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Moloka'i Public Library

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Lisa Johnston picks up the newest issue of Generations Magazine at Gather FCU in 'Ele'ele on Kaua'i.

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Government-Insured	X Not insured by the Federal Housing Administration.	✓ Insured by the Federal Housing Administration.²
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¹ The borrower must meet all loan obligat	tions, including living in the property as the principal residence and paying property charge	es, including property taxes, fees, hazard insurance. The borrower must maintain

The 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 maintai the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid. These materials are not from HUD or FHA and were not approved by HUD or a government agency.

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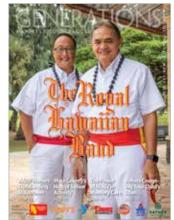
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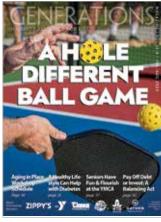


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usic can be a source of comfort, joy and healing. Music has been part of my life in many ways—from singing in the children's choir at our church, to hyping me up before a big game and now just providing a sense of calm in my busy life. Research has shown that listening to music can reduce anxiety, blood pressure and pain, as well as improve sleep quality, mood, mental alertness and memory.

In this issue's feature article, "From My Heart to Yours," (pg. 26) you will not only learn more about the amazing Melveen Leed, but you can see how she leads

with her heart and helps others to heal through her music. I was so honored to have observed first-hand the entire process of producing this feature article—from the interview, to draft writing, editing and the photo shoot—to now sharing this wonderful article with all of you. As an amazing and strong woman, Melveen is an inspiration to me. I hope you enjoy this article as much as I enjoyed the process and getting to know Melveen.

The *16th Annual Generations Magazine Aging in Place Workshop* will be held on Saturday, Aug. 3, at Ala Moana Hotel from 8am to 2:15pm. We will host 22 different presentations and 40-plus exhibitors. Please refer to our schedule on *pages 10* and *11* in

this issue. Thank you to our sponsors—AARP Hawaii, Financial Benefits Insurance Inc. and AlohaCare, along with our room sponsors—Ameriprise Financial, Est8Planning Counsel LLLC, Hale Hau'oli Hawai'i, One Trust Home Loans, Roger Higa Financial Services, Thrive for Life, The Ihara Team and Yim & Yempuku Law. Come and visit us! You won't be sorry!

Let me end my note with dessert, my favorite part of the meal!

National Ice Cream Day is July 21, so why not pick up a few pints and celebrate with a sundae party? We recently had one with our kids and they enjoyed putting marshmallows, gummy bears and chocolate syrup all over their custom-made sundaes. Learn more about creating your own ice cream concoctions on *page 18* and don't forget to send us your own recipes and photos!



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

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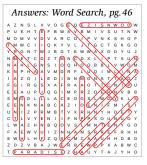
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- ¹ Kaiser Permanente is the highest-rated Medicare health plan in Hawaii, according to NCQA's Medicare Health Insurance Plan Ratings 2023-2024, National Quality Assurance, 2023: Kaiser Foundation Health Plan, Inc. of Hawaii HMO (rated 4.5 out of 5).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

enerations 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.



KUULEI ARCE has been the Program Coordinator of the Moloka'i Rural Health Community Association Kupuna Program since its start in 2021. She was born and raised on Moloka'i. After graduating from high school, she moved to Maui and earned her associate degree in vegetable crop production alongside her soon-to-be husband, Andrew. After moving back, they took over the family farm and began cultivating various vegetables and meat products on their 40-acre Hoʻolehua Homestead.



DENNIS JINNOHARA has 40 years of Aikido experience and is a 5th degree black belt. He has served as the Kupuna Aikido board secretary for five years. His passion for teaching seniors how to fall safely comes from seeing friends and relatives get seriously injured from falls. He believes seniors can reduce the severity of fall injuries by applying safe falling principles. Dennis helps lead the Mililani safe falling program and is a speaker for the safe falling presentations.



TRICIA MEDEIROS is the COO of The Plaza Assisted Living, overseeing the operations of all six communities. Born in Kailua, Medeiros graduated from West Chester University in Pennsylvania with a bachelor's degree in accounting. Medeiros also has an extensive background in working in the field of dementia care and has served in various capacities on the Alzheimer's Association Aloha Chapter's board. Medeiros is a member of the Healthcare Association of Hawaii board.



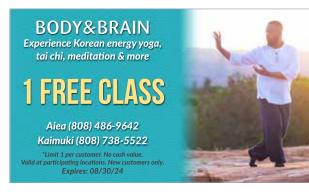
CAMERON NAKASHIMA is the Media Engagement and Digital Campaigns Manager for Better Business Bureau, Great West+Pacific. He is passionate about crafting compelling stories and sharing impactful information with the community. He also uses his marketing background and on-camera experience to enhance BBB's media presence and foster trust in the marketplace. He builds and maintains relationships with media and creates engaging, relevant content.



KEILEE SIMMS, born and raised in Kāne'ohe has been working at KEY Project for two years as its Kūpuna Program Coordinator. During programming, you can often find her crocheting, dancing to disco music after breakfast or belting out her greatest tunes during karaoke with the kūpuna. She's found her calling connecting with the generation she loves the most and wishes she grew up in. When she's not working, she frequents thrift stores or basks in the sun on O'ahu's eastside beaches.

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.

DAVID K FUJIMOTO | CATIA GARELL | CAROLINE HAYASHI | KAHALA HOWSER | MARTHA KHLOPIN JEANNETTE KOIJANE | SERENA LO | KEALI'I LOPEZ | SCOTT MAKUAKANE | JIM MASKREY | RON NELSON KAYLA SHIMOMURA | SCOTT SPALLINA | TIFFANY TONG | MICHAEL YEE | STEPHEN YIM







COVER:

26 Melveen Leed: From My Heart to Yours

DEPARTMENTS:

EDITORIAL

- 10 Aging in Place Workshop Schedule
- 12 You Just Might Be a Senior Citizen If...
- 13 Spreading Alzheimer's Awareness & Aloha
- 14 5 Primary Election Reminders
- 15 Real Property Tax Relief for Honolulu
- 16 It's Never Too Early to Plan Ahead

LIVING LIFE

- 17 Palliative Care Enhances Quality of Life
- 18 Ice Cream Dreams
- 19 It's Obon Season Again!
- 20 Seminars Explore Smart Homes, Brain Health
- 21 BBB: Ethical & Trustworthy Online Shopping
- 22 Smart Home Modifications Now
- 23 Honolulu Kupuna Shed Grows in Kaka'ako
- 24 Safe Falling Principles & Prevention
- 25 Walls of Honor

HEALTH

- 32 Protect Your Smile at Every Age
- 33 Pain Management for Quality of Life

- 34 Tune-Up for a High-Performance Life
- 35 Get Paid to Take a Walk?

GIVING CARE

36 Staying Safe in Paradise: Medical Alert Options in Hawaiʻi

PROGRAMS & SERVICES

- 38 Moloka'i Kupuna Program Fills the Gap
- 39 Empowering Seniors: Mōʻiliʻili Senior Center
- 40 Keeping Up with KEY's Kūpuna
- 41 Supporting Seniors Islandwide

WISDOMS

- 42 Should I Downsize After Retirement?
- 43 It's Your Funeral
- 44 The Mom Who Ran Out of Time
- 45 SECURE Act 2.0

WORDSEARCH

46 Find 16 Words From This Issue









ALOHACARE

The 16th Annual

FBI HAWAI'I'S RESOURCE FOR LIFE

AGING IN PLACE WORKSHOP

		HIBISCUS ROOM	GARDEN LANAI	PAKALANA ROOM
	8:30 – 9:15	Six Pillars of Brain Health Amy Kelley, Certified Brain Health Trainer AARP Hawaiʻi	Staying Healthy, Safe & Social — Tips & Resources for Seniors CJ Johnson, Product & Member Engagement Manager AlohaCare	Reverse Mortgages: All You Need to Know Percy Ihara, Hawaiʻi Reverse Mortgage Expert One Trust Home Loans
AM Session	9:30 – 10:15	Tech: Intro to Smart Homes Sherlyn Freeman & Kristina Demery Senior Planet	Social Security 101 SSA Representative Social Security Administration	The Heartfelt Method To Estate Planning Monica Yempuku, Esq. & Christina Leos Yim & Yempuku Law
	10:30 - 11:15	Care Resources at Every Stage Nicole Coglietta Care Sift	Navigating Medicare in These Challenging Times Travis Motosue, President Financial Benefits Insurance Inc.	Do You Have a Plan for Extended Care? Michael Yee, CFP Ameriprise Financial Services LLC
	Mid- Day Break	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)
	11:30 - 12:15	Tech: Intro to Digital Wallets Sherlyn Freeman & Kristina Demery Senior Planet	Staying Healthy, Safe & Social — Tips & Resources for Seniors CJ Johnson, Product & Member Engagement Manager AlohaCare	Reverse Mortgages: All You Need to Know Percy Ihara, Hawaiʻi Reverse Mortgage Expert One Trust Home Loans
PM Session	12:30 - 1:15	Fight Fraud! Curt Hasegawa AARP Hawaiʻi	Social Security 101 SSA Representative Social Security Administration	The Heartfelt Method To Estate Planning Monica Yempuku, Esq. & Christina Leos Yim & Yempuku Law
	1:30 - 2:15	Tech: Streaming & Smart TV's Sherlyn Freeman & Kristina Demery Senior Planet	Navigating Medicare in These Challenging Times Travis Motosue, President Financial Benefits Insurance Inc.	Do You Have a Plan for Extended Care? Michael Yee, CFP Ameriprise Financial Services LLC

Saturday, Aug. 3, 8 am – 2:15 pm Ala Moana Hotel

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Kupuna Aikido

Dr. Pokiʻi Balaz

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Steven Santiago,

& Recreation

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Hawai'i Chapter

David G. Watumull, CEO

Safe Falling for Kūpuna

Wandering & Dementia:

Triggers, Tips & How to

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GENERATIONS

















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GENERATIONS STAFF

You Just Might Be a Senior Citizen If...

by Debra Lordan, Senior Editor, Generations Magazine

▲ s my introduction, let me just say that "senior editor" isn't solely a **L** job title. Yes, I am an editor, but I'm also a bona fide senior citizen. I rarely even thought about "it," until one day... I applied for the editor position at Generations Magazine and was asked how I was preparing for my senior years. I was like, "Who, me?" If a glance into a mirror doesn't remind you of the passing years, I guess one can always depend on the astute observations of others.

