Caishen (God of Prosperity).  
PC: Majestic Culture and the Arts Association

cacophony of noise and often included firecrackers, fireworks, and red clothing and decorations. Dancers dressed as lions, the protectors of the weak, bearers of righteousness and bringers of blessings.

There are several distinctions between lion and dragon dances. Both dances are accompanied by



a percussion team that plays drums, gongs and cymbals. Other instruments may be added to the musical ensemble, such as flutes, wind instruments or stringed instruments.

The lion dance is executed by two performers portraying the lion; one manipulates the head and the other moves the tail.

The dragon dance utilizes an uneven number of performers, most often, more than nine. In synchrony, dancers maneuver a long, colorful serpentine body held aloft on poles with a dragon head and tail at either end. Many dancers are needed to control the dragon's long, undulating body, which can extend to 30 yards in length. The dragon's body is made from thin bamboo strips covered in cloth and painted with scales. Dancing dragons are frequently led by someone holding a large sphere—either a white pearl representing immortality and the pursuit of wisdom, or a red sun representing the hope for a good harvest. Dragons most often dance during the Chinese New Year and other auspicious events that offer them a large performance area.

In Hawai‘i, lion dances are performed throughout the year at a variety of festive occasions, such as grand openings, birthday parties and weddings. During the Chinese New Year period, which spans two weeks prior to and after New Year's Day, lion dances are performed in Chinatown and elsewhere throughout the island chain at businesses, malls and restaurants.

Unique to Hawai‘i, spectators will often feed money to the lion to receive blessings of health, wealth and prosperity. Sometimes the money is placed in a red envelope called “lai see,” meaning

Miss Chinatown Hawaii Court 2020 with Chinese Southern Fo Shan Lions and the Three Stars—Blessings, Wealth and Longevity. PC: Miss Chinatown Hawaii

good fortune (Cantonese), or “hong bao,” meaning red packet (Mandarin).

The last event held during the Chinese New Year is the Lantern Festival, which honors deceased ancestors, during which glowing lanterns are floated in waterways, hung in temples or carried during a nighttime parade. A dragon dance procession through the streets highlights many Lantern Festival celebrations.

Kung hei fat choi (Cantonese)! Wishing you happiness and prosperity. ■

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# How to Use Mobile Payment Apps Safely

by Christopher Duque, Online Security Advisor



Digital person-to-person payment services and mobile payment apps have become part of everyday life for millions of people. Mobile payment services and apps such as PayPal, Venmo, Zelle, Apple Pay and Google Pay let you send money to people without having to write a check, swipe a card or hand them cash. These services have become increasingly popular among young and old alike for splitting the cost of a meal or donating to a charity, etc.

We all must be aware that these electronic payment services come with their own sets of risks that scammers, fraudsters and identity thieves utilize to victimize the public.

It is important to note that most if not all these mobile payment apps have a website counterpart that has similar features that allow the use of a computer to conduct transactions. Features may differ between the mobile app and its website version, but their basic tasks (sending and receiving funds) are the same. And though the focus of this article is on mobile apps, the risks and security precautions applies to both app and website versions.

## How do they work?

Mobile payment apps enable you to send money to someone who banks somewhere different than you. Your bank may even offer one of the apps as part of its service. Some services require both the sender and recipient to have an account with the same mobile payment app/service. Each

app has its own easy-to-follow, step-by-step instructions. Most start with enrollment using your email or mobile number. To send funds, enter the email address or mobile number of the recipient who has a bank account. Enter the amount. Your recipient gets a notification explaining how to complete the payment.

## A word about passwords

Create a separate and unique password for the service you have chosen to use that's different from any other accounts and services you use. For example, use a different password for your email and PayPal accounts.

## Are they safe?

The greatest risk is losing your mobile device or having it stolen. It not only contains the mobile payment app you use but all your other apps, including social media and email apps. Also at risk are the entire contents of the device, such as your contacts and other important personal data.

And like any computing device, it can also be infected by malware and carry out various kinds of malicious activities, such as stealing passwords and other sensitive personal information and transmitting them to cybercriminals. Furthermore, fake apps masquerading as legitimate apps—including mobile payment apps—can compromise the data stored on your devices.

In addition, cybercriminals also rely on traditional scams and fraudulent schemes to trick unsuspecting users to send them money using mobile payment apps. For example, fraudsters are known for “spoofing” legitimate companies like Amazon to trick users into purchasing items they will never get, or sending donations to a fake charity organization that is nonexistent.

## How do I protect myself from scams & theft?

The first line of defense is protecting your device. Do not leave it unattended. Do not let strangers use it unless you can see what they are using it for. Enable your device's screen lock when not in use or even power it off.

Most importantly, ensure the app you installed is from a legitimate source. Then consider using security software. Most fully featured security products have protections for your banking and payment applications.

Most mobile payment apps allow you to set up a passcode, PIN or fingerprint that you can use to authenticate yourself before making a payment. Setting up this feature helps to prevent someone else from making unauthorized transactions from your account. Use a strong password which contains a combination of uppercase letters, numerals and control characters (% , ^ , !).

If your mobile phone is lost or stolen, notify your bank and payment provider. If stolen, report it to law enforcement and obtain a police report number, which may be required to prevent you from being responsible for any financial loss.

Most payment apps have additional security features such as two-factor authentication (2FA). Activate it so before a transaction is authorized, a code is sent to you via text message or email that you'll need to input to complete the transaction.

When you are not using the app or web service, log out and ensure that your mobile device and computer are locked when they are not being used.

Use a credit card with a low credit line or open a bank account designated for the payment app/service. Do not use accounts associated with any income (pension, SS benefits).

One of the most common risks when using mobile payment apps is human error. Always double check the amount you entered and the person you selected to pay. Also, pause a bit to confirm the transaction went through before tapping again. Again, contact your bank or payment provider if you make an error.

Ultimately, mobile payment apps and web services make our lives easier, but we don't want to make it easy for scammers, fraudsters and hackers to victimize us. Stay vigilant and stay safe. ■

Contact me with questions about online security.

Christopher Duque | [aikea808@gmail.com](mailto:aikea808@gmail.com)




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# Buyer Beware

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

During Sam C. Dobbs' time, the early 20th-century, advertising promised consumers various outcomes; however, the claims weren't based on any facts. This inspired him as the head of Coca-Cola to create a group of businesses to monitor each other's advertising. The Better Business Bureau (BBB) began.

Fast forward to 2023. If you have used gaming apps or social media recently, you have seen ads that promise you will lose weight fast or product offers that are too good to be true. The ads look authentic and the offer is so enticing that many consumers click the buy button. However, many customers are dissatisfied with their purchase after receiving the order because the product wasn't as advertised or they never received it.

