

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 14/3 • MAY/JUN 2024

Driven by Legacy, Crafted with Aloha

Maui Soda & Ice Works celebrates 140 years.

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The 16th Annual Generations Magazine Aging in Place Workshop

Aug. 3, 8am–2:15 pm, Ala Moana Hotel
Over 40 Exhibitors | FREE Event | No Reservations Required
Sponsored by AARP Hawai'i, Financial Benefits Insurance, Inc. & AlohaCare

Do you plan to age in place in your current home or elsewhere? This is an important question to ask yourself. Whether you decide to age in place where you are or move to a smaller home or senior community, there are many things to consider. If you do plan to move, where do you want to go, how will you finance your move and what will you do with your home? At the Aging in Place Workshop, presentations will cover all of these questions and more. Topics will include: Medicare, estate planning, long-term care options, dementia, decluttering, home modifications, aging-in-place tech, home care services and more.

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Printed by Southwest Offset Printing through Trade Media Hui | 808-848-0711 | trademediahui.com



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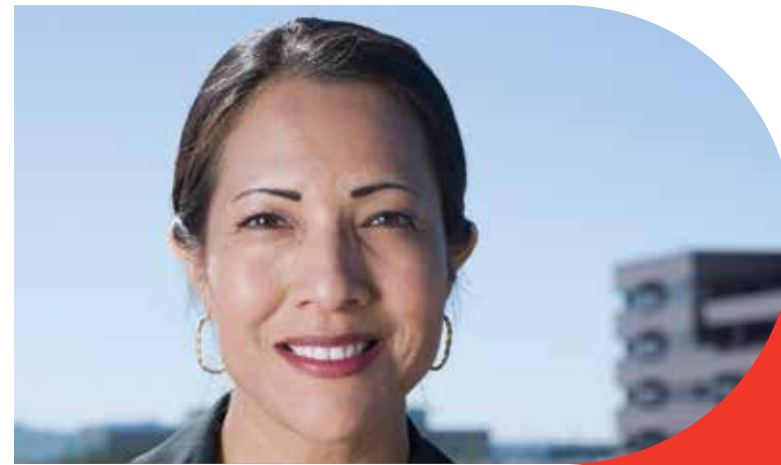


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As a Yonsei (fourth generation) on both my mother's (Ihara and Sonoda) and father's (Goya and Nagamine) side, I have a lot of respect for what my great-grandparents had to endure, but also what they achieved. Whether it was working on a pig farm or the Puunene Dairy, their hard work and sacrifices paved the path for future generations of our family. Their dedication to family and community inspire me to this day.

This family legacy of dedication and community involvement is a large part of why *Generations Magazine* is so important to me. Through the magazine, I hope to share helpful and important information for our kūpuna.

There are numerous ways a person can give back to their community. Whether it is serving on our Association of Apartment Owners board, our daughter's school PTA board, our Okinawan Club (Nishihara Chojin Kai) or the Hawaii Pacific Gerontological Society board, I try to help wherever I can. Just last year, my family started delivering food for Hawaii Meals on Wheels and we have experienced some very heartwarming moments.

Similarly, Buddy Nobriga — also a Yonsei — of Roselani Ice Cream, is inspired and driven by family. "It takes a village to raise a child" and this concept is one that Buddy and Roselani Ice Cream take to heart, as evidenced through their community involvement and stewardship over the years. Learn more about the Nobriga family and Roselani Ice Cream in this edition's featured article (pg. 22). I found their story inspiring and I hope that you do, as well.

Please don't forget to save the date for our **16th Annual Generations Magazine Aging in Place Workshop on Saturday, Aug. 3, from 8am to 2:30pm at the Ala Moana Hotel**. More than 18 speakers and 40-plus exhibitors will participate in this popular annual event. This is one of the only events where you can listen to numerous presentations and meet so many exhibitors who work with our kūpuna. Hope to see you there!

Lastly, Happy Mother's Day and Happy Father's Day to all parents, but especially mine — Clifford and Sherry Goya. The support that they've given to me and my siblings over the years is unmatched. They have shown us what commitment to family and community, hard work and love look like. Thank you for being wonderful role models!



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

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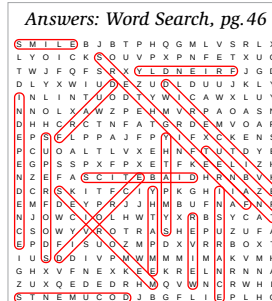
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Answers: Word Search, pg. 46

Who's Behind Generations Magazine?

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, their families and their caregivers. The magazine also employs and utilizes writers from across the island chain who are advocates for our kūpuna and passionate about issues that affect our senior community.



SARA-MAY COLÓN serves as the Director of Mission and Spiritual Care at Adventist Health Castle. She is a board-certified chaplain with a diverse educational background. She holds a Master of Business and Master of Divinity, and spent her undergraduate years studying art and social work. She leans into conversations, curiosities and realities of grief, trauma, death and dying in hope of finding ways to support the people she encounters both personally and professionally.



COURTNEY-PAIGE K. DIMAGGIO, RN, BSN, has been a Registered Nurse for over 20 years. She was born and raised on the island of Moloka'i. After graduating from high school, she moved away to obtain a nursing degree. She returned to Moloka'i to raise her family and to serve the community that helped to raise her. Courtney enjoys traveling with her husband, Ray-Allen, and three children, Rayla, Luke and Jubilee.



TIFFANY TONG is currently a student at the University of Hawai'i at Mānoa, College of Arts, Letters & Languages. She has a brief background in the health industry and dedicates most of her time to working with children from underserved communities, as well as gaining experiences in the continental US and Asia. These interactions have allowed her to cultivate the skill of capturing seemingly miniscule yet meaningful stories of the amazing people she has come across through writing.



TRISHA SMITH is a Multimedia Journalist living her dreams on Maui since 2008. After earning honors from The Ohio State University, Trisha reported news and entertainment for print and radio outlets in Columbus and Chicago. She fell in love with Hawai'i as a Maui Weekly staff writer and Maui Times columnist. She has earned four Society of Professional Journalists awards. Known as "Trish da Dish," she produces The Weekly Dish on KAOI and the MANA'O@HOME interview series.



TOBEY YOUNG is a Dietary Clerk at Kuakini Medical Center. She has been at Kuakini for two-and-a-half years. Tobey was born and raised on O'ahu and has a bachelor's degree in dietetics. She is currently studying for a Master of Science in sports nutrition and plans to become a registered dietitian.

Mahalo to all of our writers and loyal contributing Partners, whose dedication to the senior community is greatly appreciated and whose presence continues to enhance this magazine's value.

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Back in Action!

by Leigh Dicks, Generations Magazine Staff

Having previously worked as content coordinator for *Generations Magazine* from 2020 to 2021, I returned when my daughter-in-law, Cynthia Arnold, took ownership.

I believe Cynthia's vision, compassion and connections will make the magazine an even more valuable resource for Hawai'i's current and future generations of kūpuna. I was also excited to again work with many familiar Partners and the talented team of professionals creating the magazine.

My background includes 28 years as CEO of statewide professional nonprofit organizations—10 of those with my association management company. I have a Bachelor of Science degree in Marketing from Virginia Commonwealth University and earned the Certified Association Executive designation from the American Society of Association Executives. I have served as president of state and national associations.



Rick and I winning silver medals in the sanctioned 2023 Pickleboo Pickleball Tournament in Richmond, Va.



Cathy and I winning bronze in 2023 tournament, playing against 30 to 50 year olds!

Retired in 2020, I reside in Virginia Beach, Va., and enjoy the beautiful views of the Chesapeake Bay from my condo while watching cruise ships pass by. I love pickleball and play almost every day. I will visit Hawai'i twice this year to meet *Generations'* Partners at the popular Aging in Place Workshop in August, and attend the Partner breakfast in December.