I got an early start in the publishing industry delivering newspapers via Schwinn in a Chicago suburb. As a teen, I worked at a printing factory during summer vacations. There, my first "editing job" was removing badly printed Libby's labels from huge stacks of them. You can't have magenta beans adorning cans of haricot vert.

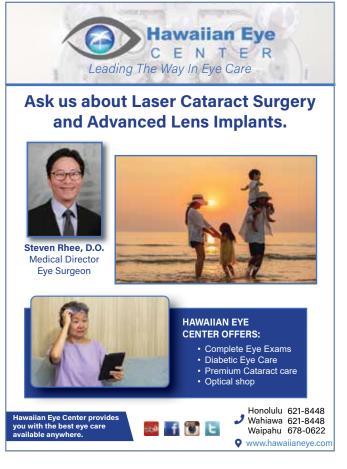
In high school, I wrote social commentary about teen angst and the Vietnam War. After high school, I rambled on for an underground newspaper. While attending college, I worked as a graphic artist for science agencies such as NOAA and at CU's planetarium, and on Maui, for the NifTAL Proj-

ect and a book publisher. I exchanged

my art degree, X-Acto knife and loupe for a red pen when I took the editor job at a newspaper. I have also worked for online news outlets.

While working at *GM* for over 10 years, I have learned many reasons why it is prudent to prepare for senior citizenship. If you are lucky like me, "it" could happen to you, too. When store clerks begin to ask, "Do you need help with your groceries, auntie?"—you just might be a senior citizen. Read this magazine just in case...





Spreading Alzheimer's Awareness & Aloha

by Kayla Shimomura, Volunteer Writer, Alzheimer's Association

orn and raised in Honolulu, Steven Tam spent many years recruiting and then training recruits at Prudential Locations Real Estate. Steven's ability to connect with others not only made him an effective leader, but an impactful volunteer, as well.

Alzheimer's Awareness Begins

When Steven's father was diagnosed with Alzheimer's disease in 2009, he left his full-time real estate career to assist his mother with caregiving. Steven knew nothing about Alzheimer's, so he decided to attend a presentation by the Alzheimer's Association—a crash course about the disease. There began a beautiful relationship. The Alzheimer's Association provided him with resources and a network of others in same situation. Empathetic staff and volunteers taught him what to expect as the disease progressed.

The interaction with the Alzheimer's Association prompted Steven to look for professional opportunities to help the community. What he found there was a need to support caregivers. That led him to AARP, where he headed long-term care, caregiving and financial security campaigns. He also managed BrightStar Care of Honolulu, which provides in-home services to those with dementia and other disabilities.

Following his father's passing in 2013, his desire to make a difference in the lives those affected by Alzheimer's increased. He became a volunteer at the Hawai'i chapter of the Alzheimer's Association, helping with programs and events. He became more involved and was eventually became the director of development. In this role, he was responsible for overseeing the fundraising programs. After three years, he retired in 2020.

Volunteering With Aloha

Steven has volunteered as a community educator for about 10 years. He encourages others to volunteer and urges caregivers to seek support.

"Remember, you are not alone and be willing to ask for help—because people are willing to help more than you know," says Steven.



Steven Tam's journey with the Alzheimer's Association began with his father's diagnosis in 2009.

ALZHEIMER'S ASSOCIATION (nonprofit) 677 Ala Moana Blvd., Ste. 301, Honolulu, HI 96813 To volunteer: alz.org/volunteer, alohainfo@alz.org 808-591-2771 | alz.org



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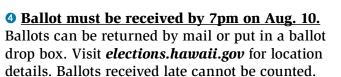
5 Primary Election Reminders

by Office of Elections, State of Hawai'i

▲ head of the 2024 Primary Election on Aug. 10, the Office of Elections offers a **1** few key reminders for Hawai'i voters.

- **1** Hawai'i is a vote-by-mail state. Your Primary Election ballot will arrive by mail. Registered Hawai'i voters automatically receive a mail ballot for every election.
- **2** Check that your voter registration is current. Visit elections.hawaii.gov or call 808-453-VOTE (8683) to verify that your voter registration is accurate. If you have moved or changed your mailing address, you must update your voter registration. Update online or by submitting a Voter Registration Application (link at end of article).
- **8** You must sign your ballot return envelope for your ballot to be counted. You can expect to receive your ballot packet by July 23 for the Primary Election. Before your ballot arrives, review candidate statements at elections.hawaii.gov.

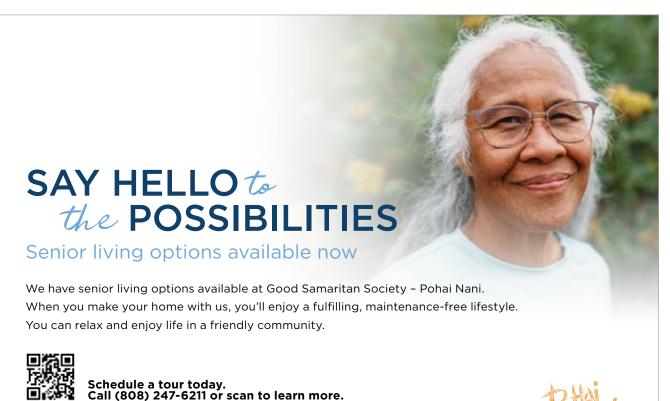
AUG. 10



- **6** Assistance is available. In need of assistance? Consider the following accessible options:
- Visit a voter service center to vote using accessible voting equipment.
- Request an electronic ballot and mark your ballot using your personal compatible device.

STATE OF HAWAI'I, OFFICE OF ELECTIONS 802 Lehua Ave., Pearl City, HI 96782 808-453-VOTE (8683) | elections@hawaii.gov elections.hawaii.gov *Voter Registration Application:*

elections.hawaii.gov/wp-content/uploads/ 1436986-01-Hawaii-Votes_application_final.pdf





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Real Property Tax Relief for Honolulu

by Franklin Chung, Division of Treasury, Tax Relief Section

he City and County of Honolulu announces its 2025-26 Real Property *Tax Credit* program will open for applications starting July 1.

From July 1 until Sept. 30, 2024, eligible homeowners can apply for a tax credit to help alleviate their real property tax. To qualify for this tax credit for the 2025–26 tax year, applicants must:

- ▶ Have a home exemption on their property.
- Ensure that none of the titleholders own other property anywhere.
- ▶ Confirm that the combined gross income of all titleholders does not exceed \$80,000.

The amount of credit homeowners will receive, if qualified, is based on their income and current

MARK YOUR CALENDAR

Annual Application Filing Period Begins:

July 1

Deadline:

Sept. 30

property tax amount. The program intends to provide relief to homeowners affected by rising property taxes or on a fixed income.

Qualified 2024–25 tax credit

Homeowners who qualified for this credit during the 2024–25 tax year may receive an application in the mail in early July.

SENIOR NEWS

Contact the Tax Relief Office for an application or download one at honolulu.gov/ *treasury* starting July 1.

TAX RELIEF OFFICE

For more information, call 808-768-3205 or visit **honolulu.gov/treasury**

(Information furnished is subject to change without notice.)



It's Never Too Early to Plan Ahead

by Sherry Goya, Generations Magazine Staff

smart person is one who plans for the future. I truly believe that L being prepared NOW can never be too late, unless time passes you by.

Here are a couple personal examples that I would like to share with you... one being that my husband and I installed a walk-in shower when we were only 67 years old because we wanted to upgrade our 36-year-old tub. Why wait until we need one, right?

I know that thinking ahead about a funeral plan will make it less stressful for your family. This "thinking ahead" has helped my family twice and will be helpful to my cousin and my children in the future. The idea of a funeral plan started when I began caregiving for my oldest cousin who never married and had no children.

information in the funeral guidebook.

That same year, my husband and I purchased our own funeral plans.

A couple years later, my parents decided to get their funeral plans when I said, "Valley of the Temples can live-stream a funeral" as we drove past it from their house.