While ethical businesses follow advertising codes, the market is filled with fraudulent companies exploiting consumers. How do consumers know if the ad is false and if it is, who can they report it to?

## BBB Tips for spotting false advertising and avoiding fraud are:

- **Too good to be true offer.** Resist the temptation to click the purchase button. Remind yourself of the laws of supply and demand. If supply is low, demand is high and the cost will be increased.
- **Don't believe everything you read.** Can the product deliver the results promised? For example, it's easy to be deceived by quick weight loss promises. Evaluate the product and the promise to see if it is feasible.
- **Vet the company.** There is a plethora of websites and many are fake. Before purchasing from a company you don't know, check the business's BBB profile at [BBB.org](https://www.bbb.org). Also, search for the company's name with the words "complaints, reviews and scams."

Use your brain and not your heart. Before purchasing, ask yourself if you are thinking rationally or emotionally. When it comes to money, decisions should be made rationally.



- **Look closely at the domain name to avoid impersonated websites.** Is the domain name spelled correctly?

Check with a safe website checker. Google's Safe Browsing Tool ([transparencyreport.google.com/safe-browsing/search](https://transparencyreport.google.com/safe-browsing/search)) can help verify the legitimacy of a website. ■

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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.

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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# CYBERCRIME FIGHTER

BY DEBRA LORDAN | PHOTOGRAPHY BY STEVE NOHARA



She may not wear a mask or a cape, but in the eyes of Hawai'i's Skūpuna, Esther Chan is their very own superhero as she continues her battle against online crime in cyberspace — one workshop at a time — wielding only her mighty curriculum and stalwart spirit.

If criminals stole money from your dear grandmother using online trickery and treachery, what would you do about it? When she was a Punahou High School sophomore, Esther took matters into her own hands to protect her grandmother and other unsuspecting elders like her from cyber scams. For Esther, the call to action was not a question of “should I do it” but “how can I do it.”

And so her crusade against cybercrime began.

“In 2021 during the pandemic, my grandma received a pop-up on her computer screen,” recalls Esther. A pop-up is a window that suddenly appears on a website screen or browser that contains advertisements or other information that the user likely did not request. The pop-up asked her to call a phone number. Unsuspecting, she thought it was just a harmless antivirus helpline, so she made the call.

“She was on the phone with them for quite a while, and ended up giving them her bank account numbers and other personal information,” says Esther. “Unfortunately, it was not a legitimate pop-up and they went into her bank account and withdrew money.” After she realized it was a scam, Esther’s father was able to help her grandmother change all of her passwords to mitigate further damage.

“A few hundred dollars was lost, but luckily, nothing super terrible happened,” says Esther. “But it really affected us. It was really scary to have that happen and to realize that similar things are happening to many people across the nation and globally. That realization was really shocking to me.”

*Esther gives her grandmother her first cybersecurity lesson.*

With our increased dependence on technology comes an increased risk of cybersecurity attacks. This year, \$8 trillion is predicted to be lost to cybercrime. According to *Forbes*, global cybercrime costs are estimated to increase to \$10.5 trillion





annually by 2025. It is also reported that 95% of cybersecurity breaches are a result of human error, which highlights the importance of cybersecurity education in minimizing successful cyberattacks. According to a recent cybercrime report, victims of elder fraud reported losses totaling almost \$1.7 billion in 2021, up 74% from 2020. These statistics highlight the need for widespread cybersecurity education for seniors.

“Eight trillion is a massive number!” says Esther. “I don’t think people realize how big of an issue these cyberattacks are. That’s really what inspired me to start this whole organization because I saw how easy it was for these scammers to get onto devices and use a tactic called ‘social engineering’ to get people to fall for their scams. I really wanted to be able to help kūpuna, in particular, be able to defend themselves against these sorts of cyberattacks.”

Seniors have become targets for many cybercriminals who utilize trust as their scamming mechanism. Studies have shown that our willingness to trust other human beings increases as we age.

“In general, kūpuna are more vulnerable because they are more trusting,” says Esther. “They may also be less familiar with technology or less aware of cybercrime and may not have anyone to teach them about it.”

Another part of the problem is that scammers are highly adaptable and quite sophisticated in mimicking legitimate communications from tech support staff, government agencies, potential romantic partners and even relatives. Seniors with healthy financial savings, good credit scores and a trusting nature are attractive and often lucrative targets for scammers, bringing elders to the frontline of these cyber assaults.

“I believe that helping kūpuna to defend themselves against cybercrime should be a priority in this increasingly digital age and that they deserve more than the dull and obscure cybersecurity curricula that currently exist,” says Esther. “That’s really what inspired me to start the Cyber Safe Seniors organization, seeing the effects of cyberattacks on kūpuna like my own grandmother. What we try to do at Cyber Safe Seniors ([gocybersafe.org](http://gocybersafe.org)) is equip kūpuna with the knowledge, tools and resources they need to defend themselves against these attacks.”

## VARIATIONS ON SCAMS ARE ENDLESS

The best way to avoid losing money or confidential information to a scammer is by learning to recognize the different types of fraud. Below are a few of the most common scams, however, there are variations of each. Scam artists are devious and will change their tactics in order to steal from you. (Visit [gocybersafe.org/resources](http://gocybersafe.org/resources) on Esther’s website).

- **IMPERSONATION SCAMS** happen when one person pretends to be another—a government official, a caregiver or even a grandchild—and tricks you into giving them what they want.
- **ONLINE DATING FRAUD** accounted for \$304 million lost in 2020 alone. Half of these scams reportedly started through social media.
- **UNEXPECTED MONEY SCAMMERS** know that most of us would love to receive a large sum of money at the drop of a hat—that’s why these scams are often effective in getting your money.
- **LOTTERY SCAMS** are one of the most common ways of extracting money from seniors. If you receive a phone call, letter, pop-up message or email saying you’ve won money or an expensive item, be wary. Too good to be true?
- **FAKE CHARITY SCHEMES** occur most often around the time of a disaster.
- **FAKE PRODUCT SCAMS** try to convince you that your life will be better with a certain product or service. You then pay for the product or service, but you never receive it.
- **DEBT RELIEF SCAMS** try to make you believe that your debt can be reduced. Scammers will often charge a large upfront fee to help you lower your debt-repayment responsibility, only to disappear after you’ve sent them the money.
- **TECH SUPPORT SCAMS** often send a pop-up on your computer saying you have a virus or other issue. They will include a phone number for you to call and pressure you into sending them money to fix the fake problem.

