

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 14/2 • MAR/APR 2024

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Sharon Miyashiro of Honolulu is a
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¹The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid. ²These materials are not from HUD or FHA and were not approved by HUD or a government agency.

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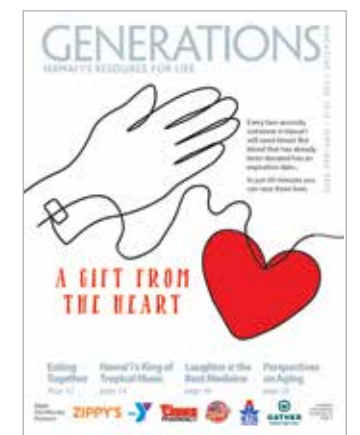
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When I was growing up, my family would always go watch local parades. I loved seeing the many different floats and listening to the beautiful music being played by the marching bands all dressed up in their uniforms. I suspect this is what ultimately led me to play the trumpet throughout middle and high school. To this day, you can still find me singing, humming and clapping along to the beat at parades. This issue truly brings out the “band geek” in me, so I hope you enjoy this very special issue featuring the Royal Hawaiian Band as much as I do!

My first few months on the job have been amazing. The overwhelming support, well wishes and kudos have been very encouraging. I continue to be excited for our team and the future of *Generations Magazine*. One of my current goals is to expand our reach and broaden our readership within Generation X—my generation (born between 1965 to 1980). As our parents and grandparents age, it is so important for us to start educating ourselves so that we are better prepared for difficult family discussions and decisions in the future.

Generations Magazine is a great place to find helpful information on a variety of topics, such as Medicare/Medicaid, finances, health issues, senior living options and aging in place, etc. These are just some of the things that we will navigate through as our family ages. So, in addition to reading *GM*, remember to save the date for our annual **Aging in Place Workshop on Saturday, Aug. 3, 2024**, at the Ala Moana Hotel. (More information will be included in the May/June issue.)

Please remember that we are always looking for great family recipes, and inspiring stories about amazing programs and advocates for our kūpuna. Please send me topic suggestions that you would like us to research and write about—we welcome input from our esteemed readers. If you would like to get involved and help us spread the word, please be sure to “like” or “follow” us on Facebook at facebook.com/genmag808. ■



Aloha... and Roll Tide!
Cynthia Arnold, Owner-Publisher
and Faithful Alabama Crimson Tide Fan



Cynthia Arnold reliving her “band geek” days at the University of Alabama during a visit in 2019.

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Answers: Word Search, pg. 46

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Who's Behind Generations Magazine?

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



DANA ACOSTA is the director of Kaunoa Senior Services' Retired & Senior Volunteer Program (RSVP), under the Department of Housing and Human Concerns, a department of the County of Maui. RSVP is a nationwide, federally funded program under AmeriCorps Seniors, which is also active on Hawai'i Island, Kaua'i, and O'ahu. She has served in the Maui County aging network in various capacities for 39 years, including Kaunoa's Meals on Wheels, Congregate Nutrition and Leisure/Wellness Programs.



BRYAN AVERY, the COO of Ke Ola 'Uthane, is a published researcher in the field of human anatomy. He was the first to describe the presence of a previously unreported ligament he named the anterior coracoscaphular ligament. In addition, Bryan has over 18 years of teaching human anatomy, physiology, microbiology, neurology, chemistry, cell biology and nutrition at the University of Guelph, University of Western Ontario, University of Hawai'i and the University of Phoenix. Bryan earned a B.Sc. in Biomedical Science, and a M.Sc. in Human Biology and Nutrition.



JOSIE BANASIHAN is originally from the Philippines and immigrated to O'ahu in 1993. Her career in the health insurance industry began over 30 years ago and she stays committed to assisting the elderly community. She now oversees the Copeland Insurance Group office, an Integrity Company, due to the unfortunate passing of Margaret Wong in 2023. Continuing Margaret's legacy, Josie's work involves educating people about Medicare benefits, finding plans that best fit their needs and helping them better understand their Medicare options.



DALE DIXON helps businesses and buyers win in the marketplace through ethics and integrity as Chief Innovation Officer of Better Business Bureau Great West+Pacific. As a speaker, author and thought leader in the arena of business ethics, self-regulation and consumer protection, he appears in front of thousands of people each year. Dale hosts "The Game Changers" business leadership podcast and is an award-winning author of Sweating Bullets: A Story about Overcoming the Fear of Public Speaking.



ALAN GAMBLE, a Licensed Clinical Social Worker, has over 45 years of counseling and teaching experience in a variety of clinical settings—a journey which began due to the influence of his mentor, Dr. Rev. Mitsuo Aoki. He is the current president of the nonprofit Mits Aoki Legacy Foundation and a co-leader of the Bereavement Network of Hawaii, providing training and support for students and professionals who are working with individuals with life threatening, serious illnesses and their families. He enjoys time with his wife and four grandchildren on O'ahu.



TODD PANG is the president of Caring Manoa, a Type II Adult Residential Care Home, and the founder of Kupuna Care Pair, an online platform that demystifies long-term care and saves time for families comparing available services and trying to connect to care providers in Hawai'i. Prior to taking over his family's care home in 2011, he worked in China's luxury tourism and hospitality industry. Todd has a passion for helping people navigate and thrive in unfamiliar situations, whether it be exploring the Forbidden City in Beijing, China, or preparing for end-of-life care.

A special mahalo to our additional contributors, whose dedication to the senior community is greatly appreciated. And also to our loyal contributing partners, whose presence continues to enhance this magazine's value.

CALVIN HARA | CAROL HICKMAN | KAHALA HOWSER | STEVEN ITO | MARTHA KHLOPIN
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Front cover: Clarke Bright leads the Royal Hawaiian Band with Eric Kop, assistant administrator and principal horn, always by his side.

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TIME TO CHAT!
HERE'S HOW:



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From the Airwaves to Living Aloha

by Mahlon Moore, Generations Magazine Staff

I'm a long way from Kansas! Wichita is where I started, but my journey has taken me across the US — from the balmy west coast of South Florida to the crisp mountains of Colorado and the high desert of Santa Fe.

It was the allure of Hawai'i, however, that brought me to the islands in 1990.

I've been a radio broadcaster all my life — mostly in programming, but also as an announcer. Although I'm out of day-to-day operations, I still wear the hat of traffic reporter for multiple Honolulu radio stations.

You can hear me during the morning rush or the afternoon gridlock. I follow the ebb and flow of O'ahu's pesky traffic every weekday.

In addition to radio, I am also the founder and chief bottle-washer at Linkscreen, a website design



company specializing in websites for small organizations and nonprofits.

One of my premier clients is *Generations Magazine*, which keeps me hopping with its large and robust website (generations808.com).

My hobby of photography is intertwined with my website work, taking photos for clients of their businesses and products. I even fly drones to get aerial shots when needed.

For exercise, I bike, like I have done in most of the places I have lived. As the years have slipped by, I have graduated from a regular road bike to an electric bicycle. No more huffing and puffing on those Kaimuki hills!

Biking is a great way to avoid those traffic jams that I report every day. ■

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² The Kaiser Permanente Medicare health plan in Hawaii has been highly rated for 14 consecutive years (2011-2024). Every year, Medicare evaluates plans based on a 5-Star Rating system. In 2024, Kaiser Permanente Hawaii received 4 out of 5 Stars.

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AARP Honors Outstanding Volunteers

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

AARP Founder Ethel Percy Andrus lived her life to serve others. In her work life, she served students and her community as a principal at Lincoln High School in California. She retired to take care of her mother and after her mother recovered, Ethel founded the National Retired Teachers Association at age 63 to advocate for the welfare of retired teachers. Her service soon evolved into advocating for all older Americans by starting AARP, the nonprofit organization for people 50 and older. "It is only in the giving of oneself to others that we truly live," said Ethel.