In 2022 and 2023, I found out how having a funeral plan made the mourning for my mother, then father, bearable and allowed us to just focus entirely on their memory.

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.

With my help, she got a plan she wanted and I wrote down all her important

★ fter a heart attack, 69-year-old **L** oped heart failure, resulting in four trips to the ER and several

Kumu Hula Tutu Malia develhospital stays within three months.

Palliative Care Enhances Quality of Life

by Jeannette Koijane, Executive Director, & Hope Young, Advance Care Planning Coordinator, Kōkua Mau

When a friend informed Tutu Malia about palliative care, she asked her doctor about it and he referred her to a new, home-based palliative care program. The program includes a nurse and a social worker who come to her home and provide nursing care and social support for her and her family. And there is no cost to her—it is covered by her insurance.

Palliative care offers extra support in your home from a caring team who helps you:

- Enjoy more days at home with family and have fewer visits to the hospital
- Experience less stress and burden on caregivers

- Receive 24/7 phone support if there's a health concern
 - Receive management of symptoms of your illness, such as pain, shortness of breath and nausea
- Understand explanations about care and treatment options
- Receive referrals to other resources

Since she started participating in the palliative care program, Tutu Malia hasn't gone back to the hospital. Instead, she spends much more time enjoying visits with her 'ohana and friends.

KŌKUA MAU (nonprofit) PO Box 62155, Honolulu, HI 96839 808-585-9977 | info@kokuamau.org kokuamau.org/palliative-care-for-patients-and-families

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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

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Ice Cream Dreams

by Debra Lordan, GM Senior Editor

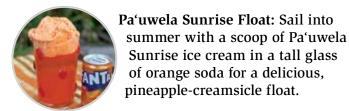
veryone enjoys a scoop now and then, especially during those hot summer days. For something a little different, the sweet folks at Roselani Ice Cream were kind enough to share their expert ideas about how to make a good thing even better. With 42 flavors of their ice cream to choose from, their recipes are virtually infinite. These simple recipes may spark some of your own ideas for ice cream creations... they did for our staff, who also contributed a favorite. All you need is a dish or a tall glass, a spoon and a reusable straw. Eat your heart out, Ben & Jerry!

Mahealani Deloso, sales assistant at the Frozen Products Division of Maui Soda & Ice Works, shared some of her favorite concoctions:

Kūlolo & Haupia: Kūlolo a traditional Hawaiian dessert made of taro, coconut cream and sugar. Flatten the block of kūlolo and toast it in a frying pan, then top it with Roselani Haupia ice cream.

Lilikoi Mimosa: Scoop Lilikoi sherbet into a glass of champagne. It was a spur of the moment creation — her aunt had champagne and she brought the Roselani. "It's my conribution to every party I go to."

Ube & Oreo Shake: For a vivid, violet Hawaiian vacation in a glass, scoop Ube (purple sweet potato) ice cream into a blender with oat milk, blend well, add oreos and blend some more. Pour into a tall glass and crush cookies on top. Grab a straw and a spoon, and enjoy.





Alexis Arnold and her Tamaoka cousins celebrate summer with a sundae bar offering several Roselani ice cream flavors and a variety of toppings—gummy bears, marshmallows, bananas, and of course, chocolate syrup!



Grilled Pineapple Mac Nut a la Mode: He is not just Generations Magazine's art director. Wilson Angel is also the patron saint of a heavenly dessert that is Hawaiian through and through.

Peel a ripe pineapple and cut it into 1/4-inch-thick slices. Spread honey on both sides and grill until carmelized. Serve the grilled slices with a large scoop of Roselani Macademia Nut ice cream for a taste of the tropics. "Fo' sho' broke da mouth. And no shame, mop 'em!"

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.





by Rev. David K Fujimoto, BCC, Resident Minister, Mōʻiliʻili Hongwanji



¬ ach summer from June to August, commu-■ the annual Bon dance festivals.

Many generations of both Buddhists and non-Buddhists gather to honor the memories of their ancestors, while nurturing the community through dancing, fellowship and, of course, food, at the same time.

Obon, or just Bon, is a fusion of the ancient Japanese belief in ancestral spirits and a Japanese Buddhist custom to honor the spirits of one's ancestors. It is believed that a follower's mother was saved by the Buddha, who danced with joy.

Bon dance has undergone a modernization, while attempting to maintain the tradition. With the resurgence of Obon after the pandemic, we see that Obon maintains its ability to reconnect/ connect everyone through "Okage Sama De" (I am who I am because of you/You are who you are because of me). Obon also fosters the importance of who we are because of our families, community and place in an ever-changing world.

Today, kūpuna and keiki alike travel across the state to be immersed in the experiences of traditional Bon dances and massive festivals, such as the Mōili'ili Summer Fest and Megabon on July 6.

With so much going on in the world, Obon offers great opportunities to be able to escape—even for just a moment—to dance the night away in joy and appreciation, patronize local vendors or temple booths, and celebrate the life that we have. Hope to see you there!





LIVING LIFE

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We are excited to announce that we opened our 3rd location at the Windward City Shopping Center.

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LIVING LIFE

Seminars Explore Smart Homes, Brain Health

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





emember those kitschy "Clap on! Clap off!" commercials of the 1980s? Who would **L** have guessed that "The Clapper" device they advertised to turn your lights on and off with a clap of your hand was ahead of its time?

Now we have entire homes with smart devices and voice assistants. Instead of clapping, we say, "Hey, Alexa," "Hey, Google" or "Hey, Siri."

If you're still stuck in the '80s and clapping to turn on a light or manually using light switches, AARP is offering a free seminar just for you at the Generations Magazine Aging in Place Workshop on Aug. 3, Saturday, this year.

An instructor from Senior Planet, an AARP affiliated charity dedicated to helping older adults thrive in today's digital age, will teach participants about smart homes and how they can help caregivers and kūpuna age in place. Smart homes can do so much more than just control your lights. Using technology, you can monitor your body health, visit with doctors and nurses through telehealth, detect falls or wandering, detect fires or unsafe situations and call for emergency assistance.

Other seminars AARP is offering will cover the importance of sleep in keeping your brain healthy and strategies to fight insomnia, streaming and smart TVs, how to use a digital wallet, transportation alternatives and more.

There's no pre-registration and seating is first come, first served. You don't have to be an AARP member, nor of AARP age to attend the Aging in Place Workshop or AARP's seminars.

Learn more about Senior Planet classes and resources: **Seniorplanet.org.**

GENERATIONS MAGAZINE AGING IN PLACE WORKSHOP:

AARP SEMINARS

HIBISCUS BALLROOM

Brain Health 8:30 am 9:30 am Restorative Sleep 10:30 am Transportation Panel 11:30 am Tech: Smart Homes 12:30 pm Tech: Digital Wallet

1:30 pm Tech: Livestreaming & Smart TVs

AARP HAWAI'I (nonprofit)

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AARP is a non-partisan organization dedicated to empowering Americans 50 and older to choose how they live as they age.

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For an information packet, contact Sherry A. Goya (S), President RS-35875 808-722-8487 • sgoyallc@aol.com

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BBB: Ethical & Trustworthy Online Shopping

by Cameron Nakashima, Media Engagement & Digital Campaigns Manager, BBB Great West + Pacific

Internet shopping continues to evolve quickly. Today, anyone can set up **L** an online store and start selling, even without a business license. With both good and bad online businesses to choose from, consumers now have more opportunities than ever to support and encourage ethical online stores. Here are five BBB recommendations on how to do so:

- 1. Leave reviews. Whether it's positive or negative, help evaluate a seller's legitimacy by leaving a review on **BBB.org**.
- 2. Reward security. Let business owners know that you'll only shop at companies with a commitment to customer privacy and data protection. Look for websites with secure URLs that start with "https" and show the secure lock icon.
- 3. Comment. Your social media comments can

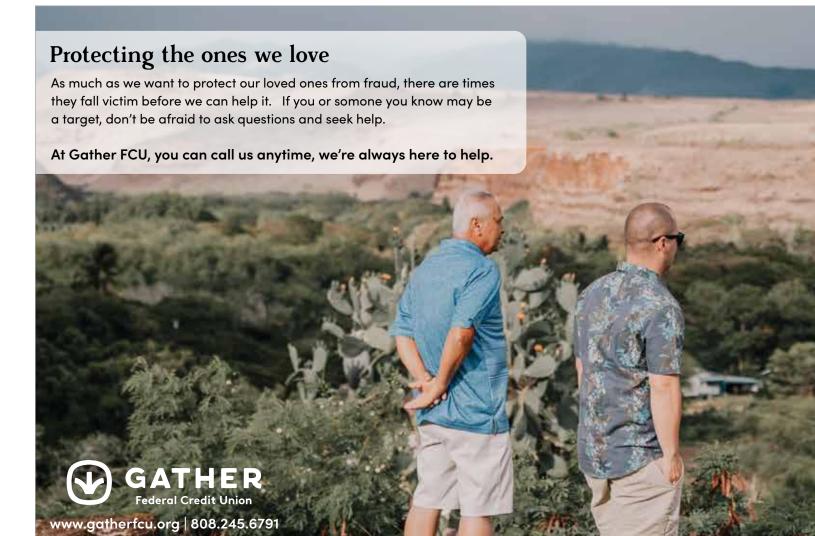
let future customers know about a business's quality, service and practices.