That is what happened to Esther’s 85-year-old grandmother, Sophia, when Esther was 16. Concerned about protecting her grandmother and others from the dangers of cybercrime, Esther proceeded to create a curriculum comprised of a series of video lessons to educate kūpuna on how to shield themselves from online scams.



Esther presents her workshop at The Plaza at Punchbowl.

## CYBERSAFETY 101 IS BORN

“The attack was definitely one of the components that spurred me on to create the CyberSafety 101 curriculum,” says Esther.

At about the same time her grandmother became a victim of cybercrime, Esther discovered a class through Girl Scouts called “CompuGirls Hawaii” that focused on educating high school girls in STEM, cybersecurity, scams and information technology (IT). Prior to attending the program in 2021, she hadn’t realized how serious of an issue cyberattacks were.

In addition to the attack on her grandmother and the CompuGirls Hawaii course, the chance to pursue a Girl Scout Gold Award project further inspired Esther to equip kūpuna with the knowledge and resources they need to stay safe from cybercrime. “This was a great opportunity to work on something I was really passionate about,” she says. So she started creating scripts and producing video lessons for her Girl Scouts project, Cyber Safe Seniors, beginning with a free, self-paced course called “CyberSafety 101.”

The project drew her to the first-ever Prudential Emerging Visionaries. The national recognition program awards young people for their innovative solutions to financial and societal challenges in their communities. An Emerging Visionary is a changemaker—a young person with a bold vision for impact and a project to make it happen.

She applied to the program and was one of 25 recipients nationwide to receive a \$5,000 award.

She was also invited to attend a three-day summit at Prudential headquarters in New Jersey, where she met with other youth changemakers for networking sessions and workshops.

“It was really great to meet all the amazing changemakers,” says Esther. “What really made an impact on me personally was that I was able to see what everyone else was doing. All of my peers at the summit were very incredible. They all created their own organizations related to finance and various other social structures. Being able to observe that and be a part of it had a great impact on my project. It was super inspiring. I took a lot of lessons I had learned at the summit back home.”

The young changemakers received coaching sessions with a Prudential representative. She was able to work with Colleen Grimsley, director of New Business Case Management at The Prudential Insurance Company of America. “She gave me some great advice for the project.”

## WHAT IS CYBER SAFE SENIORS?

Cyber Safe Seniors, which hosts the CyberSafety 101 curriculum, is an organization and a website ([gocybersafe.org](http://gocybersafe.org)) with a mission to keep seniors cyber safe by providing them with access to effective, high-quality cybersecurity education that is as engaging as it is informative.

“This course is the culmination of work by so many people—so many hands,” she says. “I am really grateful to Jodi Ito, who is the chief information security officer of the University of Hawai‘i System, for helping me to verify the accuracy of the information I was giving.”

Dr. Dorothy Hirata, the instructional design manager with the University of Hawai‘i System’s Online Innovation Center, was especially helpful with the second iteration of her course.

“I started in 2021 with an idea of a curriculum,” she says. “I empathized with the kūpuna and tried to figure out what their needs were through research and talking with Jodi about needs—and, of course, my grandmother.”

From there, she worked quite hard on the curriculum. She completed hundreds of hours of research, wrote scripts from scratch, filmed and edited video footage, added activities and compiled all the information for the course.



## BETA TESTING

To test and assess the new curriculum and figure out what was working well and what could be improved, she took the program to One Kalakaua Senior Living and The Plaza at Waikiki, another living community. Out of respect for the visitor restrictions that were instituted during the COVID-19 pandemic, these workshops were hosted using the pre-recorded videos that Esther had created. In return for completing a questionnaire about the curriculum, the residents were entered into a gift card drawing.

“It was well-accepted, and then Esther spent a lot of time improving the program so that it would benefit more seniors,” says One Kalakaua resident Sophia, Esther’s grandmother. “She revised and improved her videos by increasing the sound and adding subtitles to benefit those who are hard of hearing. She also improved her presentation, assembling a team of schoolmates so that they could be more efficient and thorough. When she was invited back a second time, she brought her team along to teach the new and improved course.” For example, team members supplied one-on-one, in-person phone support to show residents how to block spam calls and to answer other questions pertinent to each of the many types of mobile phones now available.

The second presentation after the fine-tuning based on feedback was even more popular, Sophia said. “More residents attended than show up to our most popular exercise classes. They all ended up loving it and learning a lot. Everybody was very happy. It was very successful.”

“Their feedback was very valuable and I am very grateful,” says Esther.

During the pandemic, she also presented her program at other senior homes in Honolulu, and later, AARP Hawaii accepted her project.

“We also got some feedback from members of AARP Hawaii which was quite helpful,” says Esther. “I took all that feedback and implemented it into the second iteration of the curriculum. For instance, I learned that participants found the practical tips helpful. I took all that feedback and incorporated it into the second iteration—the one I worked with Dorothy on—the one that is being used now. Again, we tested and optimized the second version.”

## THE CYBERSAFETY 101 COURSE

CyberSafety 101 ([gocybersafe.org/the-course](http://gocybersafe.org/the-course)) is free, convenient and easy to use. The curriculum is self-paced and you can return to the course whenever you need a refresher. It covers cybersecurity basics, from phishing, to malware, to digital footprints and more.

“This course was created because we believe that everyone—regardless of economic status—deserves access to quality cybersecurity education,” Esther says on her website.

The first thing you do is enroll for the class through a series of fill-in boxes and answer a short questionnaire that assesses your level of cybersecurity knowledge. You are then sent an email that lets you enter the virtual classroom. The videos used to relay the lessons are colorful and clear. The sound is crisp and the information presented by a smiling and articulate Esther is well-paced and easily understood. The information and insights you will receive, along with the amount of money you may save by avoiding an expensive scam, are well worth the short time you will invest in the training—it only takes about an hour.

## CYBER-SAFETY 101 EXPANDS

To spread word of her program, Esther contacted media outlets, such as the *Honolulu Star-Advertiser*.

She also connected directly to senior centers through email and through personal connections. Esther has since shared the project with the Lanakila Multi-Purpose Senior Center and aims to partner with more organizations and care homes to continue to spread awareness.

Recently, in addition to her online program, Esther has been offering workshops for kūpuna based on her online curriculum, reaching out to care homes directly and coordinating from there.

“We pride ourselves in working with kūpuna side-by-side during workshops and are currently designing a training program to empower others across the nation to do so as well,” says Esther.

She has not been doing it alone, but with the help of her “wonderful board members” who have been working with her for the past year or so. They help organize the workshops and sometimes



CSS Volunteer Director Irene Zhong facilitates a discussion during a workshop at One Kalakaua Senior Living.

lead them. “They are all such incredible young women,” she says of her eight peers. “It is definitely a group effort.”