In the spirit of Ethel, AARP state offices recognize outstanding older volunteers across the country each year with its most prestigious state honor—the Andrus Award for Community Service.

The Hawai'i recipient is Dotty Kelly-Paddock, the volunteer executive director of Hui 'O Hau'ula and the president of Hau'ula Community Association. Dotty began volunteering at age 62 and that desire to serve her community also led to her election to the Ko'olauloa Neighborhood Board.

Instead of letting the vacant Hau'ula Satellite City Hall building remain empty, Dotty petitioned the city to reopen it and created the Hui O Hau'ula 501c3 nonprofit to run it. It's now the Hau'ula Community Center that serves residents of Ko'olauloa District with classes for seniors and food distribution programs for the needy. The center also serves as a partnership hub for over 20 additional nonprofit programs that serve the Ko'olauloa District community.

When she learned there was no plan for Hau'ula to survive a tsunami or major storm,



(L-R) AARP Hawai'i State President Gary Simon, Hui 'O Hau'ula President Dotty Kelly-Paddock and AARP Hawai'i State Director Keali'i Lopez.
PC: Paul Nakatani/AARP Hawai'i

Dotty organized her neighbors to create a plan to make Hau'ula disaster resilient. She is leading the effort to find funding to build a shelter—a resilience hub on high ground in the back of the valley. It will be the only disaster shelter for 25 miles around the Windward North Shore—a crucial need since it is likely that Kamehameha Highway may be rendered impassable.

"People who have a lifetime of experience should say what they know," Dotty said. "Age is helpful. People will listen to a person who has a lot of experience because they know what they're talking about."

Her work continues to reflect AARP's vision and mission, and inspire other volunteers. ■

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Sing Along With Sandy & Gordon

by Calvin Hara, Volunteer Community Educator

All around the world, music surrounds us. In Hawai'i, from small-kid time, we gathered to play 'ukulele and sing and listen to the songs of our multicultural community for entertainment and relaxation.

Gordon and Sandy are two local musicians who enjoy sharing their passion for music. They are not professional musicians. "We are just amateurs," Gordon says.

They bring their music to care homes, assisted living facilities and nursing homes, and say they experience many touching moments with Hawai'i's elder community.

When a daughter saw her kupuna singing along with Gordon and Sandy in a care facility, she cried with joy to see how much her mother was enjoying the music.

Moments like that inspire Gordon and Sandy to continue traveling to care facilities several days a week, week after week, to share their music with kupauna for about an hour out of the day.

Gordon and Sandy describe themselves as "just ordinary local people." Gordon served our local community for 35 years as a Honolulu Police Department officer. Sandy worked for 20 years as an accounting manager. They both attended 'ukulele classes, and with what they learned, are now a traveling music duo with their 'ukulele, music



stands, microphones, sound system and repertoire of Hawaiian music classics.

The dynamic couple also enhances the connection between the sound, lyrics and kupauna by researching the roots of the songs they perform—their local history and origins. Singing songs about the manapua man, and towns and neighborhoods of the past while interjecting Hawaiian Pidgin words we don't

hear very often any longer connects a kupuna's brain to the past, bringing about fond memories and producing a soothing feeling as relaxation kicks in, making space for sweet reminiscing of days gone by.

As community volunteers, Gordon and Sandy say, "If we can do it, others can do it, too. Our lives are so enriched being with kupauna. What we do is rewarding and easy."

So the next time you listen to music, think of Gordon and Sandy sharing their passion and talents, and consider becoming a volunteer and community steward in mālama to others. Think of what you can do to brighten the day of your community's kupauna using your own talents, passions and special skill sets. ■

Feel free to contact me with questions about caregiving.
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Savings Accounts for the Grandchildren

by Sherry Goya, Generations Magazine Staff

I'm not a financial planner, banker or even good with my own finances, but I know that this simple gesture for our grandchildren will be our legacy. Like many *Generations* readers, I am a tutu and so fortunate to have a beautiful granddaughter and handsome grandson. I can remember each time that our two daughters announced their pregnancies to my husband Cliff and me. We were so happy that our first grandchild was to be a girl in 2011 and we were excited to be told that we would have a grandson in 2021.

The first thing that I did after being told I was going to be a tutu was to go down to my bank to open a savings account and automatically have \$100 deposited for our granddaughter. Our grandson's savings account was also opened right after Cliff was gifted a baby teether on Father's Day.



Alexis (12) and Tanner (3)



It's not a lot of money to leave for them, but since we're not "real gamblers," we know they will get 100% of our monies with a small amount of interest.

Opening a savings account is something that I could never have done when I was younger. Who had money to put aside in a savings account when you have a mortgage and three children in private school? Not Cliff and me, for sure; however, in his retirement years (I'm not retiring soon), we have made it a point to put money aside for our grandchildren. ■

If you have a story you'd like to share or know of someone celebrating their centenarian year, contact Sherry Goya at 808-722-8487 or email sgoyallc@aol.com.

Let the Games Begin!

by Sherry Goya, Generations Magazine Staff

Since the creation of the Senior Classic Games in 1980 by Herbert Yasuhara, the City and County of Honolulu Department of Parks and Recreation (DPR) senior clubs have held games in March at the Halawa District Park. The clubs practiced to compete in peg ball, lawn pin ball, nine gates and tunnel vision games. They have two age divisions: 69 and under, and the Masters Division, which is 70 and over. The Masters Division team entries, with approximately 200 to 275 participants, have doubled in the past few years. In addition to exercise, this event enables islandwide social interaction among seniors.

In 2012, *Generations Magazine* became a major sponsor of the event by purchasing medals for the winners. The competition is pretty brisk between the 32 senior clubs that come from all parts of O'ahu. The winners really love getting their medals in front of the whole crowd of participants.



Competition at the annual Senior Classic Games is pretty brisk between the 32 O'ahu senior clubs that participate.

To join a senior club, individuals age 55-plus can go down to their local Honolulu City and County District Park or community park and inquire with the director. ■

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ALOHACARE



Maui County's Hub of Senior Activity

by Dana Acosta, Retired & Senior Volunteer Program Director, Kaunoa Senior Services



A division of the County of Maui's Department of Housing and Human Concerns, Kaunoa Senior Services provides a wide range of exciting and exceptional services, activities and programs in Maui County for a new generation of seniors with changing and diverse needs and interests.

Kaunoa Senior Services provides a wide spectrum of programs and services for both independent, active seniors and the frail, homebound seniors of Maui County to enable and support them to remain in their homes as they age and experience their retirement years as their best years.

Of the many services and organizations in Maui County, Kaunoa Senior Center in Pa'ia serves as a central hub of activity for senior programs and activities. The center provides opportunities for seniors to learn and grow through five ongoing, countywide programs:

- Leisure/Wellness Program
- Retired & Senior Volunteer Program (RSVP)
- Congregate Nutrition Program
- Assisted Transportation Program
- Meals on Wheels Program

All five of Kaunoa's programs are available on Lāna'i and Molokai, as well as Maui.

Leisure/Wellness Program

This program offers classes and activities for everyone age 55 and better to learn new ideas, and master new skills that promote lifelong learning, healthy aging, whole-person wellness and personal growth. Many classes are available online and in-person.

Kaunoa's bimonthly newsletter includes class schedules and describes a varied selection of arts and crafts, cultural, exercise

and wellness, performing arts, and other interesting classes and seminars.

The newsletter is available via email or postal mail at mauicounty.gov/thebestyears or by calling 808-270-7308, opt. 3.

Retired & Senior Volunteer Program

The RSVP program provides opportunities that allow the community to continue to benefit from the retired senior volunteer's expertise and services while offering avenues for individuals 55 and better to remain active in community life. RSVP strives to seek out volunteer opportunities at registered, nonprofit agencies and organizations based on volunteers' personal interests and skills. RSVP is partially federally funded through AmeriCorps Seniors.