- **4. Do the survey.** Most businesses have a feedback form or survey request. Tell them what they are doing right that you enjoy and how they can improve to better earn your trust.
- **5. Recommend BBB.** If there's a business that's gone above and beyond for you—tell them about BBB. They can benefit from being in our community of Accredited Businesses.

BETTER BUSINESS BUREAU GREAT WEST + PACIFIC (nonprofit)

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Ad or company clarification: bbb.org Report a scam: bbb.org/scamtracker File a complaint: bbb.org/file-a-complaint



Smart Home Modifications Now

by Catia Garell, MA, OTR, SCEM, Cofounder, Thrive For Life LLC

∧ ccessing the second story of your home using a wheelchair may not be something you have ever even considered. But planning proactively and modifying your home now can help you stay independent and comfortable as you age in place.

You may not even feel old yet, but it's important to consider what you may need in the future as the realities of aging approach. Caregivers can also benefit from home modifications by reducing physical and mental stress.

Modifications such as installing an elevator lift, or making doorways wider or constructing ramps for easier wheelchair access can make a significant difference in a senior's quality of life.

Home modifications do not have to be complicated or expensive, however. And aesthetically pleasing options are available, such as bathroom grab

bars that look like ordinary towel bars or soap holders.

Making modifications can help prevent falls, secure your independence and ensure safety. And

knowing your home will support you through each stage of life can bring peace of mind.

Talk to your doctor about getting a home modification assessment completed by an occupational therapist (OT). OTs ensure modifications will align with your health needs, as certain conditions may require specific accommodations.

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Honolulu Kupuna Shed Grows in Kaka'ako

by Jim Maskrey, Vice President, Honolulu Kupuna Shed

¬ounded in 2016, Honolulu Kupuna Shed was originally named the "Honolulu Men's Shed," based on an Australian model that promotes fellowship and well-being among senior men. For the past 8 years, "The Shed" focused on traditional woodworking, bike repair and canoe building. In 2022, The Shed renamed itself the "Honolulu Kupuna Shed" to encourage more women to join. From its new home in Kaka'ako, the Honolulu Kupuna Shed has expanding its repertoire of activities to include handcrafting and jewelry making. The new, two-story facility also houses areas for laser engraving, CNC carving (a woodworking technique that uses computer-controlled machines) and lathe turning.

Additionally, the Shed will offer short classes in a number of wood and craft disciplines.

The Shed welcomes kūpuna interested in making items from wood (and other materials), collabo-



rating in projects that benefit the community and connecting with like-minded individuals.

HONOLULU KUPUNA SHED (nonprofit) 330 Cooke St., Ste. D, Honolulu, HI 96813 Jim Maskrey, Vice President 808 457-5703 | Jmaskrey8@gmail.com Info@Honolulukupunashed.org honolulukupunashed.org

Generations Magazine Senior Fair

Friday, **Sept. 13**, 10am-2pm Pearlridge Center's Wai Makai, Aiea

FREE DOOR PRIZE DRAWINGS WORTH \$50 from restaurants and stores. Plus, a one-time drawing for a 4-night California Hotel room and meal package (flights not included), courtesy of our co-sponsor, Vacations Hawaii!

Exhibitors: AARP Hawai'i • Better Business Bureau • Body & Brain Yoga Tai Chi Care Plus by Ohana Pacific Medical • CapTel Captioned Telephone • Catholic Charities Hawaii Copeland Insurance Group • Financial Benefits Insurance • Gimme-A-Break Good Samaritan Society-Pohai Nani • GYMGUYZ • Humana • Kaiser Permanente Kokua Hale • Long-Term Care Ombudsman • Manoa Cottages • Nursing Home Partners Roger Higa Financial Services • RSVP • SMP Hawaii • Social Security Administration Soderholm Bus & Mobility • Tax Relief Section • The Caregiver Foundation • The Ihara Team Thrive For Life • Vacations Hawaii • Wellcare by Ohana Health • Yim & Yempuku Law



LIVING LIFE

Safe Falling Principles & Prevention

by Dennis Jinnohara, Board Secretary, Kupuna Aikido Inc.

¬alls are the leading cause **d** of fatal injury and the most common cause of non-fatal trauma-related hospital admissions among older adults. But falling is not the inevitable result of aging. Awareness and lifestyle adjustment can help prevent falls or lessen the number of falls. And learning how to fall safely will reduce the potential for significant injury.

Practice fall prevention with the ABC method.

Awareness: When you walk, focus on walking. Lifting your feet, looking where you are going and walking heel to toe will help keep you safe.

Balance: Exercise regularly to help develop strength and flexibility. Practice standing on one foot for 20 to 30 seconds to help develop your balance. In addition, tai chi, dancing and yoga are some of the activities that can help keep you balanced by enhancing your mind-body connection.

Control: Take control of your environment. Use handrails whenever possible. Install grab bars in your bathroom.



Using these safe falling principles can help reduce the severity of injury from falls.

When you feel like you're about to fall forward, here are important points to remember:

- Protect your head. Tuck your chin into your chest and place one hand across the centerline of your body so that your head hits your hand rather than the ground. Rather than brace for a fall, relax your hands.
- Get low. Take a step forward and lower yourself as much as possible. Reach forward with one hand slightly ahead of the other. Extend both arms forward in a sliding motion. Relax into the motion. As you fall forward, begin turning your body so that you fall on soft tissue—first your calf, then your thigh, then turn onto your back, and finally, your lower back.
- Do not get up immediately. If you feel dizzy, hurt or strange, don't get up and ask for medical assistance. If you feel ok, ask for help getting up.

The practice of falling properly and safely must be conducted within a safe environment only. For more information on how to fall safely, contact Kupuna Aikido for presentations, instructions and class schedules. Visit the Kupuna Aikido website for more prevention and safety tips.

KUPUNA AIKIDO (nonprofit)

kupuna.aikido@gmail.com | kupunaaikido.org

- Japanese Cultural Center of Hawaii, Honolulu
- Higashi Hongwanji, Honolulu
- Mililani District Park, Mililani
- Ahuimanu, Kaneohe





by Ron Nelson, Commander, The American Legion Post 1

ne of The American Legion's main pillars is its concern for veterans who have served their country in any of our military branches during wartime or peacetime.

I visited many longterm care facilities as a American Legion Post 1 representative to make short patriotic talks and pass out "Thank You For

You Service" certificates. I was surprised to find so many veterans residing in these facilities. The number, on average, ranged from 30 to 40 veterans, with a high of 79 at one facility.

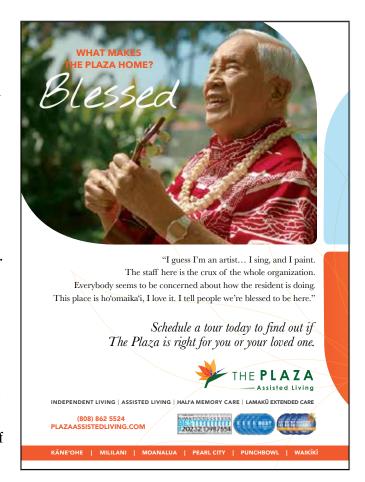
After making a presentation in late 2021 at The Plaza in Waikiki, I became concerned about the veterans' well-being and the loneliness they must face at the end of their lives. I wondered if they felt if anyone outside the facility really cared about them besides their family. That is when I got the idea of establishing a memorial in their honor that would serve as a lasting reminder that they would be remembered.

The Plaza in Waikiki activities director and I collaborated on a plan to have a large Wall of Honor (16-by-4-feet) with black-and-white photos, name and service branch positioned in a prominent place in the facility as a permanent reminder. It was constructed and installed by a local company and the cost was divided between our Post 1 and The Plaza's board of directors. The wall was dedicated in 2022. Since then, another wall was installed at The Plaza in Moanalua in 2023. The next wall was installed at The Plaza in Mililani on Memorial Day, May 27, 2024.

These Walls of Honor pay tribute to The Plazas' veterans, who have served and contributed to the the freedom that we all enjoy today. More Walls of Honor are in the queue.



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from the National Council on Aging (NCOA) and the Walmart Fo







very Sunday from 11am until 1pm HST, viewers from across the islands, the nation and the world join Melveen Leed's Facebook livestream. Leaving their daily cares behind, they are uplifted by the singer's distinctive voice and her words of wisdom, spiced up with humor and "Moloka'i Tita" sass.

By casting her throw net worldwide, Melveen offers the opportunity to recall earlier, simpler times; or the glamorous era of hotel and Matson cruise ship showbands, revues and show rooms, and the beginnings of Hawaii Five-0, where she appeared regularly as guest. Younger generations get the chance to see and hear the artist whose albums their parents and grandparents cherish.

All are caught up in the magic, fun and—most importantly—the healing power of music.

Standing on a rock

Melveen learned how to make, mend and throw nets from her maternal grandfather on Moloka'i. To this day, she packs her shorts and a net she made herself on visits to the Friendly Isle. The strong foundation in life that her grandparents gave her is the rock she has stood upon through good times and bad, with her eyes on a sea of possibilities stretching to the horizon and beyond.