Her handpicked eight-member board have commonalities in addition to being interested in STEM, information technology and cybersecurity. They all have a special place in their heart for their elders. “I think each of them has their own motivation for getting involved with Cyber Safe Seniors (CSS), but in general, they all want to help them,” says Esther.

## EVOLVING LEADERSHIP

Through CSS, Esther’s enthusiasm and good will spread to her peers. One of her eight CSS volunteer directors, Irene Zhong, met Esther about three years ago in an accelerated summer chemistry honors course. Irene was impressed by Esther’s curiosity. “I listened to Esther ask our teacher questions after the entire class had left, and I was baffled by their breadth and depth. She inspired me to dig deeper in my own learning and to be unafraid to ask questions.”

She got involved with CSS shortly thereafter. “I wanted to join the board of directors because I live with my grandparents who use technology prolifically,” says Irene. “They are immigrants from China and can’t speak English, so it was even more important for me to work with cyber safety because their risk for attack is higher.”

“Esther is the epitome of a great leader,” says Irene. “She has a great capacity for empathy not only for the elders but for her board members, as

well. I appreciate that she does not hover over her board members, but instead gives us autonomy to be creative and make original contributions. For example, Esther gave me full reign to design Cyber Safe Senior’s volunteer shirt.”

“Esther’s greatest traits are her timeliness and work ethic,” says Irene. “She has never been late to an event and never missed a deadline. She also curated, created, and revised the entire Cyber Safe Seniors curriculum on her own, which is a great feat considering the amount of work that goes into script writing, graphic design, recording and editing.”

Her involvement with CSS has deepened her passion for service work, says Irene. “I feel a greater connection to the community and kūpuna, and through Esther, have connected with many of my peers—most of whom I would not have been friends with without Esther’s organization,” says Irene. “CSS has also given me experience with leadership and oversight. I am now more confident in organizing and managing volunteers, and coordinating with different branches of the organization.”

“Before I leave for college, my goal is to create a community of cyber safe volunteers who are passionate about this work,” says Irene.

## ESTHER’S TIME TO SHINE

Esther’s experiences with CSS helped her to overcome her innate shyness, learn how to take risks and reach outside of her comfort zone to become one of Hawai‘i’s unsung heroes. Along





Cyber Safe Seniors board members (L–R): Felicia Yang, Esther Chan, Lindsay Minami, Ashley Jisue Hong, Irene Zhong and Meigan Li. Board members not pictured: Ivey Zhong, Mira Kubo, Anna Zheng and Alison Funai. Board advisors: Jodi Ito and Suzanne Chun-Oakland.

the way, she has garnered much recognition and many accolades.

Of course, Esther earned her coveted Girl Scouts USA Gold Award Scholarship and was featured on the national GSUSA website. After she received the Prudential award in 2022, Esther was recognized by the Hawai'i State Legislature during Hawai'i Education Week. She is a Coca-Cola Scholarship Semifinalist, National Merit Semi-Finalist, and was one of four Carson Scholars nationwide who received the Michael Hollins Foundation Award for exceptional humanitarianism. She also received the Violet Richardson Soroptimist Award, George HW Bush Point of Light Award, a Punahou Distinction in Student Entrepreneurship and the President's Gold Volunteer Service Award in recognition of 129 hours of service to the nation. Inscribed at the bottom of the award: "The country is counting on you."

## METAMORPHOSIS

"The whole project was a risk for me," says Esther. "I learned so much about sticking with it and putting up with challenges and working through them."

"I've always been a driven person and I am passionate about a lot of things," says Esther. "I feel that this organization really stemmed from that. I didn't lay out a plan to do this; it developed organically out of a passion for helping others, especially seniors. From there it just blossomed."

"This project has definitely contributed to my personal growth—more than anything else I have done. It has been an incredible experience and I have learned countless lessons. Cyber Safe Seniors has been very meaningful to me, and I feel that I have poured out my heart into this organization in a lot of ways. I have been blessed to have been able to gain so much from it in terms of skills I've learned and relationships I've built. It's been incredible."

"Two years ago, I would not have envisioned myself where I am today in terms of this organization. I am incredibly grateful for everyone who was there to support me—God, my parents and my mentors and peers at Prudential. In terms of the organizational aspect of the project, my mom has been a really great role model for me because she is very driven and likes to take initiative. She leads a prayer group and is on the board of our church. She is really involved, so I drew a lot from her example."

## THE CRUSADE AGAINST CYBERCRIME

Given that Esther launched her career path at 16, where does she plan to go from here? "In terms of where this program is going to go next, I think the plan right now is to pass the program on to younger students and get them to become leaders and head this project throughout the state." Esther will continue to support the Hawai'i branch of the organization from afar and perhaps start a new chapter of Cyber Safe Seniors wherever she attends college.

"It would be really cool if I could start another branch where I go to college and continue to expand it. I'm not sure what the future holds but I am excited for where this can go seeing how it has blossomed so far. I think it has a lot of potential to expand statewide, nationally and even internationally."

To that end, Esther and her team have developed a self-contained teaching package that can be easily distributed to care homes anywhere. The single package includes the curriculum, notes on how to run the workshop and frequently asked questions.

"The main thing I've learned from this project is how to be a good leader. I am not a perfect leader, but this project has taught me that being a leader is really about empowering other people to be able to create their own vision for a project and take their own initiative. It is about empowering others to become leaders themselves. Before this, I never really thought of myself as a leader, but through CSS, I have really been able to grow into that role and I've been able to learn much more about what being a leader actually entails."

"I love helping others and aspire to become a good role model for future generations—someone who brings peace and hope to this chaotic world and whose character inspires others," says Esther.

## A DIFFERENT KIND OF TEENAGER

"The family's way of life is totally different and she is a different kind of teenager," says Sophia. Esther is intelligent, curious and hardworking. She's an explorer and an achiever who always does her best. Anything that is difficult, she will try it out. She was taught to do her best to excel in whatever studies or activities she is participating in. "I'm really proud of her."

"I am very thankful that God protected me and that He can change something so bad—the scam—into a very good thing—something that benefits me, my friends here and so many seniors in Hawai'i and in other states," says Sophia. "It



Esther and her two younger brothers, Kenton (15) and Josias (10).

is all because of the way Esther was brought up by very good, God-centered parents, my son Stephen, a cardiologist at Kaiser Permanente, and my daughter-in-law Monica, who is also a detail-oriented achiever."

Both parents are Harvard graduates. It follows that education along with healthy eating and exercise are important in their family dynamic.