My son, Trey Arnold, and daughter-in-law Cynthia are the proud parents of 13-year-old Alexis. My daughter Christy lives in Chesterfield, Va., with daughters Emma, a senior at James Madison University, and Penelope, a high school junior. ■



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Line of Credit Growth	✗ Does not grow under normal circumstances and requesting an increase often requires full credit application, appraisal, income verification with other associated fees.	✓ Unused portion of the line of credit grows.
Accessibility	✗ The line of credit can be decreased or closed without warning.	✓ Line of credit remains open as long as the borrower lives in the home and complies with loan terms.
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Pre-Payment Penalty	✗ May have a penalty.	✓ No pre-payment penalties.
Government-Insured	✗ Not insured by the Federal Housing Administration.	✓ Insured by the Federal Housing Administration. ²
Annual Fee	✗ Often requires annual fees.	✓ No annual fees.

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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Disaster-Proofing Your Documents

by Courtney-Paige DiMaggio, RN & BSN, Molokai Public Health Nursing

A fireproof safe may not be 100% effective, as evidenced during Maui's wildfires last year. In parts of Lahaina, the heat was so intense that safes were found melted.

The Moloka'i Public Health Nursing staff worked with the Kupuna Care Program and the community to create the Book of Life or Nā Palapala Ko'iko'i, a portable organizational binder for important documents. The binders, sheet protectors and cardholders were distributed to 200 senior families during a senior baseball tournament on Maui just before the fire. But families who weren't prepared lost everything, including vital documents.

Families can better expedite services for their kūpuna who have all their important documents in one place. Therefore, the Moloka'i Public Health



Nursing staff encourages the public to use the Nā Palapala Ko'iko'i binder, or an accordion folder or a bag to hold important documents that is kept in an easily accessible location.

It is highly recommended that everyone start a similar portable binder in which to keep important documents. Documents can include but are not limited to legal, tax, medical and insurance records. This grab-and-go binder could be invaluable in lessening the stress during an emergency that forces you to flee from your home quickly. ■

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Mahalo for the Memories!

by Sherry Goya, Generations Magazine Staff

My mother and father lived to 92 and 94, respectively, and as the years passed, it was sometimes difficult to choose gifts for them, so I had to be creative. For Mother's Day and Father's Day, I want to share some special gift ideas for seniors like my parents.

Our smart phones are capable of storing thousands of photos, but scrolling through the memories brings us only fleeting satisfaction. How about a printed photo of the grandchildren in a special frame, on a mug, a key chain or even a blanket? Handmade cards with pictures could be placed on a table, shelf or dresser; many of mine are in my home office and I look at them often.

I have heard that digital photo frames are also a great way to share multiple photos and videos, which can be loaded and updated remotely. This is a perfect gift for parents who are far away.



Some of the best gifts I have received are professionally bounded books of photos of our family vacations, given to me by my daughter. Everyone in our family enjoys reminiscing about the good times we had as they pore over these books filled with photos, funny captions, stories and very precious memories. ■

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.

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Maui Fires Spark Pioneering Spirit

by Debra Lordan, Senior Editor, Generations Magazine

It has been nearly a year since wildfires fueled by powerful winds from Hurricane Dora destroyed the town of Lahaina and parts of Kula. The wildfire that killed at least 101 people is the deadliest in the US in more than a century, and the most lethal natural disaster to occur in Hawai'i since statehood in 1959.

The Lahaina fire has caused extensive damage and significant financial losses. The fire affected 2,719 structures in the area—86% of them residential, leaving thousands displaced. The estimated cost to rebuild Lahaina is \$5.52 billion.

It makes sense that studies, assessments, evaluations, action plans, advisory committees, and planning boards mindful of history and culture will all be required to tackle the complex, monumental task of reconstructing an entire town.

But what can one person do that would have a positive impact in the aftermath of such devastation? Plenty. There are still many opportunities to lend a hand or open your pocketbook to those in need and help with the expiation of this disaster and the mitigation of future occurrences.



Mālama Kula

In Kula, Kyle Ellison, who nearly lost his own home to the Upcountry fire, has emerged as a changemaker in his community.

A big eucalyptus tree was blown down and fell on some power lines, which started a fire in the gulch near his home. While much of the focus has understandably been on Lahaina, sparks from the August fires were still flaring in Kula months later. Despite his own plight, or maybe because of it, he continues his battle on the front lines.

Kyle founded Mālama Kula, an action-oriented, results-driven nonprofit organization, in order to provide disaster relief in response to the Kula fire, but he also aims to address many other challenges facing his community.

Based in Kula, Mālama Kula helps provide programs, funding and services for community cleanup, and disaster relief and mitigation.

"From day one of the Kula fire, our team had boots on the ground and rallied to help serve our neighbors," says Kyle. "People donated whatever they had and rose up to help at a time when the community needed them most. During the Kula fire, we all became firefighters."

Twenty Kula homes were lost, Kyle says. In the days that followed, Kula residents rallied and gathered by the hundreds, helping to save properties and homes, and coming to the aid of neighbors, family and strangers dealing with what was left... and what was lost.

"The Kula community is not going to wait until the next time we hear the crackling of burning trees 200 yards behind our houses to suddenly start thinking it's time to do something," says Kyle. "We need to make the changes now and take action to prevent what is threatening us. That is my mission and commitment. We're not going to wait around for studies or a grant or the government. Instead, we will get up, put our boots on and go out and fix the problem ourselves. That has really been the silver lining in all of this—that the community has really banded together to fix our own problems and take care of ourselves."

Thanks to the ensuing Kona storms, the fires were finally doused, but the heavy rains brought their own set of problems. Without proper vegetation and watersheds, the rains caused landslides, rockslides and erosion hazards, with debris-tainted runoff flowing into gulches and eventually into the ocean via Kealia Pond and Ma'alaea Bay.



"We are scattering wood chips from the downed trees on the burn zones to mitigate erosion and help the soil retain moisture," says Kyle. "We also are working with the Kula Community Watershed Alliance to replant with native vegetation before invasive species can reestablish themselves. We're turning back the hands of time by planting things that will create a thriving native watershed and keep moisture in the ground."

They are also working to establish an Upcountry green waste facility, clearing fire fuel from gulches and pushing for better infrastructure.

Kyle has created tools, solutions and a structure for success. So roll up your sleeves and get out your wallet—there is still much we all can do.

"Show up with a chainsaw or your checkbook. Either means we are going to get work done." Get updates on workdays via email or Instagram. ■

MĀLAMA KULA (nonprofit)
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WHAT CAN YOU DO?

From offering your home or room to a displaced family, to donating food and supplies to families in need, to donating to organizations that support relief efforts to simply eating out at a local restaurant, there still are plenty of ways to lend a helping hand to Maui community members in need.

MAUI RECOVERS

Offer home or room to displaced families:

intercom.help/mauirecovers/en/articles/8957137-offer-home-or-room-to-displaced-families

MAUI NUI STRONG

Organizations that need assistance:

mauinuistrong.info

mauinuistrong.info/resource-categories/offer-housing

mauinuistrong.info/resource-categories/donate-money

mauinuistrong.info/resource-categories/donation-drop-off

MAUI NUI FIRST

Support local:

mauinuifirst.com

mauinuifirst.com/lahaina-businesses

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The Benefits Enrollment Center program is made possible through grants from the National Council on Aging (NCOA) and the Walmart Foundation.

Writing Helpful Reviews: A Guide for Seniors

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

Most customers read online reviews before purchasing a product or service. But when was the last time you wrote one? Remember, when you write a review, you are helping others and yourself.



Expressing your gratitude for good experiences or sharing constructive feedback about less-than-stellar experiences both contribute to a company's online reputation. Writing an authentic and constructive review about a brand's products or services educates other consumers and alerts the business about any issues with your purchase.

Don't use reviews for revenge. Instead, focus on productive ways to address shortcomings. Complaint processes like those used at the Better Business Bureau encourage positive change.

Where Should You Write a Review?

BBB reviews go through a verification process. Businesses are always encouraged to respond, which helps paint a more balanced picture. When you read or write a BBB review, know that it's hosted on a platform committed to authenticity and responsiveness.

Your voice matters, so share your experiences and help others by contributing to a better shopping environment for everyone. ■

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Empathy vs. Sympathy

by Sara-May Colón, Director, Mission & Spiritual Care, Adventist Health Castle

As a society, we have faced much grief over the last few years. When in the mode of navigating care for ourselves or others, we often run into misconceptions about what we should or shouldn't do.