Melvina, as she was named by her grandmother, was born in 1943. "Because my mother was only 17 years old and too young to raise me, my grandmother arranged a marriage for her to give me a name. He was from Tacoma, Wash., in the Navy, but she didn't love him." Hazel ("Didi") was hiding herself and her child at different family member's homes in Honolulu, "so my grandparents came and took me off her bed and straight to Moloka'i and raised me. And I'm glad they did that, because if I were living with my mother, I would have lived a different life. Very different. She was too young to raise a child."



A Facebook post courtesy of Melveen Leed

Her grandparents, William and Dora Place, lived at the East End of Moloka'i and had 11 children. William was the breadwinner, working for Maui County as a mechanic. He was self-taught, but considered one of the top mechanics on the island. Dora was a homemaker. "She taught me housekeeping. She taught me how to cook. She taught me how to be neat. She taught me how to fend for myself. My grandfather taught me how to fend for myself, too. He taught me how to clean yard; how to garden." Melveen's aunts and uncles were like siblings to her. Aunt Rhoda became especially pivotal in her life.

Childhood on the Friendly Isle

Melveen grew up in a time when children were expected to do chores. But in their free time "we went outside a lot to play, ride bikes, run with friends, and play hide and seek and chase master. We climbed trees like monkeys with ease," she wrote in a recent Facebook post. They played marbles, tic tac toe, steal the flag, hopscotch and even "stuck cans to our feet with glue that was a sticky bean from a bush."

Melveen graduated from Kilohana School in 1959. "I had an award — American Legion Award, which is a very high award. I was an A-student. And I was valedictorian for my graduating class." Her time at Kilohana was another formative experience in her life because it provided opportunities to perform for people other than her family and the friends who visited her grandparents.

COVER STORY

(Right) A Facebook post of Melveen's grandparents, who raised her on Moloka'i. She describes them as "my foundation." (Below) Melveen at the keyboard in her home studio, wearing one of the many Pacific shell necklaces she creates as gifts.



She had been entertaining them since the age of three, when William made her a "tiny little 'ukulele," says Melveen. "He played the key of C. I looked at his hands, he passed me the 'ukulele; I played C. He played G7, then put my little, tiny fingers on my uke and I played G7. Then I started singing. That's how it all started." By ear, Melveen taught herself how to play piano on the one at the school. To this day, she favors the key that her grandfather first taught her—the key of C.

In a 1984 interview archived on the Hawaiian Music Heritage Series website, she recounts the advice given her by Mr. James Lee, the principal of Kilohana School: "Melvina, if it's from the heart, it reaches the heart." That advice still resonates as she does her Facebook livestream. "I like music. That's why on my show I do music that is pleasing to the ear; that is healing to the heart. That is why I'm doing this."

Adrift in Honolulu

Melveen's grandparents always sent her to Honolulu to spend holidays and summers with her mother and stepfather. She lived with them while attending Radford High. It was an unhappy time—so much so, that she couldn't study and got bad grades. "I barely made it. How-

ever, I did graduate. The only thing I had good grades in was shorthand and English class."

When she turned 18, Melveen moved out of their house and went to live with her aunt in Honolulu for a short while. Then she returned to Moloka'i, adrift in a sea of low self-esteem and not knowing what to do next. Her grandfather would have none of that attitude. "I didn't raise you to be like that. You better know what you're gonna do, he told me, because it's your future. You're going to get a good job, so you need a good education. I'm sending you to Honolulu to stay with your Aunt Rhoda and you're going to go to Honolulu Business College (HBC) and take accounting. You can do it; I know you can."

The singing secretary

Dora & Bill Place

(Grandpa & Grandma)

At HBC, she did well in typing and shorthand. "And they liked me because I sang for their programs," says Melveen.

When her uncle and aunt moved to Maui, she transferred to Maui Technical School—the predecessor of the University of Hawai'i Maui College. She sang and entertained at college events, got a student council award and graduated with an associate's degree in secretarial science.

Due to her top-notch skills, strong work ethic and effervescent personality, she had no trouble getting work as an executive secretary at enterprises as diverse as the pineapple canning industry on Maui and the newly opened Kahala Hotel (which celebrates its 60th anniversary this year) and the developer Jimmy Wong at Paradise Park on Oʻahu. While working for him, she also began singing with the Berne' Hal-Mann Dance Band at the Hilton Hawaiian Village Garden Bar.

Able to support herself from her Garden Bar gig, Melveen quit her day job. Toki Anzai, who owned Makaha Records, soon took notice of her. Makaha released "Melveen Leed at the Garden Bar" in 1966, "Give Me Tomorrow" (1968) and "Melveen Leed Sings Today's Hits" (1969). Billboard said she was "strictly pop, with tunes like 'Yesterday' and 'The Shadow of Your Smile'," but that Anzai was also developing "Hawaiian songs with a modern beat to appeal to local patrons. Melveen Leed has great promise... as she is a strong performer who works

well with chart songs and native material."

"The Hawaiian Country Girl"

By the mid-'70s, she was working with Bud Dant, a former producer for Decca-Coral Records, who had succeeded Webley Edwards as host of the radio show "Hawaii Calls." Through his connections with



The stand-out song from her time with Lehua, "Morning Dew," has a fascinating backstory—and it includes shorthand! Eddie and Myrna Kamae asked her if she would include their expanded English-language version of Larry Kimura's Hawaiian-only lyrics for "E Ku'u Morning Dew" on the album she was about to record in Nash-ville. She'd left the songsheet at home, so she quickly transcribed in shorthand the lyrics from the cassette recording Eddie had given her. In her 1984 interview on the Hawaiian Music Heritage Series website, Melveen recounts, "I read it off of

my shorthand notes and it was a one-take. At that time, I was so homesick, so I sang it with all my heart and soul. You could hear a pin drop after. All the guys said together, 'Beautiful!'" At the inaugural Nā Hōkū Hanohano Awards in 1978, "Melveen: The Hawaiian Country Girl" album and "E Ku'u Morning Dew" won Best Female Vocalist, Best Hapa-Haole Album, Best Single and Best Song. Melveen's other albums include three recorded in Tahiti and two recorded with Hawai'i's Local Divas. In 2012, she released "I Wish You Love" on her own label, ML Records. It was her first jazz album and won the Nā Hōkū Hanohano Award for Best Jazz Album of the Year.

Pacific voyager

In 1995, Melveen was living in Tahiti. She was married to the boss of a pearl farm and lived on Aratika atoll in the Tuamotu Islands. Skills she'd been taught by her uncles on Moloka'i came into



play once again, as she free dived and spearfished. The breath control she'd built up as a singer enabled her to dive 60 feet. Her sheer determination to prove her husband wrong—he thought she wouldn't be able to do it—helped!

During the 1980s, Melveen had started making jewelry to give as gifts, and

Tahitian shells remain a key part of her artistry. The necklace she wore on the day of our interview "is a history of my life," she said. Pointing to each component, Melveen explained, "This is from Moloka'i and this is from Tahiti. I went to Samoa and Tonga—the Philippines. These all mean a lot to me." Besides her Native Hawaiian and German ancestry, Melveen has identified Portuguese, Korean, Japanese, Tahitian and Marquesan forebears in her genealogy.

In 2018, the Pan Pacific & South East Asia Women's Association of Hawai'i honored her with

Other horizons

Melveen's favorite performance venue isn't one of the big ones, like the Grand Ole Opry, Carnegie Hall or the Mariinksky Theatre in St. Petersburg, but a small community theatre in Hastings, Āotearoa/New Zealand. The Hawkes Bay Opera House was originally built in 1915 but was newly restored in 2006 when Melveen performed there. A "lyric theatre" in a mix of Spanish Mission and Art Nouveau architectural and decorative styles,

it has perfect acoustics. "It's a beautiful theatre," Melveen says. "I made a whole pageantry there in honor of my very close friend Tommy Taurima." She brought with her Waipahu's Hālau Hula 'O Hokulani. "I had the dancers chant and dance with sticks and spears. They were very good."

The much-beloved Māori composer Tommy Taurima had a long association with the Polynesian Cultural Center on O'ahu, beginning in 1963. His most famous show, "Horizons: Where the sea meets the sky," ran from 1995 until the end of the 2009 season. For her 2006 show, Melveen wrote a song for him in Māori. "It's a song about saying goodbye. Don't go away. Just stay. I had this book of all the different composers of Māori music. So I got a line from him and a line from her, and I put the whole song together. It's a beautiful song called "E Noho Ra." I had him sit on stage and I sang it to him." In 2013, Taurima was presented with The Lei Pulama Aloha Living Treasure Award by the PCC. Sadly, he passed away in 2019.



Four generations of strong wahine. (L–R) Melveen with her Mom (Didi), her daughter (Kaʻaikaula) and her two granddaughters. PC: Michi Moore Photography

Going with the 'current'

In 1973, when The Congress of the Hawaiian People and Don Ho produced a concert designed to develop new talent in music and dance, Melveen presented young Little Anthony, as Tony Conjugacion was then known. The recording of their duet, "Iesū Me Ke Kanaka Waiwai," was one of KCNN1420 radio's most loved songs through the '70s and '80s. Five years earlier, Conjugacion's mother had brought her 8-year-old to one of Melveen's rehearsals at the Queen Kapi'olani Hotel and asked if she would hear him sing. "I invited him to my show that night and featured him to give him a start. The rest is history!"