Esther and her two younger brothers were raised to not follow popular culture—they do not spend time on social media, and don't have a TV in their home—"but to follow the Lord's command to honor God, be kind and compassionate to others," says Sophia.

When she was a freshman, she started holding a food drive every year in their apartment building. "Nobody asked her to do that," says Sophia.

Esther is not really interested in things like fashion and trends, the lifeblood of many her age. "We encourage every member of every generation of

our family to fly high," says Sophia. Instead, Esther is very busy adhering to the unwritten family motto: "You do not complain. You overcome."

Many forces of good fuel Esther's superpowers—her humble nature, maturity, discipline, innate compassion and kindness, and her family legacy of fortitude, faith and respect for education. The self-sacrificing Punahou senior manifested her super-abilities by rising to the call in times of trauma and need.

Her disguise—her secret identity—is transparent now. No longer the shy, introverted teenager she once was, she has grown wings and metamorphosed into an intrepid force that any CEO would envy, as her talents and abilities have been recognized by all who meet her as significantly beyond those of "normal" people.

The world needs more superheroes like Esther and her team to help combat cybercrime—mask and cape not required.

The best way to contact Esther Chan is via [emailcybersafe@gmail.com](mailto:emailcybersafe@gmail.com). ■



# The Realities of Caregiving

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

**C**aregiving has been part of mankind's existence from the beginning. We've all had caregivers—usually known as Mom and Dad. Many of us have been caregivers of our own children. And as needs changed, parents adjusted their caregiving duties. That is the very first reality of caregiving...

■ **Caregiving changes with time.** For caregivers of aging parents, it may be a gradual shift from picking up the groceries to checking medications and then to providing help with physical needs. For some, their entry into caregiving is more dramatic as the result of a fall or illness. Caregiving tasks change from that point and often become increasingly complex and difficult.

■ **Caregiving is physically demanding.** As caregivers, we fill a critical role in the lives of those for whom we care. Our ability to provide compassionate and effective care is linked directly to our own physical, spiritual and emotional health.

■ **Caregiving requires support.** While we are caregiving, accessing the experience, knowledge and understanding other caregivers can offer makes our journey a little easier. Being part of a support group or having a close connection with another carer is essential. Understanding and making use of community resources can make caregiving a little easier, as well.

■ **Every aspect of caregiving has challenges.** All kinds of emotions can arise, from anger to love. It forces us to face our own mortality but also allows us an opportunity to undertake the highest level of good that humankind can offer—caring for someone else.

■ **Caregiving can be rewarding.** As difficult as caregiving can be, if approached in a healthy and realistic manner, it can also be very rewarding.

■ **Caregiving has an end.** This is one reality that is missed by almost every caregiver. It is a reality that we try to avoid, put off, hide from and deny, but the truth is most caregiving has an end—and that end is death. We must be careful to not be-



come so focused on preserving life that we lose sight of quality-of-life.

The Caregiver Foundation would like to serve as your resource for information about becoming a caregiver for a loved one. Our online How-To series provides some of the information you may also receive in our various workshops. If you are a new caregiver, we encourage you to attend one of our workshops or caregiving training classes and join a Caregiver Support Group to learn from and communicate with other caregivers. ■

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# Preventing Transfer Trauma

by Vance Yamamoto, RN, CSA, CEN, Nursing Home Partners

**E**nsuring our elderly loved ones' well-being during their transition into care homes is crucial. This emotional and often stressful journey demands a meticulous approach to prevent transfer trauma, which can result from frequent relocations and adjustments to new environments and care teams. Utilizing a seasoned nurse consultant, particularly one knowledgeable in disease processes, becomes vital.

An experienced nurse consultant doesn't just facilitate a smooth transition, but also anticipates potential future challenges, thereby mitigating the risk of subsequent transfers. Their profound understanding of disease trajectories enables them to foresee possible complications, ensuring that the chosen care home is equipped to manage the evolving needs of the senior individual. This



foresight is crucial in stabilizing the emotional and physical health of the elderly, providing them with a consistent and familiar environment that is pivotal for their well-being.

A registered nurse and certified senior advisor also bridges the gap between medical jargon and practical understanding, ensuring families make informed decisions. The role of an experienced nurse consultant secures a health-optimized future for our seniors, minimizing disruptions and maximizing quality of life. ■

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# Overcautiousness Can Lead to Health Risks

by Debbie Kim Morikawa, GYMGUYZ Owner

Striving to ensure safety and fear of falls consistently top the list of concerns for kūpuna. Unfortunately, fear itself can become a risk factor, leading to anxiety, hesitancy and overcautiousness. Being cautious is natural during activities that involve risk. However, being overly careful out of fear can result in moving less, avoiding activities that require balance skills and reliance on external objects for stability.

Everyone has witnessed the signs:

- Shortened steps and/or increased shuffling
- Stiffening of the trunk with no rotation or turning of the body
- Becoming more robot-like when moving
- Reaching for a chair or wall for stability
- Choosing to sit instead of standing
- Increased difficulty standing up after sitting

As the pattern progresses, kūpuna become even more wary and immobile, resulting in a downward spiral, so using good judgment is critical. Balancing the pros and cons of being too cautious in each situation is imperative.

Being sedentary leads to weakness and loss of range of motion and coordination. We all need to “use it or lose it,” and keep moving to maintain our muscle strength and balance. By being “safe,” good intentions may actually contribute to an increased risk for falls. Therefore risk assessments become critical in determining whether an activity is actually beneficial or dangerous.

A home assessment and modifications are a good place to start in order to fall-proof your home. An



activity assessment and modifications are also needed. When a loss of balance is observed during an activity, note whether the body is able to compensate adequately and get re-centered and stable again without falling.

Although we tend to overreact when observing unsteadiness, having the ability to recover from a loss of balance is an important activity that requires coordination, core stability and strength. These skills must be retained.

So the next time you feel anxious about the safety of someone doing an activity, carefully observe the person and conduct a risk assessment and assess if there is a modification that could be made to make it safer before eliminating the activity altogether. Every activity has inherent risks at every age. Just be aware that inactivity poses even greater health risks. ■

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# Can You Keep Your Teeth as You Age?

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

Nearly one in five adults aged 65 or older has lost all of their teeth, impacting their quality of life. While some assume that tooth loss is an inevitable consequence of aging, proactive dental care can preserve both your teeth and overall health throughout your entire life.