Often, the confusing part is actually clarifying the differences between empathy and sympathy. An online search reveals that "Empathy involves feeling what someone else feels, while sympathy doesn't. Sympathy, instead, involves understanding someone else's emotions, but from your own perspective." Both are beautiful and healing for different reasons.

But there is a raw beauty in empathy. It's not about us trying to relate from our own lens, but rather, by stepping into the space or fear with the other person, hearing where they are coming from and connecting to that.

When stepping into other's grief or brokenness, it's tempting to try to be optimistic and uplifting, and to start problem-solving. But what most of us need in times of sadness or grief is to feel heard, feel love and feel we are not alone. The gift of connection is healing.

Check out professor, author and podcast host Brené Brown's "Empathy vs Sympathy and the Power of Connection" on YouTube. ■

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Homemade Matcha Mochi

by Tobey Young, Dietary Services Clerk, MS/RD Candidate, Kuakini Medical Center

Matcha is a powdered green tea that is rich in antioxidant compounds due to its special cultivation method. Traditionally, the tea bushes are covered with bamboo mats to shade the leaves from direct sunlight, therefore producing higher amounts of amino acids, chlorophyll and theanine. Matcha is known for its vibrant color and unique, bitter taste. Matcha is low-calorie and fat-free. Compared to other green teas, matcha is relatively high in caffeine.

Consumption of matcha green tea is regarded as an effective dietary intervention to promote cognitive function. Studies also suggest that it has cardioprotective effects. Matcha green tea may also aid in lowering blood glucose levels.

Try this matcha mochi recipe:

Ingredients:

- | | |
|----------------|---|
| 1 box (16 oz.) | mochiko flour |
| 2 cups | white granulated sugar |
| 1 tsp | baking powder |
| 4 Tbsp | matcha powder (<i>ceremonial grade</i>) |
| 1 can (12 oz.) | coconut milk |
| 1 tsp | pure vanilla extract |
| 2 cups | water |



Directions

- 1) Preheat a conventional oven to 350 degrees.
- 2) Thoroughly coat a 9-by-13-inch pan with avocado oil spray or just line the pan with parchment paper instead.
- 3) In a mixing bowl, add the mochiko flour, sugar, baking powder and matcha powder, then blend well.
- 4) In another mixing bowl, whisk the coconut milk, vanilla extract and water together.
- 5) In the dry ingredients bowl, make a gaping hole in the middle of the ingredients. Pour the liquid ingredients in the hole, then incorporate everything together with a spoon spatula. Whisk well until smooth, then pour the batter into the well-greased pan.
- 6) Cover securely with foil.
- 7) Bake for one hour.
- 8) When done, a toothpick inserted into the mochi should exit dry with few to no crumbs.
- 9) Let mochi cool completely.

Optional: Sprinkle the mochi lightly with matcha powder for enhanced matcha flavor.

Cut with a plastic knife when ready to serve.
(Yield: 24 squares) ■

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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Should You Insure Your Pet?

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

If your pet is healthy, is pet insurance still necessary? The American Veterinary Association suggests pet insurance to defray costs, which can be around \$250 for a simple treatment to over \$8,000 if the condition is more serious. The over 85 million pet households in the US spend a whopping \$75 billion on pet care annually.

During the summer months, one of the biggest dangers for dogs is heat. They don't sweat like humans and can suffer from heatstroke. Signs to look for are fatigue and loss of appetite. In addition, seeds found in grassy areas during the summer can cause skin problems, such as hives or rashes. If your pet can't stop scratching, the area can become tender and an infection can set in, making matters worse, so it's important to keep ticks and fleas under control, too.



A recent PetMD article notes that a new medication for canines with osteoarthritis is available. Without insurance, a course of treatment can cost around \$100 monthly.

So do your homework regarding your particular furry or feathered friend. Closely review insurance coverage details for limitations and exclusions.

Always check with your veterinarian about insurance options in order to provide a financial safety net for your beloved family member. ■

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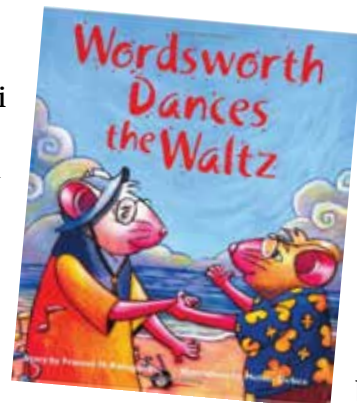
Children's Book Explores Dementia

by Debra Lordan, GM Senior Editor

Frances H. Kakugawa, a Hawai'i Island native, began writing poetry a half-century ago, then stopped for some years to work for the public school system. But when she became the primary caregiver for her mother, she found that writing poetry helped ease her stress.

Her multiple award-winning 2007 children's book, *Wordsworth Dances the Waltz*, is dedicated to her mother, who was afflicted with Alzheimer's disease. It is about families living with elders impacted by dementia. In this book, children are introduced to the concept that as grandparents age, they may behave differently and sometimes forget things.

The book illustrates aspects of dementia and how the disease affects the entire family through Wordsworth, a Hawaiian mouse, who remem-



bers a time when he and Grandma danced around the room. But now, Wordsworth must walk softly as not to disturb her.

Because Wordsworth loves poetry, he finds comfort in writing verses that express his confusion over his grandma's changing behaviors, and by recalling memories of more vibrant days. His poems also help his family understand that Grandma is still his loving grandparent and an important part of the family.

If you are looking for an excellent tool to ease fears and explain changes in an elder loved one's behavior, this book may be helpful. ■

The book is illustrated by Melissa DeSica and available through Amazon. Call your nearest bookstore to purchase a copy locally. For children 9 and older.



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As Hawaii's first Real Estate Planners, Dan and Julie help clients build, protect and transfer generational wealth. They do this with years of experience, knowledge, training, and proven solutions to the challenges real estate owners face today. Whether it be buying, selling, downsizing, moving, renovating, planning their retirement home, helping with trust sales, and/or navigating the probate process, Dan and Julie have seen and done it all. One of their main areas of focus is helping investors strategize around their investment portfolios. At some point, many investment properties become a burden to the owner and their family. These owners and families want to create a plan for their children and grandchildren while eliminating capital gains taxes and avoiding family disputes.

Experience Matters

By helping over 1,500 clients reach their real estate goals and closing over one billion dollars of real estate, Dan and Julie have learned best practices to help their clients map out long-term strategies to create generational wealth, minimize taxes, and much more. With this experience, they were invited to start a new Community in the largest real estate company the world has ever seen, Keller Williams Realty International, with over 178,000 Realtors worldwide. They were honored and blessed to launch KW Real Estate Planner where they will be training thousands of Realtors around the country, elevating them from real estate agents to Real Estate Planners, so that they too can serve their clients at the highest level.

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Driven by Legacy, Crafted with Aloha

Maui Soda & Ice Works celebrates 140 years.



By Trisha Smith
Photography by
Hideharu Yoshikawa

Did Manuel Nobriga know when he began crafting ice cream from scratch at Maui Soda & Ice Works in Wailuku in 1932 that he would be leaving an enduring legacy that would be perpetuated and celebrated for many generations?

Well, as it turns out, Manuel's ideas, formulas and methods have become the blueprint for a cherished family recipe that would expand to more than 70 flavors over time. "Roselani" was to become a household name on Maui and their family's delicious dessert would become an integral part of special occasions across the islands for nearly a century. Through four generations of hard work, consistency, integrity and heart, Maui Soda & Ice Works, LTD, remains a truly remarkable family business.

A Rose by Any Other Name

Strolling the frozen food aisle of your local grocer, you can't miss the iconic, bright pink Lokelani Rose on the carton of Roselani Ice Cream. The Lokelani Rose, or "heavenly rose," is the official flower of Maui. "Roselani" is the combination of "Lokelani" and "Rose."

"It honors my grandfather's and my father's identity," said Catherine Nobriga Kim—or Auntie Cathy, as many called her—the late company leader and beloved granddaughter of Manuel, when receiving Honolulu Magazine's Hale 'Aina Award.