A monthly newsletter with current and trending volunteer opportunities is offered to registered volunteers via email at KaunoaRSVP@mauicounty.gov or by calling 808-270-7986.



MOW volunteer Nina Wood with Rosario Libres.

Congregate Nutrition Program

This dining program offers a nutritionally balanced meal in an atmosphere that encourages rewarding experiences and socialization for seniors ages 60 and up, and offers a variety of arts, crafts, health, wellness, exercise and nutrition education segments. Meal centers are located throughout Maui County, and are known as places where seniors can gather for "more than just a meal."

For a complete list of dining centers and more information, call 808-270-7306.

Assisted Transportation Program

This program provides one-on-one escorted transportation services for frail seniors who are age 60 and better with physical and/or mental limitations in order for them to be able to access essential daily living activities, such as medical appointments and other types of health-related visits, shopping for necessities, adult day care, adult day health, social services agencies, banking, etc. This allows frail elderly people to maintain their independent living capacity.

For more information on qualifying criteria and service areas, call 808-270-7310.

Meals on Wheels Program

Meals on Wheels delivers hot, nutritious, ready-to-eat midday meals to seniors who are age 60 and better, homebound and unable to manage their own meal preparation, helping them to continue living independently in their own homes. An important aspect of Meals on Wheels is the face-to-face safety check. These safety checks help put the family's minds at ease.

For more information on qualifying criteria and service areas, call 808-270-7321. ■

KAUNOA SENIOR SERVICES

A division of the County of Maui's Department of Housing and Human Concerns

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Playing Music for Fun & Friendship

by Rosa Barker, Generations Magazine Contributing Writer



Left: 2017 Maui County 'ukulele class Christmas recital. Top: 2024 Friends from Kanikapila Group Therapy jammin' at home. (Courtesy Paula Scott)

Back in 2017, just after retiring to Moloka'i, I stumbled upon a group of kūpuna having a lot of fun. Seated around tables at the Coffees of Hawaii plantation store, they were playing 'ukulele and singing, much to the delight of on-lookers. One gentleman in the audience on a group outing from the local retirement home leapt up and picked a partner before dancing to the tune.

So, when the Maui County Department of Parks & Recreation began offering free 'ukulele classes for kūpuna, I signed up. It was one of the best things I ever did! Although the county classes shut down at the beginning of the COVID lockdowns, our kumu, Kaleo Bishaw, continues to this day to offer lessons to various groups of kūpuna—big and small—across the island. Our most recent recital at Christmastime featured around 60 players, including some of his keiki students.

These days, I'm in the advanced class at the Mālama Molokai Wellness Center. It's a small space and a small class, which is something my fellow student, Annette English, really appreciates. "It's good for learning new techniques and I like the challenge," she says. Learning how lyrics and music fit together has given her the confidence to begin putting the poetry one of her girls writes to music. In class, we learn to tune our ears and wean ourselves off playing from song sheets so we can play any number we hear and like—maybe even join in an informal jam session, known in Hawai'i as a kanikapila.

The Kanikapila Group Therapy players, who nowadays meet at the Kualapu'u Recreation

Center, are continuing those sessions I first saw back in 2017. Everyone is invited, even if they don't play 'ukulele. Beginners are welcome: "We bomb together, and we play well together. No judgment!" says Paula Scott. They play from song sheets provided by the group leader, but maintain the spirit of kanikapila, which is simply to have fun in enjoyable company.

Research has shown that learning an instrument after the age of 60 has many benefits. Improved information retention is one Paula has noticed; for others, it might be manual dexterity. Playing 'ukulele isn't physically demanding and may even reduce stress and blood pressure. For everyone, making friends and socializing are proven to benefit emotional health and wellbeing.

'Ukulele are easy to transport, easy to learn and they're affordable. Plus, you'll be participating in one of the aspects of Hawai'i that makes living here special. Music brings us all together. So, what are you waiting for! County parks and recreation departments on all islands offer kūpuna 'ukulele classes. They're also usually offered at senior centers. Don't miss out on the fun that performing with others can bring! ■

Molokai Kanikapila Group Therapy:
[facebook.com/groups/1243839076541930](https://www.facebook.com/groups/1243839076541930)

Ukulele Underground's play-along videos:
[youtube.com/@ukuleleunderground](https://www.youtube.com/@ukuleleunderground)

Ukulele Underground's play-along for "Aloha 'Oe":
[youtube.com/watch?v=ONFMei_PpNQ](https://www.youtube.com/watch?v=ONFMei_PpNQ)

It's Time to Have Some FUN!

by Sherry Goya, Generations Magazine Staff



the beginning of April, so sign up soon! The eight-week classes start on April 19. Tuition includes free parking and museum admission.

View a complete list of class offerings at honolulumuseum.org/art-for-life.

Prospective students can register online or in person at the art school front desk between 9am and 6pm, Thursday through Saturday (see below). ■

Think about it... you worked many, many years, sacrificing your desire to do something different; something creative; something for yourself. Now you are retired and it is go time! It's time to do something fun! What could be more enjoyable than going back to school to express your creativity through art?

Classes for individuals age 55-plus are being held at the Honolulu Museum of Art (HoMA) at 1111 Victoria St. for just a couple hours a week. HoMA's website says, "Art for Life classes are designed to unleash your creativity and self-expression and offer opportunities for new connections."

I had the great pleasure of sitting in on the Art of Life: Watercolor class for beginners, observing the gathering of eager, energetic and talented students. I was very impressed as I walked around the room and saw pencil drawings of objects that students brought from home.

Everyone seemed to enjoy immersing themselves in the creative process. And the instructor, Mark Norseth, made it all very fun and interactive.

Other classes that HoMA has available for seniors in Art for Life:

- Mixed Media and Collage (all levels)
- Ceramic Handbuilding (all levels)
- Shibori Creations (all levels)

Don't they sound inviting?

Spring 2024 registration is open and will close at

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Grieving the Loss of a Pet

by Alan Gamble, DCSW, LCSW, Bereavement Network of Hawaii

If you had a beloved pet as a child, you may have been overwhelmed with feelings of sadness and grief after he or she passed away. For many of us, this was our first experience with death. And as we age, we will most likely experience additional losses of our furry friends. Each and every time is sad and difficult.

Our pets bring us joy and laughter. They bring out the best in us, encouraging our playful side. They love us unconditionally and do not judge us or criticize what we say or do. They are always happy to see us and they are present in a way that most people are not. They love our affection and reciprocate in kind with purring sounds or wagging tails. We can be uninhibited around them and tell them our most private thoughts. Like our human children, they depend on us and fill our homes with an abundance of love.

So, when our pet dies, a relationship that once brought us pure love and joy now causes us great sorrow. A precious part of us is now gone.

The decision to prevent your pet from experiencing the pain of dying through euthanasia, giving them instead a gentle, peaceful goodbye, sometimes comes with feelings of guilt, adding to our misery. *Did I wait long enough? Did I wait too long with too much suffering? Did I make this difficult decision for my pet or for myself?*

It is common that we don't talk about losing our pet. We may think others won't understand our deep sorrow and grief, so we don't share. We may think it is socially unacceptable to grieve an animal so deeply. A name for this is "disenfranchised grief." It is like other losses we don't share

with others — for example, the loss of an unborn child, a job or a divorce. So, we suffer privately — in silence.