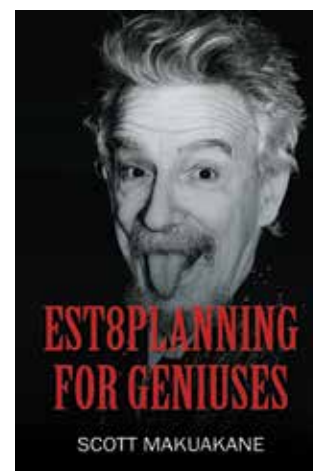
Maintaining good oral health is crucial for kūpuna, extending beyond mere aesthetics. When kūpuna experience tooth loss, it can hinder their ability to eat properly and obtain essential nutrition. In some cases, to avoid becoming a burden on their families, they might refrain from expressing hunger or discomfort. Additionally, seniors with medical conditions like diabetes are at a higher risk of developing gum diseases. They may also experience dry mouth due to taking certain medications.

To ensure kūpuna maintain good oral and overall health, they must make it a habit to see their dentist at least twice a year, practice good oral hygiene and maintain a healthy diet. These preventive measures against tooth loss, gum disease and other issues will help seniors maintain their overall

health, enjoy a higher quality of life and continue to lead active and fulfilling lives well into their golden years. So the answer to the question is: Yes, you can keep all your teeth as you age as long as you take the necessary preventive measures to live well and smile more. ■

HAWAII DENTAL SERVICE (501(c)4 nonprofit)  
Kahala Howser, Wellness & Events Manager  
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# Start a Healthy New Year at the Y

by Jenny Ostlind, YMCA of Honolulu Program Executive

**F**or new exercisers, the gym can be a daunting place. They may not be sure what to do or how to get started. That holds true even more so for kūpuna, who perhaps have not been to a gym in a long time—maybe not ever.

• **The YMCA is an excellent place for new exercisers!** In fact, 73% of YMCA of Honolulu members identified as health seekers, meaning they want to get healthy but struggled with how to do so and chose the Y for help.

Feeling good isn't just about your physical well-being but also includes your spirit and mind. The Y helps kūpuna achieve this perfect balance by offering a large and varied selection of classes, activities and programs to promote overall well-being, so staying healthy is fun and never boring!

• **The Y is here to guide and support.** All new Y members get a free guided workout in order to make them feel more comfortable and confident using the equipment. Support continues with our fitness floor staff, who are always available to help members and answer any questions.

• **Studies show that people who enjoy physical activity participate more frequently and consistently.** There are hundreds of classes and activities to choose from at the Y. Y staff can recommend classes or activities that fit your interests and schedule so that you're doing something you enjoy at a convenient time.



(L-R) Cecilia, Gail and Donna enjoy exercising together at the Y. PC: YMCA

• **Find a buddy!** When you work with a partner, you're more likely to feel motivated, try new things and stay consistent.

You can make friends at the Y through fitness classes, clubs, activities, or social sports such as pickleball or basketball. These are great ways to meet people with similar interests and goals who can support you on your journey to well-being.

Got a green thumb? The Y's Garden Club at Mililani is great for sharing your gardening talents.

Love to craft? Play games? Participate in the Y's Kupuna Food & Fun program, a recreational dining program that includes potlucks, lei making, painting and more!

• **The Y is affordable.** Many kupuna members get a free or reduced membership through their health plans. And thanks to generous donors, the Y also offers financial aid.

• **Be my guest!** Stop by any YMCA for a free week pass. You can also register for your free week online at [bit.ly/FreeOneWeek](http://bit.ly/FreeOneWeek), or call or email our Service Center at 808-678-4296 or [info@ymcahonolulu.org](mailto:info@ymcahonolulu.org). ■

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3rd Saturday of the month  
2 - 3:30 PM

### OAHU

#### CENTRAL (IN-PERSON)

3rd Monday of the month  
6:30 - 8 PM

The Plaza at Pearl City  
1048 Kuala Street, Pearl City

#### WINDWARD (IN-PERSON)

Last Thursday of the month  
6:30 - 8 PM

The Plaza at Kaneohe  
46-068 Alaloa Street, Kaneohe

#### EAST OAHU (VIRTUAL)

2nd Monday of the month  
7 - 9 PM

### HAWAII ISLAND

#### WAIMEA (IN-PERSON)

3rd Friday of the month  
2:30 - 4 PM

Tutu's House  
64-1032 Mamalahoa Hwy, Waimea

#### HAWAII ISLAND ONE (VIRTUAL)

1st Wednesday of the month  
10 - 11 AM

#### HAWAII ISLAND TWO (VIRTUAL)

3rd Thursday of the month  
4:30 - 5:30 PM

### KAUAI

#### CENTRAL SUNSET (IN-PERSON)

3rd Thursday of the month  
5:30 - 7 PM

Regency at Puakea  
2130 Kaneka Street, Lihue

#### CENTRAL NOON (IN-PERSON)

3rd Thursday of the month  
3 - 4:30 PM

4530 Kali Road, Lihue

#### WEST SIDE (IN-PERSON)

Last Thursday of the month  
5:30 - 7 PM

Kauai Veterans Memorial Hospital  
Conference Room AB  
4643 Waimea Canyon Drive, Waimea

#### NORTHSHORE (IN-PERSON)

1st Wednesday of the month  
5 - 6:30 PM

Church of the Pacific  
4520 Kapaka Street, Princeville

### MAUI

#### MAUI COUNTY (VIRTUAL)

3rd Tuesday of the month  
4 - 5:30 PM

#### MAUI ISLAND (IN-PERSON)

4th Thursday of the month  
4 - 5:30 PM

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For more information or to register for any of our Hawaii Caregiver Support Groups, please visit [alz.org/hawaii](http://alz.org/hawaii) or call 808.591.2771.



# What to Say & Not to Say to Grievors

by Bonyen Colunga, Licensed Social Worker, Bereavement Network of Hawai'i



**G**rief hurts. It hurts to witness our loved ones hurt. So a typical response to someone who is grieving is to try to comfort them and make them feel better.

There is nothing wrong with trying to comfort the bereaved, but making them feel better is not possible. A grieving person simply wants their grief to be acknowledged and witnessed, not fixed. They have permission to be sad, angry, distracted and confused.

There are phrases used commonly in an effort to comfort a bereaved person, but even with the best of intentions, these words can be hurtful, as they inadvertently minimize and diminish the griever's feelings.

## WHAT NOT TO SAY

*They are in a better place.*  
*They lived a long life.*  
*At least they are no longer suffering.*  
*Be strong.*  
*Don't cry.*  
*You'll get over it.*  
*Shouldn't you be over it by now?*  
*I know exactly how you feel.*  
*I understand.*

## ALSO NOT HELPFUL

*You should be over this by now.*  
*Time heals all wounds.*  
*If you're not crying, you're not really grieving.*  
*Real men shouldn't cry.*

## WHAT TO SAY

*I'm sorry that you are having to navigate this.*  
*My condolences for your loss.*  
*I care.*  
*I love you.*  
*I don't know what to say except I'm here for you.*  
*How do you want me to support you?*

There are many commonly held myths and misunderstandings about grief, which can present significant barriers to someone who is grieving. But when we understand the needs of those who are experiencing this painful but inescapable unbinding of the heart, we will likely be more mindful with our words.