It remains a premier accolade in Hawai'i's food industry and one among many honors this family business holds dear. Cathy, her four brothers and her cousins ran and expanded this division of Maui Soda & Ice Works after her father and respected business pioneer, David "Buddy" Nobriga, retired in 2000.

"A rose is the best you can give for every special occasion," said Cathy. "It's the queen of perfection."

The Nobrigas continue to create their recipe for success through time-honored traditions, quality ingredients, loyal relationships and local revenues.

The leaders of Maui Soda & Ice Works (L-R): James Nobriga, Brian Fevella and Buddy Nobriga share smiles and shakas inside their company's historic Roselani Ice Cream plant in Wailuku.



A Family Tradition of Excellence Begins

Loyal fans of this sweet staple will find comfort in knowing this is a true local business, crafted with aloha on Maui, right on Lower Main Street in Wailuku, with radiant ʻĀao Valley as a backdrop. The family has spent millions of dollars on renovations, including a face-lift and expansion of the factory and grounds where rice paddies existed over 100 years ago.

The foundation of the business was built with blocks of ice 140 years ago. Iceboxes were our first refrigerators. The blocks of ice that filled them were big business in the tropics. Kahului was the portal through which this revolutionary good was delivered throughout the middle of the Pacific. Maui Soda & Ice Works was birthed from a business model focusing on being *the* ice company, delivering blocks by horse and cart from what is now Kahului Harbor.

Manuel started working at Maui Soda & Ice Works in 1922, and over the next decade, he would plant the seeds that his family would grow over the next century. Maui Ice Cream leased space at Maui Soda in 1931 when Manuel was working there. Maui Soda & Ice Works bought it the following year.

“The Wadsworth family brought refrigeration to Maui and it was a total gamechanger,” says Cathy’s brother,



James Nobriga, vice president of distribution and facilities at Maui Soda & Ice Works.

The Nobriga family acquired the Maui Soda & Ice Works company and property from the revered Wadsworth Family in 1946. The Wailuku headquarters continues to grow successfully under their careful watch.



Manuel Nobriga laid the foundation for his family’s legacy.

“We fortunately got their equipment for making ice cream and were able to keep it going,” says James.

Manuel and son David, James and Cathy’s father, researched ice cream and experimented for many years, but it was Auntie Cathy who was known as the Nobriga with the best hand at ice cream making and tastebuds for creating flavors. In 1972, they introduced the Rose-lani Ice Cream brand name, using the same methods and base recipe Manuel crafted in that facility 40 years prior.

Their commitment to excellence and tradition, along with being in the right place at the right time, has provided tasty opportunities for the Nobrigas.

The Maui Soda & Ice Works of today is comprised of three divisions: ready-to-drink beverages, food service beverages and frozen fare. Locally owned and operated since 1884, the company just commemorated 140 years on Maui and a century with Coca-Cola.

The ice cream division is in its 92nd year. Presently, Maui Soda & Ice Works distributes 463 items, including 42 flavors of Roselani’s premium ice cream and sherbet.

Coca-Cola Connection & Centennial

If you have enjoyed a fountain Coca-Cola on Maui, say mahalo to Maui Soda & Ice. But without its relationship to Coca-Cola for the last century, the “Coca-Cola True, Roselani Proud!” company’s ice cream may have not been widely distributed.

Coca-Cola came to town via the harbor during WWI and WWII. Maui Soda & Ice Works was its official bottling manufacturer from 1924 until the end of the 1980s. Since then, the business model with Coca-Cola has been both manufacturing and distribution. The Nobrigas are responsible for keeping the bubbly beverage flowing across Maui.

Buddy James Makana Aloha Nobriga, aka, “Buddy,” James’s son, is the fourth generation to steer the ship, serving as operations manager of Roselani, and the director of sales and marketing for Maui Soda & Ice Works, so he oversees Coca-Cola distribution, as well.

The key to growth is in its retail and foodservice business while maintaining the authenticity of their original ice cream. Ice cream is not as big of a business as soda and beverage distribution, and Buddy shared how difficult it can be to find refrigeration and frozen storage on Maui. “It makes business sense, so we also store and distribute bigger brand names since we are already delivering,” he explains.

“We’re looking forward to a gala this year for our 100 years with Coke, which will be held on Nov. 16, with Coca-Cola presenting us with a 100 Years plaque,” says Buddy.

Steered by Stewardship

The Nobrigas believe in taking care of its people and the community that supports them.

Those cherry-red refrigeration trucks with the classic Coca-Cola logo cruising the Valley Isle are integral to Maui Soda & Ice Works. They rolled right into action following the tragic fires in Lahaina in August 2023, delivering cold goods and donations, doing what they could at hubs distributing food and supplies for those affected.

Before that, during the struggles of COVID, the company donated products and gave back to the community in any way it could, even while dealing with supply and workforce issues of its own.

“Growing up, my grandfather really instilled in us community stewardship,” said Buddy. “We understand we wouldn’t be here without those people in the community that support us. We take it seriously in our company culture and family culture. Giving back isn’t in question — it is part of our framework.”

Everyone in the family extends their aloha — from serving the community to sitting on school boards. Buddy served as board chair for the County of Maui Department of Water Supply. He took his shot at a Maui County Council seat a few years ago, but in reality, there may not have been enough hours in the day to accomplish that goal. He focuses on family and business operations, and of course, being the head taste tester at Rose-lani. “I got ice cream to test,” he says.



David “Buddy” Nobriga expanded business and connected with the community.



Inside the facility are display cases full of Coca-Cola artifacts, plaques and ribbons.

Generations of Goodness

Roselani Ice Cream, a family business founded on flavor, celebrations and history, has a motto that is printed on each carton of ice cream: “Driven by legacy, crafted with Aloha, one batch at a time.” For 92 years, powered by four generations, the Nobriga family continues to create “Maui’s Own Ice Cream,” slow-cooked to perfection in their historic plant, utilizing Manuel’s template for making a one-of-a-kind ice cream with velvety texture and rich flavor.

Manuel’s flavor formulas were so well received on Maui from 1932 onward, that he continued to create his recipes for ice cream parlors and wholesale alike until he retired in 1971. He passed the apron onto his son David “Buddy” Nobriga, who assumed the leadership roles of running the cattle ranch and the trucking company. He worked tirelessly to make his dad’s ice cream more accessible. By the mid-1980s, Roselani’s ice cream was being produced in half-gallon “bricks” to be sold in mom-and-pop grocery stores on Maui.

David later appointed his daughter (Catherine Nobriga Kim, Auntie Cathy) as vice president of the company and operations manager of Roselani. She elevated and diversified Roselani during her time, including developing the renowned Roselani Tropics line in 1989 and starting neighbor island distribution in 1999 with O’ahu. In 2019, she helped lead the introduction of a new retail carton for the Tropics line, a 48-ounce carton more compliant with industry standards and a more practical size for consumers.

She appointed Buddy, her godson and eldest nephew, as operations manager in



2017, and he remains the driving force, taking Roselani into a new era for the next generation.

Never sacrificing quality by cutting corners is one of the reasons Roselani is also known as “Maui’s Best Ice Cream,” as evidenced by the array of accolades gracing their headquarter walls and spilling across tabletops.



Catherine Nobriga Kim remains the heart and soul of Roselani.

One of their many awards is the prominent 2015 TASTE Award, the Governor’s Lifetime Achievement Award from Hawai’i Food Manufacturers Association for Roselani Ice Cream’s history of distinguished service, industry inspiration and lasting contributions.

“In a world of corporate consolidation, it’s pretty tough to keep going, but we do,” says Buddy. “As my grandfather said, ‘For the Portuguese, sometimes that stubbornness works out.’”

Keeping It Local

Although the notion of mom-and-pop business gets thrown around a lot across the Aloha State, year after year, more of them are either disappearing or expanding so rapidly that they lose their essence by forfeiting control.

The Nobrigas are committed to keeping local families and individuals employed for many years. Maui Soda & Ice Works employs just under 80 employees, all on Maui and Lāna’i, with 40% employed 25 years or more.