James Dela Cruz, who formed his Na Opio O Koʻolau hula hālau in 1981, is another mentee. He sometimes joins her on her

Sunday livestream. "He's like a son to me—calls me 'Mama Melveen.' He teaches the tūtū and the young ones at his studio in Kāne'ohe, and he also has a studio in Japan. In his show at the 'Alohilani hotel, he teaches the history of Hawai'i."

The 1973 concert was during the height of the "Hawaiian Renaissance," a time of controversy about traditional vs. modern forms of Hawaiian performing arts. Asked about today's music, Melveen says, "One thing I know is you cannot stop progress. Every generation has their own music. Now we have different instruments. The sound is enhanced because of changes to the instruments. I can play slack key on my keyboard!"

The idea to use Facebook Live came to her in 2016, when she was thinking of cutting back on live performances. "If I go on Facebook, I can go worldwide." She's been doing her Sunday livestream ever since, and those who join in are indeed from all over the world. The enthusiasm with which she has embraced new technology is no surprise. Enthusiastically adapting to what is available in her current environment, Melveen has transitioned to modern technology both musically and as an artist.

Her living room is a showcase of her wonderfully crafted decorative shell art, but she has also created many drawings and watercolor paintings on her iPad. All of them display a love of detail and balance, color, light and shade that would be at home in an art gallery anywhere in the

world. "I cannot keep still," Melveen says.

Healing in the key of M

In her tiny home-based studio on Sundays, Melveen uses her keyboard and voice for one purpose: "I don't do it for stardom. I do it because I know there's so many people out there who need it. Music is healing." In her living room is a special area where she lights a candle and prays for people who are sick. Her prayer garden just outside her front door is filled with small, smooth rocks that she decorates with colored felt-tip pens. On each rock, she writes the name of the person she is praying for.

During her 12-year residency performing at the Ala Moana Hotel, Melveen had a phone installed on stage so she could sing to terminally ill patients. Every morning, she would call hospitals to find patients to sing to at that night's show. The next morning, she'd visit the patient and bring them an autographed copy of "I Love You Hawai'i." "I would leave in a shambles knowing I'd never see them again," Melveen says. Now she takes calls from caregivers and performs their request in her home studio so they can share it with their loved one. Melveen is a Christian, deeply grateful for all the blessings Ke Akua has given her and for the healing that He brings. She believes He has given her this healing mission.

No stranger to health issues, herself, as a teenager, she had rheumatic fever and her Aunt Rhoda watched over her as she lay in a bed of ice. Melveen was diagnosed with leukemia several

Melveen and Aunty Rhoda Place Chong Kee in 2018.

years ago. "I've never experienced anything that brutal in all my life. My poor husband! He took good care of me." Her illness is not something she shares with her Facebook audience. "I'm not here to tell them about my woes. I want *them* to heal." Melveen has been married to Miguel "Mike" Reyes, Jr. for 13 years. "I knew him when I was 15.

> "I've been blessed with so many mamas in my life. Through their example and God's grace I feel called to share my music to uplift others in spirit."

COVER STORY

He's a real gentleman and very good looking!" Mike manages many aspects of Melveen Leed Productions, including the YouTube channel, her keyboard and studio equipment, and merchandise.

Closing the circle

Turning 81 in July, Melveen is pulling in her net full of wonderful memories. "Now I just want to relax and enjoy my life—do what I want to do. We stay at home and watch TV or travel. I do an event once in a while. I do my jewelry, and draw and paint. I love to cook. I've been married six times, so I learned different recipes from all the mothers." In turn, she's taught her daughter and two granddaughters to cook, starting them off the same way her grandmother did when she was a baby—sitting her on the kitchen countertop with her feet in the sink, washing a pot of rice.

YouTube: youtube.com/@melveenleedproductions 8819/videos

Nā Mele 25 Rewind, PBS, 2024:

youtube.com/watch?v=seRuDIqHXQ0

Click on "Album History" to find a list of her 28 albums: melveenleed.com

Hawaiian Music Heritage Series, 1984:

http://hawaiianmusicheritageseries.com/leed.html

Facebook: facebook.com/melveenleed

Protect Your Smile at Every Age

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

ealthy smiles are for everyone, at every age. However, no **L** one should take a smile for granted. It takes diligence to maintain strong teeth and healthy gums.

Start with a routine of brushing twice a day and flossing daily. These simple tasks go a long way in keeping your teeth and gums healthy. Sometimes it can be difficult to floss properly as we age. Consider using dental flossers that may be easier to hold. Electric toothbrushes also are ideal for seniors. They have a wider grip and can effectively brush the crevices of your teeth and the gumline with little effort. Be sure it's on a gentler mode to protect your gums.

See a dentist twice a year, too. This is key to detecting problems early so that you and your

dentist can decide the best treatment options. Look for dental plans that cover the entire costs of routine procedures like dental exams and cleanings. Your plan should also help pay for necessary dental treatments or procedures.

The well-being of your teeth and gums can impact your overall health.

When your mouth isn't healthy, bacteria can spread to other areas of your body, leading to other chronic diseases. Be proactive about your oral health for a happier, healthier you!

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Pain Management for Quality of Life

by Serena Lo, MD, Geriatrician, Kaiser Permanente Hawaii

go to bed feeling fine and wake up injured." It's abnormal to awaken with pain daily. But **L** many think pain is to be expected as they age or are unfit, so they don't contact their doctor. If you're regularly in pain, talk with your doctor about pain management options—especially if

Author Scott Makuakane

and Rudy

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you frequently use OTC pain meds.

Quality of life is to be expected as we age and your doctor can work with you on solutions to alleviate pain... beyond taking a pill. These solutions may include chiropractor services, physical and other therapies, hot/cold compresses, exercise, acupuncture and cognitive behavioral therapy. Check with your health plan to assure your doctor's recommendations are covered benefits.

Opioid Addiction & Overdose

Opioids, such as oxycodone (Percocet), hydrocodone (Norco), Fentanyl and morphine, are powerful prescription painkillers that carry serious risks of addiction and overdose.

Opioid medicines may not improve all pain and over time may also change how the brain handles pain signals. This may lead to more pain and/or other health symptoms like changes in mood or sleep and less ability to perform daily activities. Long-term use of opioids should be monitored closely by a doctor.

KAISER FOUNDATION HEALTH PLAN INC. 711 Kapiolani Blvd., Honolulu, HI 96813 808-432-5915 (TTY 711) | kp.org/seniorhealth This article contains health and wellness or prevention information.



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Tune-Up for a High-Performance Life

by Tricia Medeiros, COO, The Plaza Assisted Living

ow can you optimize your life so you can not only live longer, but better? Using an automobile analogy, the better you take care of your car, the better it will perform and the longer it will last.

Muscle atrophy is the reduction of muscle mass and fiber size caused by disuse or neurogenic conditions. Sarcopenia—loss of muscle mass and strength—occurs naturally due to aging or other health conditions.

But there are four "tune-up" components that can combat this propensity and help maximize muscles and optimize seniors' lives:

- **1.** The fuel: A high protein diet provides the building blocks needed for maintaining and/or boosting your muscle mass.
- 2. The oil: Hydration is important, too. If you do

not have oil in your car, it will seize up.
Water is vital because it is the main
component of the body and represents
approximately 76% of muscle mass.

3. Preventative maintenance:
A regular workout routine that incorporates weight-bearing exercises helps prevent muscle atrophy and sarcopenia.

A little exercise is good; more exercise is better.

4. Driving sensibly: Don't rev your engine at too many RPMs! Stress reduction makes for a smoother ride. So "get your motor runnin" and enjoy your ride on that golden highway of life!

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Get Paid to Take a Walk?

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

Medicare beneficiary was surprised and thrilled to learn her **L** health plan was interested in tracking activities like walking, volunteering, social activities, annual health checks and even scheduling preventive services. Those behaviors are associated with maintaining a healthy lifestyle and improved health outcomes if illness does strike. She could relay her activities by phone or set up an online account to report them. Her accumulated points earned her a rewards card. Many insurance companies, not just Medicare plans, are offering rewards through employer plans, as well. Health insurance programs are increasingly focused on promoting the preventive side of healthcare and encouraging subscribers to adopt healthy habits. They track healthy activities and reward positive behaviors.

Here's how it works:

TRACKING: Self-report steps, gym visits, annual checkups and even completion of health-related courses.

REWARDS: Reach certain activity goals or demonstrate healthy choices to earn rewards such as gift cards.

THE BENEFITS: Subscribers are motivated to improve their health, resulting in fewer issues. Insurance companies pay less for care associated with lack of exercise and unhealthy habits.

Call your insurance plan today and maybe you, too, can get paid to take a walk. ■

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Staying Safe in Paradise: Medical Alert Options in Hawai'i

by Tiffany Tong, Generations Magazine Intern, UH College of Arts, Letters & Languages

Tith pleasant weather and sunshine nearly every day of the year, paradise offers a safe and pristine backdrop for our golden years. But seniors who want to maintain their independence may desire or even require another layer of security.

Medical alert devices and services systems designed to connect people in need with emergency help are particularly useful for seniors or individuals living alone who may be at risk of falling or experiencing a medical emergency. Typically, a medical alert system consists of a wearable button and a base station. Pressing the button triggers a call to a monitoring center, where a trained professional can assess the situation and send help if needed. Some systems also include features like fall detection and medication reminders.