As much as words are important, know that your mere presence in the midst of their sorrow can be just the comfort they need. ■

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Learn more about grief and the healing process: Help For The Bereaved — The Healing Journey ([kokuamau.org/wp-content/uploads/CtrOnAging-Booklet-5-REV\\_6-30-11.pdf](http://kokuamau.org/wp-content/uploads/CtrOnAging-Booklet-5-REV_6-30-11.pdf)).



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# AARP: Support Family Caregivers

by Keali'i Lopez, AARP State Director



**C**heryl, a caregiver from Makawao, had to retire early to take care of her mother, who has dementia. "But now, how am I going to pay the bills?"

Every day, Hawai'i's 154,000 family caregivers help their parents, spouses and other loved ones remain at home — where they want to be — instead of in an expensive nursing home.

Family caregivers help with medications, medical care, errands, meals, bathing, dressing and much more. AARP estimates that Hawai'i caregivers put in nearly 144 million unpaid hours each year, valued at an estimated \$2.6 billion.

Instead of getting paid, the average family caregiver spends more than \$7,000 of their own money each year taking care of loved ones.

Family caregivers deserve our support. That's why AARP is advocating for commonsense solutions to help caregivers, such as a tax credit for caregivers and paid family leave to help them so they can keep working, save for their own retirement and continue to pay taxes.

To learn more about the AARP Caregiving Campaign, visit [aarp.org/politics-society/advocacy/caregiving-advocacy](http://aarp.org/politics-society/advocacy/caregiving-advocacy).

For more about support and resources for caregivers, visit [aarp.org/caregiving](http://aarp.org/caregiving). ■

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# The Legacy of the 100th Infantry Battalion

by Christy Nishita, PhD, UH Center on Aging



their legacy lives on for generations to come.

The 100th Infantry Battalion Veterans organization and its partners, 'Iolani School, the University of Hawai'i's Center on Aging and Central Pacific

Bank are committed to keeping their stories alive through the Legacy2Action challenge, now in its third year. Through project-based learning, students identify an important community issue and take action by creating and implementing an innovative project aligned with the unit's values.

The students' 2023 projects were creative and uplifting, addressing wide-ranging issues. Two focused on homelessness and community-building, culminating in the production of art kits and writing activities for houseless children. Other projects focused on climate change, environmental and intergenerational programs.

The 100th Infantry Battalion Veterans organization is calling on middle and high school students, teachers and club leaders to help keep the memory of these Hawai'i heroes alive. ■

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2430 Campus Road, Honolulu, HI 96822  
For more information, contact [info@100thbattalion.org](mailto:info@100thbattalion.org)

*Written in collaboration with the 100th Infantry Battalion Veterans Organization and 'Iolani School.*

Since it was built in 1952, the unassuming one-story building long known as Club 100 on Kamoku Street in Honolulu served as a gathering place for veterans of the legendary 100th Infantry Battalion. The battalion originated as a primarily all-Japanese-American combat unit during World II. These Hawai'i-born soldiers were the first Japanese American combat unit to serve in WWII. They proved their loyalty to their country, the US, despite the fact that Japanese Americans were considered enemy aliens at the time. For their bravery and sacrifices, the 100th/442nd Regimental Combat Team would be recognized as the most decorated unit for its size and length of service in the history of the US military.

Last year marked the 81st anniversary of the formation of the 100th Infantry Battalion (Separate). To date, there are 10 known soldiers who are still alive and able to tell their stories. As our veterans pass on, the stories of their valor will also begin to fade in the memories of our children and our community. Hawai'i needs to act now to ensure

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**BY REGISTERED NURSES**

# Do You Like Helping Kūpuna?

by Julie Chang, Program Volunteer Coordinator, Catholic Charities Hawai'i

Are you 55 years or older and looking for a fulfilling way to spend your time? Do you enjoy connecting with other seniors and making a difference in their lives? Whether you're a recent retiree or an empty nester, Catholic Charities Hawai'i has an opportunity for you.



Schedules are flexible. Whether you can spare a few hours on the weekends or have more availability during the week, there are a variety of opportunities to choose from to help Hawai'i's seniors.

Let's work together to bring joy to the lives of kūpuna in our community.

If you're interested in learning more about this rewarding volunteering opportunity, please contact Program Volunteer Coordinator Julie Chang using the information below. ■

Transportation Friends for Kupuna (TFK) is a new Catholic Charities Hawai'i project that is seeking compassionate volunteers to provide free transportation and chaperone assistance for frail kūpuna living independently in the community. By sharing your time and companionship, you can make a significant impact on the lives of seniors in need of this resource.

TFK welcomes volunteers of all experience levels, and will provide training and screening.

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# Do You Have Retirement Questions?

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



Most hardworking Americans dream about retirement, but the path to get there can be less than clear. For those relatively new to the workforce, the idea of retiring may feel distant and abstract. However, even people who are only a few years from retirement are often perplexed by the decisions they face. While everyone's journey is different, I know from my years of experience as a financial advisor that there are common themes when it comes to questions about retirement.

For example, those who just started their careers and have decades before retirement may wonder:

■ **“With all my current financial priorities, why should I worry about saving money for retirement?”**

The sooner you start saving for retirement, the greater the opportunity for your money to grow. If you are in your twenties or thirties, you may not have as many assets as those who have been in the workforce for decades. What you do have is time, and that can be a powerful ally. Time allows you to take full advantage of the opportunity to compound growth in your investments. Even modest investment amounts that have years to potentially grow can make a significant difference in your retirement savings.

■ **“How much should I save for retirement?”**

A reasonable goal is to save 10% of your pre-tax income in retirement savings vehicles. If you have the option, strongly consider directing a portion from your paycheck to a 401(k) or another work-

place savings plan. If your employer offers a matching contribution, even better. That's essentially “free money” that you don't want to miss out on. If you have additional discretionary income beyond that, you may want to save it in a Roth IRA, which could help you build retirement savings with after-tax dollars and create potentially tax-free income in the future.

On the other hand, if retirement is in your near future, you may be pondering these questions:

■ **“Should I pay off my home mortgage early?”**

Paying off your mortgage may seem like a great idea, and if you're like a lot of near retirees, the prospect of eliminating debt and reducing your monthly expenses may be appealing. But there are a variety of factors to consider. One of the biggest is the cost and potential tax consequences of moving a large sum of money out of an existing investment in order to pay off your mortgage. If the interest rate you pay on your mortgage is low, you may want to keep that money invested and continue making mortgage payments.