“For me personally, it has been a family standard in all our businesses,” says Buddy. “I take great pride in being a locally owned business with all of our staff from here or living here, and the revenue generated staying here. That’s so important. In these unprecedented times of transition and rebuilding, we owe it to one



another, but moreover, to those who worked so hard. We have an opportunity to keep making this magic happen on Maui.”

Maintaining relationships with suppliers is also part of their model, but it has been challenging at times. COVID and the recent fires have closed a variety of small businesses, including one they worked with for over 35 years. “It’s really tough. Our hearts go out to the businesses and the people whose lives were forever changed. We need to be here for them and stand strong — onipa’a. All will be better as we honomua — move forward together as one Maui Strong for all generations.”

“We source locally as much as possible, but sometimes that can get you into trouble,” said Buddy. They honor the recipe and ingredients as true to the original as possible. “If I can’t get the exact same ingredients, our customers will notice. They will call and hold you accountable.”

“We are very ingredient sensitive, and our customers will let us know if there is even a slight difference,” said Buddy. “Our customers have always had a voice, and we listen... I think it’s one of the reasons we stay successful.”

Buddy is not only the main ice cream taster, he also tends multiple email inboxes of customer inquiries and answers phone calls. “I’m never afraid to talk to a customer... we’re the kind of business where they talk to the source.”



Success is not only a family achievement, but extends to the many employees who take pride in the company’s standards of excellence: (L-R) Ariel Malapira, Bryce Carvalho, Jay Palting, Malcolm Kaiwi, Darrell Kirifi Jr. and William Clayton.

Family Matters

From the 1970s through the early 2000s, multiple siblings from multiple Nobriga families worked at Maui Soda & Ice Works at the same time, plus in-laws. “They laid the foundation for what we have today,” says Buddy.



Buddy James Nobriga keeps the recipes safe for the next generation.

“Half of our company have been here over 20 years, and some people I work with now — my aunties and uncles — have been here 40-plus years,” says Buddy. “They knew me when I rode my bicycle around the Wailuku site. This was our playground.”

James and his siblings also grew up there. Nobriga keiki were always part of the business.

Today, Buddy’s father, James, has an office across the hall from him. Buddy’s cousin and brother also work within the company.

And now, Buddy’s keiki are running around the lot and completing homework onsite. Buddy fell for an O’ahu girl and they have four beautiful keiki under the age of 12 who consider themselves “official taste tasters” for Roselani Ice Cream.

Although his children are still young, he hopes they will eventually continue the family legacy. The future of its growth will be in their hands.



A Godmother's Legacy

Auntie Cathy diligently studied how to make their ice cream. She created their Tropics line — a go-to for residents and visitors alike. Favorites include the Banana Mac Crunch, Chocolate Mac Nut, Kona Mud Pie and the most sought-after flavor, Haupia, a coconut pudding creation.



Buddy took the reins of the ice cream division “by default and choice” in 2017. His godmother, Auntie Cathy, had to take on a bigger role in the company. “She took me under her wing,” said Buddy. “She’s still the heartbeat of the business.”

Cathy worked at the plant since she was 15, later leading as president and general manager. Brian Fevella, who has been with the company for 46 years, took over after Auntie Cathy suddenly passed away from cancer in 2020. The Nobrigas are forever grateful for Brian and the ‘ohana who dedicate themselves to this business.

Lokelani Rose bushes bloom outside the Wailuku home of Roselani Ice Cream, and Auntie Cathy’s bright spirit and incredible work continue. One of their latest and most special flavors honors her with a pink rose lei gracing the cartons, in support of breast cancer awareness. Aloha Cherry Truffle is black cherry ice cream with fudge swirl and black cherries — a fantastic flavor developed by Cathy. The lei honors their company angel, whose spirit can still be felt within the walls of the team’s historic plant on Lower Main Street.

“My grandfathers and aunt shine down on us,” says Buddy. “She is missed, but it is a privilege to carry on. It’s much more than pride — the word ‘pride’ is not enough.”

Auntie Cathy created many of the recipes, so Buddy is now in charge of them. He works hard to keep each and every flavor as true as possible to the original.

His first creation was ube, purple sweet potato goodness, which has been going over well.

The Nobriga family has crafted something so special and shared it with so many, their customers and supporters develop a sense of pride and appreciate its dependable consistency.



Through four generations, Roselani has crafted over 70 flavors.

What's the Scoop? Modern Moves & Future Plans

Buddy’s idea of the pint line was a welcome addition to the company, attracting a whole new group of fans. COVID had halted its release in 2020, but Roselani was able to launch pints in May 2023, after four members of the Nobriga family from Buddy’s generation collaborated with designers to give the packaging a fresh facelift.

“It was a drastic change from the original packaging, but we made it through,” says Buddy. “I swing for the fences. I don’t have time to bunt.”

The company completely overhauled its production facility to make it a reality. The pint allows a new group to taste the flavors they normally wouldn’t, as many were only available through wholesale outlets.

As with any artisanal, quality product made from scratch on Maui, the price point is higher than many mainstream brands.

“We could definitely bring down the price by making it on the mainland, but it wouldn’t be the same,” says Buddy. “Not everything is about the dollar, but rather, keeping quality.”

Roselani is distributed state-wide for now, with a dream of going national. They are always exploring opportunities and vowing to never sacrifice taste.



Aloha Cherry Truffle



Banana Mac Crunch



Guava



Mango 'n Cream



Haupia



Pa'uwela Sunrise



Kona Mud Pie



Pineapple



Lilikoi



Ube

A Recipe for Success

With a goal to be Hawai'i's best ice cream for generations to come, it's vital to protect precious recipes.

“We hold our recipe secrets close, including our traditional process for creating the ice cream,” says Buddy. “I like to say we make it just how great-grandfather made it 92 years ago.”

They honor the game plan, maintain the great taste and keep the same high standards since the beginning. Three generations of their family have studied physics. Crafting Maui’s favorite ice cream for over 90 years takes brilliance.

It’s the unique way that the butterfat is crafted that gives Roselani its silky texture and smooth finish. Because of the butterfat content, it is best to place your carton in the refrigerator for a half-an-hour before scooping — or pop it in the microwave for 30 seconds, the Nobrigas advise.

Whatever you are craving, Roselani can satisfy. With this rainbow of flavors, you may think Buddy would have an exotic favorite, but he is in love with Gourmet Vanilla. Buddy was taught everything starts with how a good vanilla is made. “As a fourth-generation ice cream maker, I have to have that palate,” he says.

Hawaiian Vanilla Bean is his other favorite. The vanilla has come from a family farm on Hawai'i Island for the last 20 years. The farm’s orchids, the source of the vanilla beans, is so vital to the recipe, that Roselani cannot produce the flavor without them. Thankfully, this iconic flavor is available via retail sales.

Maui's Ice Cream

Roselani Ice Cream is not just about a dessert. The stories of celebrations are what it's all about for the Nobriga ‘ohana.

“It is a part of their lives... that’s what it is to me,” Buddy shares with emotion. “Yeah, it’s an ice cream, but also a part of their fondest memories.”

James Nobriga (Cathy’s brother and Buddy’s dad) is a strong but mild-mannered man who serves as vice president of distribution and facilities. “People allow us to be a part of their celebrations, inviting us to being a part of their lives and their children’s lives,” he says. “It’s humbling.”

Destiny

Buddy played seven sports growing up, doing his best to keep busy so he “didn’t have to work” at the plant in Wailuku. “I tried really hard to avoid it when I was younger, and came back here after attending business school on the mainland,” he says. “Now, I’m in the right place.”

Buddy realizes the pressure of heading operations of a company, but also says that in a family business, job titles don’t mean anything. He understands what “has to be done, has to be done and this is a team effort on every level.”

“It’s my job to steward this, so the next generation has the opportunity,” says Buddy. “It’s not mine, I didn’t start it, I can only add to it, make it better and make sure it’s there for whoever is willing to take it forward.”

Ice, soda and ice cream stand the test of time within the ebb and flow of small business, and the Nobrigas have achieved a historic level of success by walking their talk, staying true to their ancestors and leaders before them, and running a company with ingenuity, a strong work ethic and true aloha.