The loss of your pet is undeniably painful and the grief you feel is valid and unique to your own experience and your special relationship. But it is helpful to talk with others who understand and can help you along your journey as you grieve, while allowing you space for your sadness. It is healthy and normal to honor your relationship with your pet by expressing that special love — even through your tears. ■

BEREAVEMENT NETWORK OF HAWAII
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808-585-9977 | kokuamau.org
kokuamau.org/grief-and-bereavement

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

PET BEREAVEMENT RESOURCES:

- Hawaiian Humane Society
hawaiianhumane.org/pet-loss-support-group
- Arms of Aloha
armsofaloha.com/grief-support
- Why everyone Should Talk About Pet Death, E.B. Bartels
ted.com/talks/e_b_bartels_why_everyone_should_talk_about_pet_death
- Pet Loss Grief Explained by Sarah Hoggan
youtube.com/watch?v=TkJGhQANjZo
- The Association for Pet Loss and Bereavement
aplb.org



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Before Purchasing a Subscription Service...

by Dale Dixon, Chief Innovation Officer, Better Business Bureau Great West + Pacific

There are a few things you need to know before purchasing a subscription service. Tips to ensure you're making a wise investment:

- 1. Do your research.** Before signing up, research the company by checking their social media accounts, consumer reviews and business ratings on **BBB.org**. Look for complaints or scams.
- 2. Investigate free trials.** Find out how long the trial period lasts, read the terms of the agreement, and learn how and when to cancel.
- 3. Understand auto-renewals.** Companies must send you a renewal notice ahead of time, and you should always check your bank and credit card statements to ensure the cost is what you expect.
- 4. Know how to stop a subscription.** There are three ways to stop automatic payments from your



bank account: contact the company to revoke payment authorization, contact your bank or credit union, or give your bank a stop payment order.

5. Cancel unwanted subscriptions. By canceling early, you'll avoid paying for an extra subscription term.

6. Watch out for scams. Scammers may offer you free trials or deals hoping you'll sign up with your credit card number. But if it seems too good to be true, it probably is. ■

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Shrimp, Cucumber & Avocado Salad

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

A salad made with shrimp, cucumber and avocado is perfect for family gatherings because it's delicious, hearty and makes even the pickiest of eaters smile. The types of foods we eat directly affect our teeth, so that's why it's best to always have a bowl of fresh vegetables on the table. The vegetables in this recipe have many health benefits, including crunchy cucumbers, which will help clean the surfaces of your teeth as you chew. Did you know cilantro has deodorizing properties that may help freshen your breath? Also, don't forget the health benefits of making your own sugar-free salad dressing for fewer cavity-causing calories.

I hope readers enjoy making this healthy, low-carb, high-fiber dish that will help them live well, and smile more!

Ingredients:

- 1/2 lb cooked, peeled shrimp (can be grilled, boiled or sauteed)
- 3-4 cucumber, Japanese or Persian preferred
- 2 avocados
- 2 tomatoes
- 1/2 red onion (and/or bell peppers)
- 1 fresh lime, juiced
- 3-4 cilantro, chopped
- 1/4 cup olive oil
- 1/4 cup sushi vinegar
- lettuce (Mānoa or butter)
- salt & pepper to taste



Directions:

1. Cube the avocados and sprinkle them with a bit of the lime juice. Set aside in large bowl.
2. Cut the cucumber, tomato and onion into bite-sized pieces. Add to the cubed avocado.
3. Add grilled, boiled or sauteed shrimp to the bowl of veggies. Cut them in half if preferred.
4. Add chopped cilantro to taste.
5. For the dressing, mix the olive oil, sushi vinegar and lime juice in a small bowl. Blend well. Add salt and pepper to taste.
6. Pour desired amount over veggie and shrimp mix. Toss lightly.
7. Serve the veggie-shrimp mixture over a bed of lettuce. Serves 2-4. ■

Do you have a favorite recipe and story to share? For consideration in the next issue, include a photo and mail them to Generations Recipe, PO Box 4213, Honolulu, HI 96812, or email them to Cynthia@generations808.com.

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Time for Spring Cleaning?

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

The season of spring is often associated with a strong desire to do a deep, thorough cleaning of your home. It's a global phenomenon practiced in big cities, rural communities and remote villages. Social scientists who have studied the annual ritual believe there are health benefits to decluttering, organizing and cleaning up your home. It seems people who adopt the annual habit experience more energy, a sense of accomplishment, contentment and sleep better.

Why not extend this positive habit to organizing your health insurance paperwork? But where should you begin? Well, if you see your desk piled up with unopened mail, health cards, medical bills and health plan sale flyers, that's a great place to start.

First, sort through the clutter by separating insurance health cards, bills, letters and sales brochures. Look for any official government notices from Social Security or Medicare. Toward the end of each year, both agencies usually send notifications about increases in retirement benefits or changes to Medicare Part B premiums. If a letter looks suspicious or you are unsure about what to keep or what to throw away, call Medicare at **1-800-633-4227**. Medicare takes calls 24/7, year-round, except for certain holidays.

Next, discard old bills, and expired health cards and statements. It is very important to keep track of your current health cards and plan benefit documents. Contact your health plan provider to replace any lost or missing health, drug, dental and/or vision insurance cards. In an emergency, it is critical to have access to the information to avoid delays in care and uncovered claims.

Lastly, take a moment to pay any outstanding healthcare bills and file them in your secured computer storage or other filing system.

But if you have already selected a health plan for the year, there is no reason to hold on to sales solicitations. You will get a whole new bundle of sales material in the upcoming fall open enrollment season, so toss out the old as plans may change benefits and costs each year. It's very easy to accumulate piles of mail during insurance

year-end open enrollment periods. But rather than keeping unimportant, irrelevant documents, just shred and toss them (check with Medicare first if you need to).

Finally, the key takeaway is you are likely to feel more secure, happy and have a sense of accomplishment if you do a little tidying up of your insurance paperwork. Once you are done, you just might enjoy the same benefits as those who practice the ritual of spring cleaning. ■

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The Gift of Whole-Body Donation

by Bryan Avery, COO, Ke Ola 'Uthane



Whole-body donation is a no-cost process and a profound act of generosity that allows individuals to contribute to the advancement of medical education, research and the improvement of healthcare practices. By donating your body to science, you make

an enduring impact on the lives of future generations, enabling medical professionals to deepen their understanding of human anatomy, develop innovative medical procedures, and enhance the quality of patient care.

Medical students, anatomists, surgeons and other healthcare professionals rely on donated bodies to study human anatomy in detail, providing a hands-on learning experience that textbooks alone cannot match. They gain a comprehensive understanding of anatomical structures, variations and disease processes, enabling them to develop more effective treatment strategies. In addition, researchers can study donated bodies to investigate the causes and progression of diseases, develop new medical technologies, and test novel treatment methods.

Respect for the wishes of donors is of utmost importance. It is crucial that individuals who choose to donate to science understand the process involved, including the potential uses of their

donation and the expected timeline for its utilization. Donor organizations uphold strict ethical guidelines, ensuring the utmost respect, dignity and reverence for donors' contributions.

The Donation Process

Individuals must express their intention to donate and complete the necessary paperwork, including consent forms and medical history documentation. This paperwork can be completed during the life of the individual or following their death by the next of kin or agent. Upon passing, the body is transported to a storage facility. After the body has been utilized for educational or research purposes, it is cremated, and the remains are returned to the family or interred respectfully within 3 to 12 months.