Also, holding a mortgage is key to many Americans' tax strategy because the interest paid could potentially be tax-deductible. If mortgage interest is part of your tax strategy, consult with your tax professional before making the decision to own your home outright.

■ **“How will I know if I saved enough money?”**

The answer to this question will depend on your retirement dreams and current financial situation. The variables that come into play include the amount of money you'll need to cover your expenses each year and other sources of income you have (a pension or Social Security). Most people should be prepared to spend several decades in retirement. A financial plan can help you test different assumptions based on an appropriate retirement date.

■ **“Will Medicare cover my healthcare costs in retirement?”**

Healthcare is one of the largest expenses most retirees incur in their later years and Medicare

only covers a portion of healthcare expenses. Medicare is broken up into different parts. Part A is offered at no cost, but mainly covers only expenses related to hospitalization. Part B requires a monthly premium, but makes medical services such as care from a doctor or tests more affordable. Part C is an alternative type of Medicare coverage provided through private insurers at a cost. Part D is a prescription program that helps reduce the price of drugs. Medicare Supplement coverage is another form of coverage that charges a premium, but helps reduce out-of-pocket medical expenses.

■ **“At what age should I begin to collect Social Security?”**

This varies by person. The earliest you can qualify to begin collecting Social Security retirement benefits is age 62. The longer you wait, the larger your benefit will be. The highest monthly benefit you can earn occurs when you reach age 70. If you continue to work, it may make sense to delay taking Social Security. When you retire, you'll need to weigh the value of delaying Social Security against the cost of taking money out of your

personal savings to make up the difference.

Whether retirement is a year away or decades down the road, it's important to craft a plan for how you will build your nest egg and fund your retirement dreams. If you have questions or want to discuss your personal situation, consult your financial advisor, estate planner and tax professional for expert guidance. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Private Wealth Advisor, Certified Financial Planner™ practitioner, with Ameriprise Financial Services, LLC in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 39 years.

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## What's Wrong With Probate?

by Scott A. Makuakane, author of Est8Planning for Geniuses



of probate all by itself should deter most people from subjecting their loved ones to it.

Some years ago, the Last Will and Testament of Michael Jackson appeared on the internet. Once the King of Pop's will was filed in court, somebody downloaded a copy and posted it on the internet. Do you want your will to be the next online "Thriller" or would you prefer to tell the internet trolls to "Beat It?" So, probate can take a long time, be expensive and publicize things that are best kept private. Read my next article for more about avoiding probate. ■

Probate can be a simple, painless process. Sometimes, however, it can be a nightmare, and that's what gives it a bad name. Probate just means "to prove." Your personal representative has to prove to the court that the document being offered for probate is your last will. Probate begins with your personal representative filing your will with the court, along with your death certificate and a petition asking the judge to recognize your will as your last will and testament. The petition also asks the court to give your personal representative the authority to carry out its terms.

Once the petition is filed, copies of it and your will must be sent to just about all of the people who could be affected by your will. Those people include not only the individuals named in your will, but also the people who, by law, would have gotten your stuff if you died without a will. So the first thing probate does is provide a venue (for larger estates, a colosseum) for a fight.

If that doesn't sell you on the benefits of probate avoidance, consider this. Probate is a public proceeding. That means that anybody who wants to can go to the probate court, obtain copies of your will, and gather other sensitive and personal information about you, your stuff, and your family members, and then do who-knows-what with that information. If you and your loved ones value privacy—and you should—then probate is an awfully good thing to avoid. The public nature

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## I'm a Trustee... Now What?

by Dan Ihara, RA, CAPS, CLHMS, SRES-RS-65892, Certified Real Estate Planner

Inheriting property can be both a gift and challenge. As a trustee, you're not just receiving real estate, you're inheriting family responsibilities, property maintenance and tax implications. In Hawai'i, the complexity increases given the unique real estate landscape. So what options can maximize the potential of your inheritance?

Consider the 1031 Exchange, which permits trustees to swap inherited investment properties for another "like-kind" property while deferring capital gains taxes in the process. This tool can be immensely advantageous for trustees, allowing them to diversify an inherited portfolio, enhance investment value, ensure a more consistent cash flow and increase recession resiliency.

The 1031 Exchange can be pivotal in real estate planning. While there are essential criteria to



meet (the property, for instance, must be for investment and not a primary residence), the benefits can be significant. However, given the tight windows for property identification (45 days) and purchase completion (180 days), expert guidance is crucial. Working with an experienced real estate planning team can lead to informed and lucrative decisions.

If you're a trustee uncertain about your options, the 1031 Exchange can offer you solutions to reach your goals. ■

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# Dealing With Details While Grieving

by Stephen B. Yim, Attorney at Law

With death comes grief, the natural emotional response to losing someone meaningful. With death comes a myriad of complexities that grievers face that can significantly interfere with the natural progression of grief and adaptation to a new life without the significant other person. These complexities, which we call “estate administration,” include:

- 1) making funeral and memorial service arrangements
- 2) inventorying the decedent’s assets and debts, and paying all last expenses and taxes
- 3) locating the decedent’s estate plan and following through on the decedent’s wishes regarding the disposition of assets

## Estate Administration While Grieving

Estate administration happens during the grieving period when grief can be most pronounced, and the grievers must continue with their own lives. Grievers not only grieve on an individual level, but must collaborate and cooperate with other grievers during this estate administration. Conflict can easily arise due to differences of opinion among the grievers as to how to arrange the decedent’s affairs, and past relational wounds and differences tend to surface.

If the decedent’s family’s history in terms of conflict-resolution was one of collaboration, listening and fairness in coming to an agreement while preserving relationships, and when a decedent establishes an estate plan that clearly communicates intentions and instructions, the stress and anxiety that often accompany grief will be greatly minimized. Properly preparing one’s estate plan in this manner allows the survivors to experience the natural grieving process with reduced stress, guilt and conflict.

Hard feelings among survivors can result simply from the way each person processes grief. In G. Scott Budge’s article “Grief and Estate Settlement,” he introduces two main types of grieving



styles— instrumental and intuitive. As more task-oriented, the instrumental griever will want to work on the estate administration paperwork and get things completed.

Hard-pressed to take action, the intuitive griever may not want to take any action, and instead spend time emotionally contemplating and feeling the loss of a loved one. The risk is that one may perceive the instrumental griever as cold-hearted and the intuitive griever as lazy. So for the benefit of all, prepare an estate plan that minimizes the potential for conflict. ■

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