Buddy loves to be a part of the process. He walks the entire property once a day he when he is not traveling.

“For me, I was raised that kuleana is not a responsibility; it is a gift,” Buddy says, while tearing up. “When things get tough here, I just remember it is a gift. It is special.”



Find markets across the Aloha State that carry Roselani Ice Cream by visiting roselani.com. ■

Train Your Brain

by Tiffany Tong, Intern, Generations Magazine

Just like it's important to maintain your physical health by adopting an in-home exercise regime, it is important to maintain your mental health by engaging in challenging activities that promote cognitive function. Changes in cognitive function are a natural part of aging. With time, your brain loses agility and can deteriorate further if you don't take steps to maintain it. The changes are complex and varied. But aging doesn't have to mean an inevitable decline as individual factors like genetics, health and lifestyle come into play.

According to the Alzheimer's Association, Alzheimer's is the most common cause of dementia and accounts for 60 to 80% of dementia cases. Cases will almost double every 20 years. Due to the disease's progressive nature, dementia symptoms gradually worsen over several years. Early signs of Alzheimer's can include a decline in processing speed, working memory and long-term memory.

Although there is no cure, there are many activities that may help reduce the risk and support cognitive health in older adults. While they should not be seen as sole preventative measures, research has demonstrated that several lifestyle modifications and even participating in games and activities may lower your risk of cognitive decline to help keep your brain as healthy as possible as you age. Research has shown that activities that provide social engagement are the best in terms of boosting cognitive function.

Variety is Key

Taking proactive steps like maintaining a physically active lifestyle and engaging socially with others can significantly influence your cognitive well-being throughout life and may prevent the onset of symptoms of Alzheimer's, according to the

“Mentally challenging activities, such as learning a new skill, adopting a new hobby or engaging in formal education, may have short and



long-term benefits for your brain.” ~ Ivy Castellanos, director of programs at the Alzheimer's Association Hawai'i Chapter.

Alzheimer's Association. Whether you are trying to retain or increase cognitive function, it is also important to remember that variety is key. Engaging in an interactive and diverse range of activities is vital to challenging different areas of the brain. Finding activities you enjoy and can stick with also allows you to form and maintain healthier and sustainable habits.

“To keep your mind active, it is important to seek out stimulating activities that expose your mind to new topics,” says Ivy. “When these activities include loved ones—friends, grandchildren, neighbors and other community members—there's the added benefit of social engagement, which is associated with reduced rates of disability and mortality, and may also reduce the risk for depression.”

Activities and Apps

The following offer fun and engaging ways for families and grandchildren to train their brains together with their grandparents:

- **WORDLE** is a word puzzle that gives players six tries to guess a five-letter word. Each guess gives you color-coded clues: green for correct letters in the right spot, yellow for correct ones in the wrong spot, and gray for ones not in the word at all. You use this feedback to strategize your next guesses. There's a secret word each day, so everyone around the world is trying to guess the same one!

Wordle is recommended for ages 14 and up, but statistically, older adults are the best Wordle players, with an average win percentage of 81%.

Wordle promotes working memory, logic and reasoning, vocabulary building and concentration—all things that help increase cognitive function. The Wordle Together function enables you to play with friends and family.

There are different versions of Wordle available online and in app stores, all of which are free; many players prefer *The New York Times* Wordle.

- **SUDOKU** is a brainteaser played on a grid. The goal is to fill the squares with numbers 1 through 9, ensuring no row, column or subgrid contains a duplicate number. It requires logical deduction.

Regular Sudoku practice can benefit your cognitive function because it strengthens working memory by keeping track of potential placements, and improves logic and reasoning as you analyze the grid and make deductions.

Usdoku lets multiple players play sudoku on the same board with their own devices simultaneously. Once you select the difficulty level, you take turns making moves on the grid.

Sudoku and Usdoku challenge your brain and keep your cognitive skills sharp. Find free Sudoku and Usdoku online or purchase the puzzle books on Amazon or at your local bookstore.

- **LIFE STORY INTERVIEW KIT** is a 150-question card deck created to help capture and preserve your stories or those of your loved ones. The conversation-based card game's questions/prompts are categorized by early life, midlife, and later life and reflection, sparking recollections of past experiences. It is a fun way to preserve memories, spend quality time with your loved ones, deepen your connection with them, and learn new things about them. Although maintaining brain fitness through challenging activities is important, activities that prompt human connection and interaction are best—no matter the age.

The Life Story Interview Kit and similar card kits can be purchased on Amazon. Downloadable apps are also available, some of which are free.

- **LUMOSITY** is a popular, free brain training app designed to target and improve various cognitive skills. It offers a variety of games and activities that challenge memory, attention span, processing speed, flexibility and problem-solving.

Lumosity promotes cognitive function in several ways. By regularly performing these targeted

exercises, you can strengthen your working memory, improve your ability to focus and filter out distractions, and enhance your mental agility by tackling the game's challenges.

Non-apps

Legos, puzzles, board games and word searches are also activities younger children and grandparents who don't have or want access to electronic devices can participate in together.

Whatever game, activity or app you choose to enhance cognitive health, remember that “Remaining socially active supports brain health and may possibly delay the onset of dementia,” says Ivy. ■

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Diabetes' Impact on Eye Health

by Dr. Steven Rhee, Medical Director, Hawaiian Eye Center



In the US, a staggering 34.2 million grapple with diabetes, marking a critical public health concern, particularly for older adults. This chronic condition impacting blood sugar levels significantly threatens seniors' eye health. Elevated blood

sugar can damage delicate retinal blood vessels, leading to diabetic retinopathy—a condition that, if left untreated, can result in vision impairment and possible blindness.

Beyond the retina, seniors with diabetes often face vision fluctuations due to the impact on the eye's lens, causing temporary blurriness or focusing difficulties, adding an extra layer of challenge to daily activities. Diabetes also heightens the risk

of other ocular complications that commonly develop as we age, including cataracts and glaucoma, further exacerbating visual challenges.

Regular eye examinations are not merely recommended but are a critical aspect of comprehensive healthcare for seniors with diabetes or prediabetes. Early detection through these exams enables timely management, potentially preventing or minimizing the progression of debilitating eye conditions brought on by the condition. Prioritizing proper diabetes management and proactive eye care measures becomes paramount for preserving the well-being and independence of seniors, ensuring a fulfilling life with optimal health and vision. ■

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606 Kilani Ave., Wahiawa, HI 96786
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The Key Ingredient for a Sweet Smile

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



Sweets can be irresistible. We can easily succumb to scoops of ice cream, indulging in chocolates or falling for delectable cookies.

There's a simple recipe that will help maintain your healthy smile. The key ingredient is limiting the time sugary confections interact with your teeth. Sugar feeds bacteria that create erosive acids on your enamel, leading to tooth decay.

So how can you have a dazzling smile and eat your cake, too? Here are some morsels of advice:

• **Make smart sweet choices.** Avoid hard candies that take a long time to dissolve or sticky candies that can cling to your teeth. Extended time in your mouth increases tooth decay risk. Even sugar-free candies can produce high levels of acids that may damage your teeth.

• **Rinse your mouth with water.** Water dilutes the acid that bacteria produce in your mouth after eating sweets.

• **Don't end your meal with sweets.** After finishing your meal, drink a cup of water and brush your teeth to deter yourself from reaching for dessert.

Always return to the basics of good oral hygiene. Floss your teeth to remove harmful bacteria between your teeth, brush twice daily with a fluoride toothpaste and visit a dentist regularly to maintain a strong, cavity-free smile! ■

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Eat Superfoods to Feed Your Brain

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



It turns out you can feed your mind with food in addition to knowledge. Researchers have found superfoods for the brain that are part of what's known as the MIND diet—Mediterranean-DASH Diet Intervention for Neurodegenerative Delay.

These foods are similar to what you would eat in the Mediterranean and DASH (Dietary Approaches to Stop Hypertension) diets. Both diets have been shown to benefit brain and heart health. The basic advice is to eat more vegetables, fish, nuts and berries and reduce red meat, sweets, cheese, butter and margarine, and fried foods.