Whole-body donation serves as a gift to society, advancing medical education and promoting scientific progress. Donations embody the essence of altruism and leaves a lasting legacy, bridging the gap between medical knowledge and compassionate patient care. As we appreciate the selflessness of those who make this choice, we recognize the immeasurable impact they have on the future of healthcare and our collective well-being. ■

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- 12** Windward Mall, Kaneohe, 10am–Noon
46-056 Kamehameha Hwy. | Snack Included
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94-800 Uke'e St., #305 | Snack included
- 19** Kaimuki, 10am–Noon
3565 Waialae Ave. | Snack included
- 25** Kailua, 10am–Noon
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APRIL

- 4** Pearlridge, Aiea, 10am–Noon
98-211 Pali Momi St., #900 | Snack included
- 9** Windward Mall, Kaneohe, 10am–Noon
46-056 Kamehameha Hwy. | Snack Included
- 15** Waipio Shopping Ctr, Waipio, 10am–Noon
94-800 Uke'e St., #305 | Snack included
- 22** Kaimuki, 10am–Noon
3565 Waialae Ave. | Snack included
- 29** Kailua, 10am–Noon
108 Hekili St., #101 | Snack included

The Royal Hawaiian Band

by Haley Burford

photography by
Steve Nohara

To promote and foster music, preserve the Hawaiian musical culture, inspire young musicians and enrich the lives of the people of Hawai'i" is their mission. As the only full-time municipal band in the United States—and the only one with a royal legacy—the Royal Hawaiian Band has touched and continues to move the hearts of people young and old for almost two centuries, beginning with their founding in 1836 by King Kamehameha III, Kauikaouli.

On top of weekly concerts at 'Iolani Palace and Kapi'olani Park, the band plays at over 300 events every year. They are led by Bandmaster Clarke Bright, who has conducted the Royal Hawaiian Band since 2011. Next to Clarke is Eric Kop, the assistant administrator and principal horn of the band. Together with other members of their staff, the Royal Hawaiian Band successfully and with great pride serves the people of Hawai'i and encourages everyone to participate in the universal language of music.



The pū sounds.

A collective breath
is taken.

The band begins
to play.



The History

Clarke Bright was appointed bandmaster by then-Mayor Peter Carlisle; the Royal Hawaiian Band is an agency of the City and County of Honolulu. The history of the band is available on their website, but Bandmaster Bright breathes life into the facts through his passionate storytelling.

The Royal Hawaiian Band has always existed under the leadership of the current ruling party. “The Hawaiian culture had lost its voice when they lost the last reigning queen, and it was important to keep that going in some format because we had lost leadership—we lost our kingdom,” says Clarke. “We were then under the rule of a territorial-type government and the Hawaiians knew it was important to preserve their voice.”

Prince Kuhio knew it. “He went to Washington, DC, as a delegate to Congress—he had no voting position, but he did whatever he could to make it known to the American government that the culture needed to continue to be part of who we are. He then came back and he realized that the best way to keep Hawai‘i’s voice going was to have

a government, like a city entity, that would be voted on by the people of Hawai‘i. He reengaged the Royal Society—the Royal Order of Kamehameha—to give their voice more prominence. He engaged the Hawaiian Civic Clubs and continued to work for land acquisition in and amongst the Hawaiian area—all of those things he did to continue to give Hawaiians more of a voice.”

Clarke feels that one of the most important things Prince Kuhio did was tag the band onto city leadership. With the band under the auspices of the city, the band’s musical voice, its historical voice, its hula and its prominence in culture would continue to give Hawaiians a voice under a ruling government. “And that’s where we are today,” says Clarke. “From day one, the Royal Hawaiian Band has been part of the city. And we continue, I believe, to give a prominent Hawaiian voice to the culture of Hawai‘i.”

For 188 years, the Royal Hawaiian Band has played for audiences locally and internationally a plethora of musical arrangements—from contemporary and traditional Hawaiian music to Broadway and symphonic compositions. The band also

plays music composed by Na Lani ‘Eha—the Royal Four—and pieces of Hawaiian music stylized by former bandmaster Henry Berger to evoke various European musical forms such as marches, polkas and waltzes.

Among the pieces the Royal Hawaiian Band plays that are composed by Hawaiian royalty, the most famous, “Aloha ‘Oe,” was composed by Queen Lili‘uokalani. The heartfelt, moving classic closes every single Royal Hawaiian Band concert. In the early 1900s, the Royal Hawaiian Band adopted many hapa-haole (Hawaiian music with English words) pieces into its repository. These pieces, such as “Waikiki,” “Sophisticated Hula” and “Hukilau” can still be heard today at their concerts.

But, Hawaiian music is not all that they play. The Royal Hawaiian Band also performs and arranges many pieces from the US and across the globe, traversing time and space to bring audiences the wonder and beauty inherent in music. Their concerts today include marches, orchestral transcriptions, standard band repertoire, pop music arrangements, Broadway musicals, movie soundtracks and television show theme songs. The band also is well-versed and takes pride in their extensive catalog of ethnic folk songs when taking part in many of the cultural festivals in Honolulu.

Perhaps one of the most intriguing things about the Royal Hawaiian Band staff, too, is that they have staff arrangers who, at the assignment of the bandmaster, create arrangements of these ethnic folk songs for the band and for the audience’s enjoyment. Eric Kop, assistant administrator and principal horn of the Royal Hawaiian Band, articulates some of the work that is put into these arrangements:

“When we go to the Palolo Chinese Home, we have a library of Chinese folk songs that we’ll play,” says Eric. “Depending on the communities that we are playing for, we will actually tailor the program for the particular ethnicities that are represented there. Most of the arrangements we play are made especially for the Royal Hawaiian Band; no other music entity has those arrangements, so I think that’s a very unique part. Really, when I see the reaction of the audience, whether it’s kūpuna or the youth, I know that we are accomplishing our mission—enhancing life. And just to see the smiles... you know we’re doing what we set out to do, and that’s a great thing.”

The Music

With such an abundance of music to choose from, a lot goes into preparations for their hundreds of annual concerts. According to Clarke, “It really starts with the request from the entity that wants us there. Once the schedule is there, I take a look at what might be appropriate. We create a program and hand it out to our members at least a week before the concert. Then, we meet and decide what’s the best way to serve that concert.”

Clarke and Eric go on-site about an hour-and-a-half prior to downbeat. They lay out markers for the design of the band. They unload the equipment from their truck an hour before, set up and the band members warm up a half-hour later. Announcements are made 15 minutes before, and the tuning note sounds five minutes before starting the 45-minute to one-hour concert.

“We usually have an opening involving the pū, or conch, and an ‘oli to welcome the audience,” says Clarke. “And then, depending on where we’re at, we may focus more on contemporary or traditional Hawaiian music. We’ll usually play something that’s good or challenging for the band, like a symphonic piece or a band standalone. We play modern, easy-to-listen-to music, like Broadway or contemporary hits for the audience.”

The Royal Hawaiian Band also performs weekly concerts on top of being available for request. About these routinely scheduled performances, Clarke says, “We have some standing weekly concerts at ‘Iolani Palace on Fridays and at Kapi‘olani Park on Sundays. But other than that, the majority of concerts are requested either by educational institutions, nonprofit organizations, community events or government events of that nature.”

The band also reaches out to be a part of other important concerts, including anything that the mayor—or the governor—initiates, as well as meaningful Hawaiian-related events.

“I want to make sure we’re at things like birthdays of kings or queens, celebrations of lei draping, those kinds of things,” says Clarke. “Part of our purpose is to also serve the people who are of early age and those who are more in the latter part of their lives.” From elementary school-type educational concerts to performances for seniors in living and care centers, the Royal Hawaiian Band is eager to reach out to such organizations every single year.

The Leader of the Band

Clarke is the most recent torch-bearer in a legacy of bandmasters for the Royal Hawaiian Band. He grew up in a music-oriented family, helping with his father's theatrical musical productions growing up then majoring and graduating with a bachelor's degree in secondary music education from the University of Hawai'i. He was the band director at Waimanalo Intermediate School for four years, then at Kamehameha Schools for 13½ years, teaching all grade levels, until he was appointed bandmaster of the Royal Hawaiian Band in 2011.

A great leader is one who empowers others. The conviction with which Clarke describes the bandmaster's responsibilities communicates his ability to move others, not with force, but through and for the love of Hawaiian culture and music. He emphasizes that he finds it important to remember that his main responsibility is service—to the band, to the city and to the people.