Finding the Right Fit

Personal Emergency Response Systems (PERS) come in two main types: traditional and mobile.

- *Traditional PERS* devices are connected to a landline through a base unit and include a wearable pendant. If the user pushes the button on the pendant, even if they are far from the base unit, help will be called. A traditional PERS is ideal for homebound users.
- Mobile PERS device works like a cell phone, so it can be worn and be effective anywhere within cell service range. A mobile PERS device allows users to talk directly to an operator through the device itself. A mobile PERS is better for those who are active outside the home.

So to find the right fit, consider your needs. Do you need fall detection or mobile coverage? Research companies to look at features available, pricing and customer reviews. Also, consider availability. Confirm the coverage in your area. Most major providers cover all of Hawai'i.

What's Available?

■ SENIOR SAFETY MEDICAL ALERT SYSTEMS

- has been providing senior medical alert systems for 25 years. They offer 24/7 monitoring with quick response times. Their team of EMD-certified operators provides multiple layers of monitoring to give seniors peace of mind.
- Home Alert System: Options include systems that operate with or without a landline. The medical alert system that operates with a landline has a range of up to 1,000 feet inside and outside your house. The system can work with your existing landline phone service and has special features like "Family Check-In" to help keep you connected with loved ones.

For those without a landline, they offer a medical alert system that operates on 4G LTE technology that plugs into a standard electrical outlet

for a quick and simple setup. Prices can range from \$19 to 29 per month and are also available with automatic fall detection for an added \$10 per month.

• Mobile Medical Alerts Systems:

These wearable options, available as buttons or smartwatches, provide protection wherever you go. The smartwatch includes added features—a heart rate monitor, step counter and even the

weather report. It's also available with automatic fall detection for added security. Both operate on 4G LTE technology and do not require Wifi. Prices range from \$30 to 34 per month or a one-time payment ranging from \$75 to \$100 per device. Both are available with automatic fall detection for an added \$10 per month.

A call to the company revealed that purchasing and setup are simple, even without internet access. Choose a device, share credit card information and the device is mailed. Staff will walk you through the setup process over the phone.









■ HAWAII MEDICAL ALERT AND MEDICAL

ALARM BY PRIME is a service available to residents across the state. While some companies charge extra for shipping to Hawai'i and may have higher service fees, Prime offers free 2- to 3-day priority shipping and a free lockbox with your purchase. Their medical alert bracelets and necklaces provide peace of mind to seniors, including those with a fear falling.

- Home Medical Alert Devices: Both Linear PERS-2400 and LogicMark Life Sentry are medical alert systems designed to provide security and independence for seniors at home. They require minimal maintenance with batteries that last 3 to 5 years, have a wide range of movement within the house without signal limitations, and have 24/7 emergency monitoring with customizable contact and response protocols. However, they differ in communication and pendant functionality. While Linear PERS-2400 relies on a base unit connected to a landline for communication and comes with a waterproof pendant that can be worn during showers, LogicMark Life Sentry allows two-way voice communication directly through the pendant itself, eliminating the need for a landline and offering more flexibility within the home. The pendant also has a built-in speaker, enabling direct conversation with emergency personnel. Prices can range from \$15 to 30 per month with no additional fees or obligations.
- Fall Detection Systems: Both NextAlert II and Climax Medical Series are medical alert systems with fall detection and offer 24/7 emergency monitoring by certified EMTs, allowing users to customize their response protocols. However, NextAlert II is a cellular system that uses GPS to allow emergency dispatch without communication, whereas Climax Medical Series can be connected through a landline or cellular connection and does not have GPS. Prices can range from \$30 to 40 per month with no additional fees or obligations.

A phone call to Prime Medical Alert was also answered by a affable staff person. This company skips the credit card information and instead, will send you a bill or accept a checking account transfer. They will also walk you through setup over the phone, step by step.

Both companies mailed descriptive, detailed brochures within the week.

With Hawai'i's rapidly growing senior citizen population, medical alert devices and services can provide peace of mind for both residents and their loved ones.

HAWAII MEDICAL ALERT SYSTEMS

1-888-473-2800 | seniorsafety.com

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Moloka'i Kupuna Program Fills the Gap

by Kuulei Arce, Program Coordinator, Moloka'i Rural Health Community Association

magine living and working on Moloka'i most or all your **▲** life. Now you're a kupuna and many of your 'ohana members have moved out of the family home or off the island, leaving you to live alone. You begin to feel depressed and cut off from family and even friends.

To fill this gap, the Moloka'i Rural Health Community Association (MRHCA) runs the Moloka'i Kupuna Program, a comprehensive program developed to provide a wide range of services, activities and socialization opportunities for seniors.

Funded by the County of Maui's Office of Economic Development (OED) and the Office of Aging (MCOA), the program is under the direction and coordination of myself and my staff.

Activities: MRHCA has partnered with programs and individuals who provide kupuna-friendly activities, such as hula, theater, ceramics, online painting, leihulu (feather lei making), 'ukulele classes, lauhala weaving, origami and other cultural activities. One of the program's primary goals is to provide outlets for socialization and talk story time for kūpuna and their peers as they participate in these activities.

Health: Exercise classes, tai-chi and stretching sessions help loosen up kūpuna's stiff muscles. In collaboration with Sustainable Moloka'i, kūpuna receive free bags of fresh produce. Outreach









workers visit the homebound in tandem with our public health nurses.

Education: Computer classes and online classes in Social Security, Medicare and gerontology are also offered.

Services: Kūpuna who have received haircuts, lomilomi massages or footcare from the podiatrist often say they "feel like a million dollars." Yard and house cleaning services are also available.

The MRHCA is very grateful to provide these services to our island kūpuna and we are happy that they entrust us with their daily needs.

MOLOKA'I RURAL HEALTH COMMUNITY ASSOC.

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LIKE US ON FACEBOOK: **GENERATIONS MAGAZINE**

Mō'ili'ili Community Center

by Delia Beniteez, Program Director, Kupuna Support Program, Mōili'ili Senior Center



lives through activities that enhance fine motor skills, cognition, balance and strength. Our offerings include exercise, dance, music, crafts, painting, Japanese and multicultural games. We strive to

keep seniors safe, informed and connected. The Mō'ili'ili Community Center (MCC) Senior from Ward Avenue to Hawai'i Kai. It receives

Program serves seniors 60 years and older living partial funding from the Elderly Affairs Division, Department of Community Services, City and County of Honolulu, and the Hawai'i Executive Office of Aging, an Aloha United Way Agency.

Mō'ili'ili: A Community with Rich Heritage

Mō'ili'ili has a rich history and cultural diversity. MCC began as a Japanese language school and continues to offer after-school Japanese language classes along with an after-school program that includes homework assistance, fun exercise and play. Keiki and kūpuna engage in shared activities, bridging generations and emphasizing sonkei — respect and care for elders.

MCC: A Hub of Support

Since 1945, MCC has been a cornerstone of Mōʻiliʻili, offering programs such as:

- Mō'ili'ili Senior Center (MSC): Fitness, arts, crafts, health talks and educational workshops
- Kupuna Support Program (KSP): Respite care with social activities, hot meals, daily exercise, and cognitive activities

• Children and Family Program (CFP): Afterschool programs, summer camps and cultural activities are offered

Community Impact

At Mō'ili'ili Community Center, we create a supportive environment where seniors can thrive. We welcome you to visit us, participate in our programs, and stay active and connected at the Mōʻiliʻili Senior Center.

PROGRAMS

& SERVICES

Join us in celebration of Mō'ili'ili's rich cultural diversity and become a valued member of our vibrant community today.

MŌ'ILI'ILI COMMUNITY CENTER (private nonprofit) 2535 South King St., Honolulu, HI 96826 808-955-1555 | office@moililicc.org moiliilicc.org



Keeping Up with KEY's Kūpuna

by Keilee Simms, Kūpuna Program Coordinator, KEY Project



About 100 registered Nā Pua o Koʻolau Kūpuna Program members celebrated the first Kūpuna Gala.

In the heart of Waihe'e, O'ahu, nestled under the protection of the mighty Koʻolau Moun-▲ tains, lies KEY Project's Nā Pua o Koʻolau Kūpuna Program. Rooted in honoring those who served us, this free program offers a safe haven where kūpuna ages 50 years and older living from Kāne'ohe to Kahuku can thrive through weekly social engagement, food and nourishment, and immersion in Hawaiian culture.

At the core of the Kūpuna Program are its weekly social activities, including catered meals at Kūpuna Breakfast and Kūpuna Lunch. Other workshops serve as a bridge to perpetuate Hawaiian cultural arts, traditions and practices. Through hands-on experiences, kūpuna learn lei-making, ulana lau niu (coconut frond weaving), Hawaiian quilting and more. With the program's intention to keep kūpuna mobile, they also visit neighboring wahi pana (legendary places) on monthly

huaka'i (trips) from Waihe'e Watershed Tunnel, to exploring lo'i kalo (taro patches), and traveling by boat to hear the mo'olelo (stories, myths an legends) of Moku o Lo'e (Coconut Island, a 28-acre island in Kāne'ohe Bay). Each month is an adventure waiting to happen!