Top superfoods for brain health:

- **Olive oil, green tea and leafy greens** (broccoli, spinach and kale) contain antioxidants to fight inflammation.
- **Beets, tomatoes, kale, spinach and broccoli** are rich in flavanols, the chemicals responsible for the bright colors in fruits and vegetables.

- **Tree nuts** seem to guard against memory loss and enhance mental abilities.

- **Berries** are rich in antioxidants and contain phytonutrients that play a role in improving communication between brain cells.
- **Fish, blueberries, grapes, coffee and dark chocolate** increase the level of brain-derived neurotrophic factor (BDNF), a protein that supports the growth of new neurons.
- **Black beans** contain significant amounts of B9 vitamins.

To learn more, go to aarp.org/brainhealth.

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The Importance of Senior Living

by Aubrey Gilbert, Senior Copywriter, Good Samaritan Society



Seniors may feel hesitant about making the move to a senior living community and believe the transition will come with a decrease in independence and quality of life.

But that couldn't be further from the truth.

Senior living communities help older adults lead healthier, happier lives thanks to quality care and services.

If you are considering a move to senior living, here are some things to consider.

- *Does the environment feel welcoming?*
- *What are the apartment and community amenities?*
- *Are there common areas where you can connect with fellow residents?*
- *Will there be help with housekeeping and maintenance?*

- *Are there meal options?*
- *Is transportation offered?*
- *Are there recreational, spiritual and entertainment options available?*

Senior living communities should be a place of kindness, openness, empowerment, love and respect. Staff members should be available to provide support when needed. There should also be emotional, social and spiritual wellness opportunities.

Choose a senior living community that fits your wants and needs and allows you more time to focus on the things you desire. ■

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Increase Your Independence

by Monty Anderson, Deputy Director, Assistive Technology Resource Centers of Hawaii (ATRC)

Do you ever find yourself having difficulty with routine tasks that you used to be able to do with ease? Making lunch? Brushing your hair? Reading a novel? Hearing the television? Assistive technology (AT) can help with all of these and more.



AT includes high-tech items, such as speech generating devices and smart home controls, and low-tech devices, such as jar openers, large grip utensils and magnifying glasses.

Find more information about AT at the Assistive Technology Resource Centers of Hawaii, the State of Hawai'i's designated Assistive Technology Act agency helping all age groups problem solve for increased independence. ■

AT can help with a variety of challenges: hearing, vision, communication, computer/phone access, activities of daily living and recreation.

When people hear the word "technology", they often think of complex machines that are difficult to use. However, "AT" is a term used for any item, piece of equipment or product system, whether acquired commercially off the shelf, modified or customized, that is used to increase, maintain or improve functional capabilities.

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ATRC does not sell products, but recommends vendors. Device demonstration and lending programs give individuals and groups the opportunity to make an informed choice about an AT device prior to acquiring one.

Preventing & Reporting Healthcare Fraud

by Norma Kop, Director, SMP Hawaii

Prevention education is the best defense in the fight against healthcare fraud and abuse. When there is malicious intent to commit fraud, the Senior Medicare Patrol (SMP) gets involved and works with state and federal partners to report cases for investigation.



freeze the funds. Thankfully, they were able to recover almost all of the money.

Hawai'i leads the nation in life expectancy at 80.7 years. As this population continues to increase, fraudsters will continue to prey upon our vulnerable older adults with scams that are becoming very sophisticated, ultimately impacting the overall health of older adults.

SMP Hawaii Volunteer Coordinator Jeff Woodland cites one recent case involving the son of an elderly couple who called the program's helpline. An imposter had convinced his parents that their bank was under investigation and advised them to transfer their money to a Hong Kong account for safekeeping.

Volunteer with SMP Hawaii today to help protect our kūpuna! Roles include administrative support, information distribution, counselors, presenters and exhibitors. ■

SMP told him to immediately call the police and make a report. Once the case was filed, SMP worked with the family, police and bank officials to

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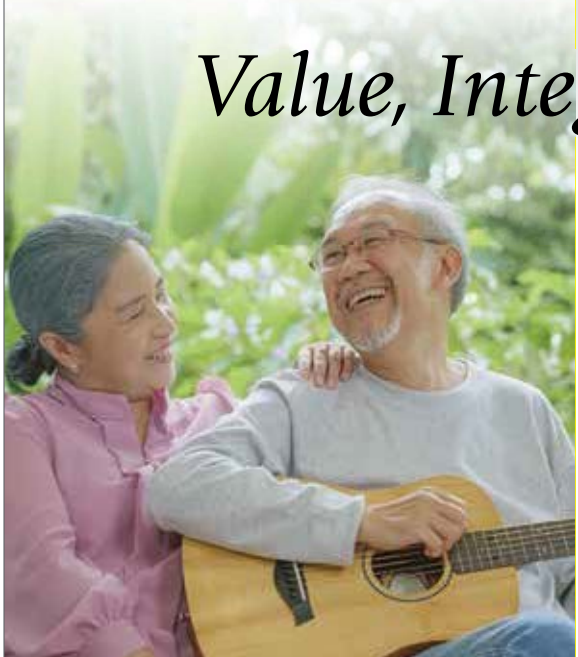




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Smiling Faces at Moloka'i's Friendly Places

by Rosa Barker, Generations Magazine Contributing Writer

Senior programs on Moloka'i are provided by a wide range of nonprofits. There is no designated "senior center," but a number of facilities welcome program providers. The Moloka'i Rural Health Community Association (MRHCA) is one such provider. Its Kupuna Program was established post-COVID with funding from Maui County's Office of Economic Development and Office on Aging to promote overall health and wellness. Program Manager Ku'ulei Arce describes MRHCA as a "one-stop place that aims to help kūpuna live a well-rounded life."

The programs offered include computer classes at the Moloka'i Education Center twice a month, weekly stretching and hula classes held at Home Pumehana, and sewing classes held at the Office of Hawaiian Affairs. Other offerings include pickleball, 'ukulele and origami, healthy eating workshops, excursions and one-off events such as Christmas with Melveen Leed, which was held at the Moloka'i Community Health Center.

Socialization and fun

One program that MRCHA supports is the Kupuna Fun Night put on by Hōkūlani Children's Theatre of Molokai (HCTOM). Held once a month at Home Pumehana, it provides socialization, a congregate meal, and activities designed to "keep kupuna engaged and provide them with tools to help them live better — like listening and remembering," says HCTOM Founder Vicki Boswell. The participants also work on joint projects with the keiki, creating costumes, building and painting sets, and performing together for the public.



A recent Keiki and Kupuna Comedy Variety Show featured stand-up and mime by both age groups.

Small but mighty

Another nonprofit that focuses on kūpuna health and wellbeing is Mālama Molokai Wellness. Tai chi classes are held twice a week in an adjacent outdoor space. Other options include low-impact interval training and "kūpuna strong" classes. The exercise class designed to strengthen the body's core muscles aims to aid balance, which helps prevent falls.

Music, smiles and laughter abound, making a mighty impact in participants' lives! ■

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SSA Talks Audio Series

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

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Author Scott Makuakane and Rudy

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'We Never Talked About It'

by Amy Hamane & Christina Robledo, Community First Hawai'i



The patient is in a coma. The doctor at the hospital is asking, "What kind of care would your dad have wanted if he could speak?" Too often, the answer is "I wish I knew. We never talked about it."

Medical technology is extending our lives. But many people are dying in ways they would not choose, and many survivors are left feeling guilty and uncertain whether they made the right

decisions for their loved ones. However, it doesn't need to be this way.

The Big Island's Community First Hawai'i nonprofit strives to change this scenario by holding free workshops every other month via Zoom and in person to help folks complete their Advance Health Care Directive (AHCD), a legal document that allows you to choose someone to speak for you and documents your end-of-life care choices.