"I have to, of course, conduct the band, but I choose the music and we rehearse the organization," says Clarke. "I'm responsible for the vision and leadership of the organization, as well." As part of the city's cabinet, he attends mayoral cabinet events and administrative meetings.

Clarke also makes a point of partaking in the culture that surrounds the band and their music. "The Hawaiian culture is so special... Being Native Hawaiian myself, I think it's important for the Hawaiian people to know that we are serving them as best as we possibly can. It's a big responsibility—to show up at all these events, to meet with them, to befriend them and to ensure they know that they can trust that their band can serve them as needed. The community has to see their bandmaster as somebody who *wants* to serve them—who *wants* to bring music out to the people. I think that's important, too. So, the main thing is service. It's a very diverse position. It really requires many different facets of a person, but it is a position I am honored to participate in."

The Backbone of the Band

Clarke does not shoulder the responsibilities of maintaining the Royal Hawaiian Band alone—the band has a staff of 10, all of whom play their respective instruments. Another vital position is that of the assistant administrator, covered by Eric Kop, who is also the principal horn.

Eric began with the Royal Hawaiian Band in 1988 at the age of 21. Through his years in music and passionately advocating for music education, he has previously taught horn for the University of Hawai'i at Mānoa, the Hawai'i Youth Symphony's Pacific Music Institute, Mid-Pacific Institute and in his own private instruction studio. Eric has also backed legendary musicians in his time as a freelance musician, including Frank Sinatra, Liza Minnelli, Charlotte Church and others.

As the band's assistant administrator, Eric works closely with the bandmaster, handling logistics and ensuring the band and their performances run smoothly. "During the concert, I am playing the principal or first horn part. So, I perform as a musician. In the office, I do a lot of the work for the auditions." He also works with departments outside of the Royal Hawaiian Band regarding fiscal matters, human resources and anything interdepartmental within the city.

At this, the bandmaster speaks up. "Eric basically said what's supposed to be said on paper, but in addition to all of that, he is directly responsible for our link to the city—probably one of the most important positions in the band," says Clarke. Clarke stresses how instrumental the assistant administrator is in that Eric communicates with the city to ensure that "this very un-city-like entity," the Royal Hawaiian Band, is seen by the city how it is supposed to be. Such a position involves quick thinking, and Eric's masterful way of translating musical to municipal and vice versa is something that Clarke feels really keeps the band on track.

The Business of Music

As part of the band staff working under the city, both Clarke and Eric underline some of the challenges that come with being an arts organization under city jurisdiction. Though they are a city agency, the city does not organize for the band. Eric says, "In order to incorporate city work policies and what employees in other departments do within our arts organization, we have to convert it. When you're dealing with artists who are not used to a regular 9-to-5 schedule, that's sometimes a challenge because we work such an odd schedule—it's all over the place..." A lot of work is put into translation, and when information has to be circulated through different checkpoints and departments, communication is key to the Royal Hawaiian Band's success.

Though this work of translation can be tough, Eric takes great pride in handling the challenge: "To bridge the translation gap presents a unique challenge." Clarke adds, "And he does it really well. We take pride in the fact that the city and state understand the importance of perpetuating our culture through music, dance and hula—that they deem it appropriate to have a full-time organization sponsored by city support for the perpetuation of Hawaiian music."



The Band for Kūpuna

The Royal Hawaiian Band boasts 40 members, with seniors making up about 25% of its roster. Out of over 300 every year, their proudest concerts are for seniors, whether at community centers, housing or at public performances. According to Clarke, "We're really proud of many things that we do, but that service to the seniors is a very important aspect of who we are. The biggest thing is the genuine appreciation that they have for what we

bring. In every single senior environment—because most of the music that we do for them, they know—they've either sung to it or danced to it at some point in their lives. The music hits in a certain way that other things cannot.

"Music is so powerful in that aspect," says Clarke. "It'll bring back a memory; a season in their life; a time. It'll do things to your heart that are very hard to describe or quantify in government processes, but the aesthetic value that we bring in our music, singing and hula is special."

The Royal Hawaiian Band goes out to the people. "The appreciation we get from seeing their faces is really wonderful to us."

Clarke recounts a story that holds a particularly special place in his heart. "Early in my tenure, we went to one of the senior centers. A lady was walking right in front of the band from one side of the stage to the other with her walker—right before we were going to start. As she labored with her walker, I just waited. I waited and I waited... for maybe four or five minutes. She sat; we started.

"In the concert, we played a song that I believe struck something in her na'au—her heart or her spirit—and she remembered, I think. She got up from her chair, she moved her walker aside and danced the hula to that song we were playing. I couldn't believe it. I turned around. It actually made me emotional. Then, she labors back down with her walker into her chair. At that point, I just thought, *that's the power of music*. How else will somebody feel a certain part of their past, resurrect it and perform, other than through music of their era or their generation? It's so important for us to serve that part of the community that needs to be served in the best way possible. I'll never forget that."

All throughout history, the human love for music has continued to withstand the test of time. People of all ages can understand and bond over music. "Music is such an emotional language, right?" says Eric. "It represents history; it represents culture; it represents the people. And, like Clarke said, we've seen so many of our audiences get very emotional during the performances." For Clarke and Eric, playing music with the Royal Hawaiian Band is a gift given to the community that also gives back to the band. As a universal language, one without words, music moves us—to a dance or to a memory.

The Legacy of the Band

The Royal Hawaiian Band is meaningful to the community and its members because of the music that they play for others, but the band is precious and an integral part of the individual members and Hawai'i state pride, too, because of the sentimental value it holds across its history. Eric never tires of growing with the band. "Over the course of 35 years—now at the other side of it—I've really cherished and valued how we affect the audience members and for me, personally, that sense of duty. As one of the senior members, I feel a duty to be part of the stewardship of the band and to make sure that its legacy continues."

Clarke also feels such a responsibility to build the band up to be the best it can be while also maintaining its long-standing reputation as Hawai'i's band. "My number one mission is to preserve this organization into perpetuity, and I do that by ensuring we are hitting the mark. If we are being requested by a government agency, hit the mark; a community agency, hit the mark; with the culture, Hawaiian culture especially, or anything to the seniors and young students, hit the mark. Make sure we're serving them well."

"It's also to serve the members," says Clarke. "If I'm thinking of serving them, I'm ensuring they get whatever they need to be successful. We are serving the members who then serve, through their music, the audiences that we play to."

The Passion for Music

These professional responsibilities are a major part of working with the Royal Hawaiian Band, but what the work also encourages, fosters and requires is a genuine love of music. Both gentlemen found their passion for music very early on in their lives. When asked what fuels their love for music, both Clarke and Eric recall their upbringing fondly.

For Eric, his earliest influence was his mother. "She would always be playing the record player. So, as a young child, I grew up listening to a lot of classic Broadway and light classical music." As he grew older, what continued to motivate Eric as a brass instrument player—a French horn player, specifically—is the physicality and sound of the horn. "I remember first recognizing what a French horn sounded like when I was watching *Star Wars*, and that really hooked me into that sound." As far as music goes, he listens to everything "from Tchaikovsky to K-Pop." To him, "good music is good music, no matter what the genre is." He feels that being a part of music production is a thrill that contributes to and strengthens his lifelong love for music.

Clarke tells the story of being told by his parents that he could keep a beat on a pair of bongos gifted to him by his father when he was only 6 months old. His father was a musician and musical theater director, so music was very much present in his home growing up. Through

assisting his father with his productions, Clarke saw what the arts—not just music—can do to and for people. Though he wasn't aware of his bongo-playing at such an early age, Clarke is sure that music has been his life's calling since the beginning, drawing much inspiration from his father. "I was immersed in all of this music and he, being Hawaiian, played piano and knew a lot of Hawaiian songs. He played often with various Hawaiian singers and would also bring me along, his drummer son, to assist in all of his events or concerts or shows. And when I think back on that rearing, I think I was meant to serve musically, in some capacity, the community at large. That fuels my love for music."