Overall, KEY Project's Nā Pua o Koʻolau Kūpuna Program celebrates the golden years of life. Serving as that second home for many, you will quickly discover the key to its success are the program members themselves. Sign up for free at *keyproject.org*/ kupuna-program or pick up a form at our office to be our next "pua" (flower)!

KEY PROJECT (nonprofit) 47-200 Waihee Road, Kaneohe, HI 96744 808-239-5777 | kupuna@keyproject.org keyproject.org







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LIKE US ON FACEBOOK: **GENERATIONS MAGAZINE**

Supporting Seniors Islandwide

by Caroline Hayashi, President, Waikīkī Community Center

id you know Waikiki Community Center (WCC) supports all O'ahu seniors, not just those from Waikiki?

ACTIVE AGING: WCC offers a wide variety of classes, workshops and activities that can help improve balance, keep your mind sharp and teach you something new, all while having fun! Tai chi, hula, repurposing old jewelry, garden club, scrabble, ikebana and line dance are just a few examples of what the center offers.

SENIOR ASSISTANCE COORDINATION (SAC):

SAC helps seniors facing a variety of challenges. We provide support for issues such as housing, nutrition, caregiver support and finances by coordinating other local services and accessing our programs. SAC can include direct financial assistance for emergencies and basic needs, such as help with utility and medical bills, or rental assistance.

"BUILD" EMERGENCY SAVINGS:

For O'ahu residents who are working, BUILD is a savings program that provides up to \$1,000 in matched savings (we'll put in \$1 for every dollar you save), with the goal of building \$2,000 in savings over six to 12 months.

PROGRAMS & SERVICES

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(Photo, L-R) Cecilia Brown, haku lei class instructor, and class participant Cecilia Zarate.





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SCAN ME



Should I Downsize After Retirement?

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

Tf you are approaching retirement or are already there, you may be considering downsizing Lyour home. It's a big decision, with ramifications for both your finances and your lifestyle. Here are some things to keep in mind:

Decide if a move makes sense. Your needs and priorities may shift in retirement. Perhaps you won't require as much square footage as you once did, or you may find that maintaining your home is now a challenge.

It may be financially prudent and personally necessary to get out from under the costs and responsibilities of maintaining a larger property. Your location preference may shift, too. Commonly, retirees desire to live closer to family or in a warmer climate.

- **Create a timeline for your move.** Discuss the pros and cons of selling your family home now or in the future. External market factors can affect your next step. Timing the sale of your home and the purchase of a new one can be tricky. Be prepared in the event your home doesn't sell quickly.
- **Consult a real estate professional.** A real estate professional can help you determine what needs to be done before putting your house up for sale. Your home may need repairs to meet code or maximize its list price. Get an appraisal of current market value and decide what you'll be comfortable spending on a new, smaller home.
- **Review your housing options.** Once you decide to downsize, you can start looking for a new place that meets your needs and budget. If you're considering a condo or townhome (two popular options for retirees) make sure to factor in any fees or assessments that are charged to residents when calculating the overall cost of ownership. If you're in need of assisted living services, you'll also want to get a handle on those costs—and whether they can be offset by any long-term care insurance you may have — so you can plan accordingly. In terms of location, you may want to think about the proximity of amenities and services including grocery stores, transportation and your doctor's office.

Be prepared for a multi-gen conversation.

A change as impactful as selling your home may prompt conversations with family members on the topic of your estate. Downsizing usually requires

whittling down the personal possessions

you've acquired over the years. If you're moving to a residence with managed maintenance, you won't need the lawn mower, snowblower or other tools in your garage. If you're thinking of giving items to family members, be prepared for the possibility of different generations having different interests and

attachments to your home and belongings. It can be a good idea to establish how you want to explain to family members your lifestyle goals for retirement, so they can support you through the process.

Review your finances carefully. Take the time to thoroughly review the financial implications of your situation. Just because you are downsizing does not necessarily mean you will suddenly have a cash windfall or establish enormous savings. Remember that HOA expenses, lifestyle changes and upgrades in construction quality can add to costs. Additionally, if you choose to move to a retirement area that has more built-in services, it can increase your cost of living, as well. Taking the time to explore the intricacies of your situation can prepare you for the next steps. And remember, you don't have to do it alone. A qualified financial advisor can help you navigate this complex process with confidence.

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It's Your Funeral

by Scott Makuakane, author of Est8Planning for Geniuses

7 ou own your body after you die and you can say what happens to it. If you say nothing, it will be up to your next of kin, such as your spouse, your children and then more distant relatives. By planning your funeral in advance, you can spare your loved ones stress and conflict.

Your remains can be buried on your own land, but think about how that could affect the property value. The preparation for burial need not include embalming and may not require a casket. Many outside-the-box possibilities exist.

Burial and cremation are not the only choices. Google "disposition of human remains" for ideas. Do you want your remains blasted into space or disposed of via alkaline hydrolysis? Do you want your ashes turned into diamonds for jewelry for your loved ones? The options might surprise you.

Many people recoil at the idea of donating their bodies to the local medical school, but medical professionals will tell you that the most valuable resource for learning about a human body is, well, a human body. A medical student could learn a lesson from dissecting your body that would enable them to save one of your loved ones...

Finally, will there be some kind of service or celebration of life for you? You can have a say in those festivities. A funeral service planned by you might be one of the most loving gifts you can give the people who will mourn your loss.

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The Mom Who Ran Out of Time

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

aving spent over 14 years handling elder issues, the one Lithing I have seen seniors do repeatedly is not plan for their passing because they think there will be time do it later. This naïve mindset causes so much frustration and anger that instead of leaving behind a legacy of love and fond memories, ill will, anxiety and stress become the fallout.

Two months ago I met Lea, age 23. Her mother, Mary, died a couple of months prior. Mary was in poor health for years and did not think of what would happen to Lea after she passed. Mary was a single parent in her 60s with no other family. Although her home was mortgage-free, it was still in her deceased parents' name. Mary's only source of income was Social Security, which was directly deposited into her bank account for paying household bills, utilities and grocery delivery.

Mary did not have any life insurance and only a few thousand dollars in savings. She did not make a will or any type of trust for her assets.

Lea dropped out of high school, spending the next four years as Mary's caregiver. Lea never had a paying job.

When Mary passed away, Social Security stopped depositing money and the bank froze the account. Only Mary's name was on it; Lea could not access it. Because utilities were paid from that account, notices from the utilities began arriving in the mail. Hospital bills and notices from collection agents also appeared. Additionally, the property taxes on the house Lea lived in that was in her grandparent's name had to be paid. Lastly, her cell phone was disconnected.

It was at this time that I met Lea. She was a young woman with nothing in her name, no job or other source of income, no access to her mother's monies, no transportation, no telephone and living in a house that the state assumed still belonged

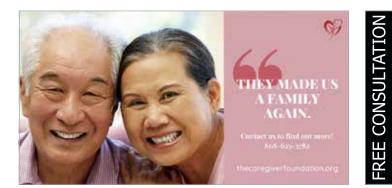
With no family and having lost contact with her friends from high school because of caring for her mother all these years, she was truly alone. She feared she would be homeless.

to her grandparents.

During the course of helping Lea out of this abyss, one thought echoed in my mind: "If only Mary had taken a few hours to plan for the day she would leave Lea alone, this could have been avoided." Now, instead of grieving for her mother, Lea was cast into a life of uncertainty and fear.

It could be that Mary didn't plan ahead because she was ill for years. But none of us should assume we will have sufficient time in the future to take care of our affairs and cause our loved ones to live the life of Lea. Do it now.

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SECURE Act 2.0

by Stephen B. Yim, Attorney at Law

ccording to a Federal Reserve System report on the Economic **▲** Well-Being of U.S. Households in 2022-May 2023 in 2023, "3/4 of non-retired adults had at least some retirement savings, about 28% did not have any. This share who did not report any retirement savings was up from 25% in 2021. While most non-retired adults had some type of retirement savings, only 31% of non-retirees thought their retirement savings were on track, down from 40% in 2021."

In 2019, the SECURE (Setting Every Community Up for Retirement Enhancement) Act was signed into law, and in 2022, SECURE Act 2.0 passed and amended its predecessor. The purpose of the SECURE Act was to assist Americans in saving for retirement by increasing access and encouraging contributions.

How does the new law affect estate plans? Prior to 2019, most retirement plan beneficiaries had the option to stretch taxable distributions and allow the assets to grow tax-free over the beneficiary's life. The SECURE Act 2.0 changed the stretch rules to apply to only a limited group—Eligible Des-

WISDOMS:

LEGAL

ignated Beneficiaries. So most beneficiaries will have to take distributions within 10 years.

Contact your estate planning attorney and financial advisor to review your financial and estate planning goals, and to ensure your retirement accounts name the proper beneficiaries.

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Answers on pg.6

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- **16** Windward Mall, Kaneohe, 10am–Noon 46-056 Kamehameha Hwy.
- **22** Kailua, 10am Noon 108 Hekili St, #101 | Snack included
- 24 Waipio Shopping Ctr, Waipio, 10am Noon 94-800 Uke'e St., #305
- 29 Kaimuki, 10am–Noon 3565 Waialae Ave.

AUGUST

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