For those who already have a Living Will, Health Care Power of Attorney or an AHCD, the workshop helps in reviewing their document to ensure it meets their current needs. ■

COMMUNITY FIRST HAWAII'I (nonprofit)
PO Box 7158, Hilo, HI 96720
Call or email for a link to workshop recordings.
808-756-9637 | info@communityfirsthawaii.org
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98-211 Pali Momi St., #900
- 15** Windward Mall, Kaneohe, 10am–Noon
46-056 Kamehameha Hwy.
- 20** Waipio Shopping Ctr, Waipio, 10am–Noon
94-800 Uke'e St., #305
- 27** Kaimuki, 10am–Noon
3565 Waialae Ave.

JUNE

- 3** Pearlridge, Aiea, 10am–Noon
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- 12** Windward Mall, Kaneohe, 10am–Noon
46-056 Kamehameha Hwy.
- 17** Waipio Shopping Ctr, Waipio, 10am–Noon
94-800 Uke'e St., #305
- 24** Kaimuki, 10am–Noon
3565 Waialae Ave.



Insurance You May Not Realize You Need

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



Insurance is a product for the what-ifs in life. A good insurance policy can reduce the financial impact of an adverse event, mitigate financial losses, provide stability and offer some peace of mind during difficult times. Some insurance coverage is deemed so important, it's mandated by law. But there is also lesser-known insurance coverage worth exploring. Consider these optional coverages to trade uncertainty for financial protection.

■ **Homeowner riders.** If you have a mortgage, homeowner insurance is required. A basic homeowner policy provides standard reimbursement after a deductible for approved claims due to theft or damage to your property, dwelling, personal possessions and liability. Such coverage, however, may not be sufficient. If you have valuable art or jewelry in your home, a rider can ensure appropriate reimbursement if these items are stolen or damaged. Consider a rider to offset the liability of owning a swimming pool or trampoline, for example. Other common riders cover water damage, identity restoration and business assets (if you conduct business in your home).

■ **Renters insurance.** If your personal property is stolen or damaged at a rented house or apartment, you may be out of luck unless you carry your own renters insurance. Look for a policy that includes liability coverage, which provides financial protection in case someone gets hurt at your rented residence.

■ **Travel insurance.** You may want to explore travel insurance before an international trip. A policy that covers unexpected cancellations is reassuring when planning an expensive vacation with non-refundable reservations. A policy that

provides international medical coverage can be a real lifesaver since most US health insurance plans do not reimburse for care provided outside the country. The most comprehensive travel policies include reimbursement for medical evacuation and repatriation of remains.

■ **Appliance insurance.** Many utility companies offer affordable insurance plans to cover needed appliance maintenance and repairs. Coverage is usually available for major appliances, including your refrigerator, stove, dishwasher, furnace, water heater, washer, dryer and air conditioner.

■ **Pet insurance.** Veterinary care can be expensive. A pet insurance policy can help pet owners manage the cost of owning a pet. Most policies do not cover wellness care but do cover all or part of the expense for emergency procedures and major medical interventions.

■ **Life insurance riders.** Basic life insurance pays out for death from natural causes and most accidents. There are exceptions, however. Insurance companies generally exclude coverage for risky activities. If you participate in extreme sports or own a private plane, you may want to purchase a life insurance rider.

Review your insurance coverages annually or when you experience a life-changing event. Be sure to comparison shop as insurance policies can vary widely in coverage and cost. A trusted financial advisor can be a great resource to help you determine if you carry sufficient levels of insurance or if additional coverage is warranted. ■

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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 40 years.

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Covering Your Assets

by Scott Makuakane, author of Est8Planning for Geniuses

Think of asset protection planning as a game. Follow the rules and you may avoid detours through lawyers' offices and courtrooms.

■ **Rule 1:** What you can touch, your creditors can touch. A creditor might be a business partner, someone you clipped with your car or an ex-spouse. The planning response to Rule 1 is to limit your own access to your stuff just enough to keep your creditors' mitts off of it, while allowing you pretty much full use and enjoyment of it.

■ **Rule 2:** Liability exposure flows two ways—toward your stuff and away from your stuff. Liability flowing toward your stuff: Somebody sues you because you creamed them with your car, so he or she gets a court order compelling the sale of your beautiful beach house in order to pay down the judgment against you.



An example of liability flowing away from your stuff: Somebody rents your beach house and is injured falling through the floorboards because you didn't maintain the structure properly. Your tenant sues you, gets a \$1 million judgment, takes your \$450,000 beach house, and then wants to force a sale of your home or your business to pay off the rest of the judgment.

So the planning response to Rule 2 is to build walls between your assets and not let any of your assets slosh over them. Building the right walls is the essence of asset protection planning. ■

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This project was supported, in part by grants from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



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Hawai'i Lawyers Helping Seniors

by Scott Spallina, President, Senior Counsel Division, Hawai'i State Bar Association

Fifteen years ago, the Hawai'i State Bar Association created the Senior Counsel Division (SCD). Its members are Hawai'i attorneys who are 50 years of age or older (which is over half the Hawai'i State Bar), and number in the thousands.

The OWLs (older, wiser lawyers) who make up the SCD are the most experienced and knowledgeable attorneys in the state. We have a responsibility to share this expertise with others in our profession and with the kūpuna in our island home. Therefore, the purpose of SCD is to help older lawyers practicing in Hawai'i and our kūpuna in the community, as well.

This help has ranged from providing legal information to the public to participating in community service projects.

For example, SCD has organized and recruited volunteers to help the Hawai'i Foodbank with its Senior Food Box Packing Program—a critical service for low-income seniors. Thousands of boxes have been packed for seniors on O'ahu and the neighboring islands.

SCD has also hosted legal clinics and staffed ask-a-lawyer type information tables at various senior fairs and events around the state. SCD has appeared at the Palolo Learning Center and the Hawai'i Agricultural Conference at the Hawai'i Convention Center. Recently, SCD joined *Generations Magazine* and over 20 other senior service providers at Windward Mall for the *Generations Senior Fair* in February.

One of SCD's major activities is its monthly Coffee Hours. During these events, experts from various sectors of senior interests share valuable knowledge and experiences in their respective fields of expertise. The topics that have been addressed in past Coffee Hours have included Blue Zone diet cooking, treating Alzheimer's, asset protection planning, Medicare and how missing deadlines can drain your savings, financial elder abuse, economics of aging in Hawai'i, preventing cognitive decline, and senior residential living facilities and when to place a loved one there.



This year, topics will include condominium law, HOAs and rights of residents; Social Security; Grey Divorce (issues surrounding divorcing later in life); Honolulu Prosecutor's efforts to keep our island safe and caregiving mediation.

These presentations are open to the public and can be attended either in person at our offices in downtown Honolulu, or can be watched live on Zoom (call or email for a link). Past shows are also available on YouTube. ■

HAWAII STATE BAR ASSOCIATION
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Communication & Grief

by Stephen B. Yim, Attorney at Law

Grief is a natural response to the loss of someone special. The process of grieving allows the griever to adapt to a new world of existence without the loved one.

The success rate of an estate plan reflects and reveals the need for the estate planning attorney to expand his or her skill set in benefit of each client. Rather than simply focusing on lineal legal and tax matters, the estate planning attorney can incorporate counseling skills and engage the client through a virtuous circle of communication, so that the client and his or her survivors can proceed through the natural grieving process, which begins with anticipatory grief.

If allowed to proceed through the grieving process with minimal guilt, anxiety, stress, unresolved



issues with the decedent and conflict, we can help each griever experience fully their grief and allow the griever to validate and honor the life of the deceased, and affirm and strengthen relationships with survivors.

The sooner the planning begins, the more options exist to minimize the risk of conflict among family members. Maintaining open communication maintains trust, and thereby reduces resentment and conflict. ■

“Communication is the lifeline in any relationship.” — Elizabeth Bourgeret

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WORD LIST & DIRECTION: → ↓ ← ↑ ↘ ↙ ↗ ↖ *Answers on pg.6*

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Group Plans

Contact Charina Masatsugu
808-221-2646
charina.m.masatsugu@kp.org



¹ Kaiser Permanente is the highest-rated Medicare health plan in Hawaii, according to NCQA’s Medicare Health Insurance Plan Ratings 2023-2024, National Quality Assurance, 2023: Kaiser Foundation Health Plan, Inc. of Hawaii - HMO (rated 4.5 out of 5).

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.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

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