As he grew older, the simple love for music transformed into scholarly study, learning the names and theories and backgrounds of different transitions, keys and chords. Clarke credits his father for encouraging him to conduct one of the shows. "He had faith in me and kept believing in me, so I did it." He went on to formally study and teach music, leading up to his work with the Royal Hawaiian Band as the bandmaster. "That passion, the genuine love of music—not only for music itself, but what it can do to serve others—really moves me. That really gets me going. I love to listen to it, I love to perform it, I love to conduct it, but it's when it serves others that it really fuels me and keeps me going."

The Community's Band

The Royal Hawaiian Band loves to serve all the various agencies and communities, but, most of all, they want everyone to know that the Royal Hawaiian Band is *their* organization. "We want them to feel like they can ask for us to be there whenever they want," says Eric. "Never be afraid to ask—we are there to serve them."

"It really is Hawai'i's band, because there's so much of Hawaiian history built into the music that we play," says Clarke. "When audience members come to hear the band and they listen to the introduction of how a lot of these songs are weaved into Hawaiian history, it really ties into our mission to perpetuate the music and educate people. We hope to get that mission and message out to as many people as we can."

Aloha 'Oe

Music knows no age; it knows no boundaries. As the Royal Hawaiian Band continues to play and serve the people of Hawai'i, they also fulfill their mission statement, going above and beyond to communicate their love for music and performing their arrangements. To promote and foster music, the bandmaster and assistant administrator/first horn Clarke Bright and Eric Kop, together with all the other members of the Royal Hawaiian Band, play their music for the people in Hawai'i and across the world, from the beginning to now and into the future.

To preserve the Hawaiian musical culture, the band upholds Hawaiian traditions and maintains the legacy of Hawaiian music through passionate performances. To inspire musicians, young and old, and enrich the lives of the people of Hawai'i, the Royal Hawaiian Band proudly continues to perform at over 300 events annually, giving it their all at every single concert. With the opening notes to Queen Lili'uokalani's "Aloha 'Oe," the Royal Hawaiian Band's performance ends with a gesture of love to Hawai'i and its people. At the very end, a clear promise is made to their audience: *Until we meet again.* ■

For more information regarding the Royal Hawaiian Band, the band members, contact information to request an appearance and a running schedule of their upcoming events, visit the Royal Hawaiian Band's website at rhb-music.com.



The Power of Music in Memory Care

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

Programming for the residents of a memory care facility can be challenging. Everyone is at a different place health-wise. Many activities are not appropriate for everyone. Even one-on-one activities can be challenging with this population.

I have found great success using programs that involve music. Activities including sing-alongs, musical performances, drum circles, playing instruments and listening to music have provided many positives for residents—and not just because these activities are fun and bring people together. Many studies point to the benefits music offers, including a reduction in agitated behaviors, a decrease in anxiety and depression, an improvement in language skills, and opportunities to trigger positive memories and the emotions tied to them.



Singing also provides aerobic exercise for residents who can no longer exercise traditionally. Singing releases endorphins (a feel-good hormone) and oxytocin (a stress-relieving hormone). Many benefits continue weeks after the session, demonstrating the possibility of long-term effects.

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Homemade Meals to Smile About

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

While brushing twice a day, flossing daily and seeing your dentist are essential to maintaining a healthy smile, it's important to remember that our dietary choices also impact our teeth and gums. Nutritious, home-cooked meals have been linked to a lower risk of tooth decay and gum disease because you can better control the ingredients.

Meals cooked at home tend to have less salt and cavity-causing sugars. Fast food and beverages can contain high amounts of sugar, creating an environment for bacteria to grow in our mouths and produce acids that erode tooth enamel, increasing your risk for tooth decay and gum disease. Stocking your kitchen with fresh vegetables and leafy greens such as watercress and spinach (rich in calcium) can help to main-



tain strong teeth. They also contain folic acid, which is linked to gum health.

Crunchy vegetables such as broccoli, carrots and bell peppers require more chewing, stimulating saliva production and neutralizing acids in the mouth. Sweet potatoes are a good source of vitamins A and C, which are essential to tooth enamel formation and help to prevent gingivitis from forming.

Maintaining a healthy diet of fruits and vegetables is crucial to good oral and overall health, helping you to live well and smile more. ■

HAWAII DENTAL SERVICE (Nonprofit)

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HawaiiDentalService.com

Golden Care for the Golden Years

by Steven Ito, Chief Executive Officer, Mi-Care Plus

Primary care services play a pivotal role in ensuring the well-being of geriatric patients, addressing their unique healthcare needs and promoting a higher quality of life. Access to timely and comprehensive primary care is particularly crucial for this demographic.

Geriatric patients often face multiple and complex health issues, requiring a coordinated and holistic approach to their care. Primary care providers serve as the frontline defenders, managing chronic conditions, preventive care and addressing emerging health concerns. Timely visits allow for early detection of potential problems, preventing complications and hospitalizations.

Moreover, accessibility to primary care services is essential for geriatric patients who may have mobility challenges or difficulty access-



ing healthcare facilities. Home visits, where available, represent a valuable extension of primary care, ensuring that patients who may struggle with transportation or face limitations in leaving their homes receive the attention they need.

By emphasizing the importance of primary care for geriatric patients, we not only enhance their overall health outcomes but also contribute to a healthcare system that prioritizes prevention, continuity of care, and the dignified aging of our elderly population. ■

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Q&A: Retirement Benefits

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

Q: *My cousin and I are both retired and get Social Security. We worked for the same employer for years, but he gets a higher Social Security benefit. Why is that?*

A: Your payments are based on your earnings over your lifetime. Unless you are both the same age, started and stopped work on the exact same dates and earned the very same amount every year of your careers, you wouldn't get the same benefit as your cousin. Social Security benefits are based on many years of earnings—generally your highest 35 years.

To learn more about Social Security retirement benefits, visit ssa.gov/benefits.

Q: *I went back to work after retiring, but now the company I work for is downsizing. I'll be receiving unemployment benefits in a few weeks. Will this affect my retirement benefits?*

A: When it comes to retirement benefits, Social Security does not count unemployment as earnings, so your retirement benefits will not be affected. However, any income you receive from Social Security may reduce your unemployment benefits. Contact your state unemployment office for information on how your state applies the reduction to your unemployment compensation.

Q: *My neighbor said he applied for Social Security retirement benefits online. Can you really apply for retirement without traveling to an office?*

A: Yes, you can. What's more exciting is it's the easiest, fastest and most convenient way to apply for retirement benefits. Our secure website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes.

You can get started now at ssa.gov/applyonline.



Q: *What is the earliest age I can begin receiving Social Security retirement benefits?*

A: The earliest age you can begin receiving Social Security retirement benefits is age 62. If you decide to receive benefits before your full retirement age, which for most people is age 66 or 67, you will receive a reduced benefit. Keep in mind you will not be able to receive Medicare coverage until age 65, even if you decide to retire at an earlier age.

For more information, go to ssa.gov/retire. ■

For questions, online applications or to make an appointment at a SSA office, call between 7am & 5pm, Mon-Fri: 1-800-772-1213 (toll free) | socialsecurity.gov

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Medicare Special Enrollment Period

by Josie Banasihan, Licensed Insurance Agent, Copeland Insurance Group

A Medicare Special Enrollment Period (SEP) is the time when an eligible Medicare beneficiary may sign up for a Medicare plan under exceptional circumstances.

It's vital to understand eligibility for Medicare plan SEP to help avoid a late enrollment penalty.

SEP is granted to beneficiaries who were unable to enroll in a plan during the General Enrollment Period (GEP) for valid reasons.

It depends on the personal situation, such as moving out of your existing Medicare plan's service area, losing employer-provided medical coverage or losing Medicaid eligibility.

The beginning and end dates of SEP will vary from one qualifying event to the next.



The SEP rules allow you to do one of the following:

- Enroll in Medicare Part B any time while you or your spouse are covered by a group health plan based on current employment
- Enroll in Medicare Part B during the 8-month period that begins the month after the employment ends or the group health plan coverage ends—whichever happens first. If you don't enroll by the end of the 8-month period, you'll have to wait until the next GEP, which begins Jan. 1 of the next year. ■

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Mediwhat? Medigap!

by Wanda Anae-Onishi, Volunteer, Hawaii SHIP

For beneficiaries on Original Medicare (Parts A and B), a Medicare Supplement Insurance plan may provide the extra coverage they need. Also known as “Medigap” plans, these policies which are sold by private insurance companies fill the “gaps” not covered by Original Medicare, such as deductibles, coinsurance and copayments for services.

To be eligible to purchase a Medigap, an individual must be enrolled into Part B. This kickstarts the Medigap Open Enrollment Period, which lasts for 6 months. During this period, insurance companies can’t deny enrollment and will provide coverage at the best price. Outside this period, one can still buy a Medigap policy, but restrictions may apply. Beneficiaries with Medicare Advantage plans are ineligible to purchase a Medigap.



Contact Hawaii SHIP to learn more about Medicare Supplement Insurance. Request a free Medigap plan comparison and a list of authorized insurance companies in Hawai‘i. Local, certified SHIP specialists provide unbiased information in one-on-one sessions, compare Medicare Advantage and Part D plans, and help low-income clients apply for Medicaid and Extra Help assistance. ■

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Smart Long-Term Care Search Strategies

by Todd Pang, Founder, Kupuna Care Pair

More than 50% of us will experience stress and anxiety while seeking long-term care, according to a recent AARP study. Firstly, it is difficult to find information about all the available services. Worse yet, without a way to easily compare them, they are seemingly indistinguishable (after all, there are over 1,800 senior care facilities and providers in Hawai‘i). Lastly, families are often caught off guard and must choose a care provider quickly.

Given the challenges, follow these strategies to successfully navigate complex and diverse care system:

• **Allow ample time to learn the essentials:** The details can be overwhelming and even healthcare professionals have difficulty grasping the ins and outs of senior care.



• **Know your needs:** Each family is unique. Even spouses have different care requirements, budgets and preferences. It is easy to get distracted by the nice-to-have features.

• **Cast your net wide first, then narrow down options:** Every type of care has distinct pros and cons; every provider has strengths and weaknesses. Only you can decide which will fit your needs.

While it’s impossible to know the future, these strategies are guaranteed to help you when the time comes to seek senior care. ■

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Before Cosigning Your Child's Loan...

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



As your child heads off to college or starts life as an independent young adult, he or she will likely face new financial responsibilities, such as a car purchase, rent or college tuition payments. Given their lack of credit history, it may be difficult for them to obtain a loan without a parent or another adult cosigning the loan. Your natural inclination may be to help them out and sign the dotted line, but before you do, make sure you're clear on the terms of the loan and what it may mean for your finances.

Cosign with your eyes wide open

Even though you may not consider it "your loan" if you cosign, lenders will identify you as one of the borrowers. That means you may be at risk if different circumstances arise. Keep in mind:

- If any of the balance remains unpaid by the borrower (in this scenario, your child), you as the cosigner will be required to repay it.
- If your child defaults or even misses one or two payments, it can damage your credit record.
- Even without a default, other lenders may look on the cosigned loan as an additional liability you will need to pay, which could also affect your credit record.
- In some states, the creditor has the right to collect payment from you, as the cosigner, without first trying to collect from your child.
- If you were to pass away, it could trigger "auto default" provisions in the loan contract. This would require your child to immediately pay

the debt. Regulators discourage this practice, but it still exists in some loan agreements.

Steps to protect your position

Fortunately, there are often alternatives to cosigning a loan. For example, if your child is enrolled in college, he or she may be eligible for federal student loans or financial aid. Another option, if you can afford it, may be to lend your child money directly — thereby forgoing the paperwork and stipulations introduced by a third-party lender. If you decide to take this action, make sure you and your child have a clear and consistent understanding of the terms of the loan, including a repayment schedule that he or she will be accountable for sticking to.

If you do decide to cosign a loan, take steps to help protect yourself:

- Read the fine print and understand the terms of the loan and the expectations of the lender.
- Avoid pledging property, such as a car, to secure the loan, as it could create additional risk.
- Arrange to receive duplicate copies of all paperwork and ensure you have complete online access to the account so you can stay on top of your child's record of repayment.

In short, treat the situation with the same diligence that you would if you were borrowing money yourself. Do what you can to ensure your potential act of generosity doesn't impair your ability to obtain credit in the future. ■

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What's in YOUR Toolbox?

by Scott A. Makuakane, author of Est8Planning for Geniuses



Trusts are tools. Like screwdrivers, they come in a variety of sizes and shapes, each designed to accomplish a defined result. You need a screwdriver with a tip that looks like a straight line for a screw with a head that has a straight slot in it. You need a screwdriver with a tip shaped like a plus symbol for a screw that has a head with a plus-shaped recess.

There are other kinds of screwdrivers and screws, but you get the point. You need the right set of tools in order to complete your project efficiently and well. However, not every home improvement project calls for a screwdriver and not every estate plan calls for a trust.

Common Types of Trusts

Just as there are many kinds of screwdrivers in a well-stocked toolbox, there are lots of different kinds of trusts.

You can create a trust that works during your lifetime or one that will not take effect until after you are gone. Your trust can be revocable or irrevocable, charitable or private.

The agreement that governs your trust can control not only the disposition of your assets, but impose your values and your wishes upon your beneficiaries. But don't get too excited about that last point. A trust can encourage your kids to go to college and stay away from drugs and booze, but it can't guarantee your kids will actually go to class, or be clean and sober.

Probably the most common trusts are revocable living trusts, which can provide comprehensive solutions for probate avoidance and for sidestepping conservatorship if you become incapacitated. Probate is a proceeding that typically occurs when an individual dies. The probate process can be long and costly. But a revocable trust can avoid probate in its entirety.

Trusts can also protect beneficiaries from creditors, ex-spouses, and their own bad habits or inability to hold on to money.

Talk with your estate planning advisors about how trusts can help you and your family avoid a variety of problems and pitfalls that await unwary travelers along life's highway. ■

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Minimize Asset Distribution Drama

by Stephen B. Yim, Attorney at Law

Minimizing estate asset distribution conflicts among survivors proves to be a challenging consequence of death. Hard-to-divide assets such as a family heirloom or the family home can cause the fracturing of relationships.

Consider the family home left to several children. The home may have been in the family for generations. Parents live in the family home without arguing about whether to sell or rent it because they share the common goal of living in the home. Consider leaving the home equally to four children and the common goal disappears. One child needs to sell the home to pay for tuition. Another child could use income by renting the house. One child wants to live in the home. Another child wants to keep the home as a place for the family to gather.



Finally, consider a parent's strong desire to provide shelter for surviving children, and that due to the housing prices and high cost of living, the surviving children cannot afford to purchase a home on their own.

While addressing these concerns extends beyond the scope of this article, keep in mind that estate planning attorneys can help clients understand the challenges facing them and can also aid them in beginning to create an intentional plan to leave a legacy that will help make family members' lives better while preserving familial relationships. ■

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808-524-0251 | stephenyimestateplanning.com

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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Answers on pg. 6

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