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Reiko Lewis of Honolulu enjoys the new issue of Generations Magazine at this year's Aging in Place.

■ For distribution location information or requests, contact Cynthia at 808-258-6618 or cynthia@generations808.com

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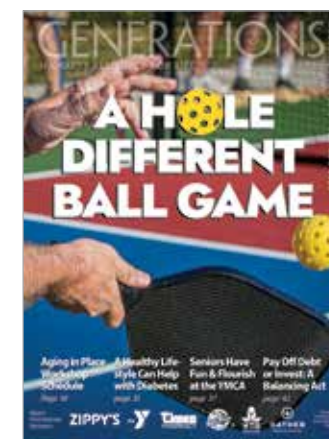
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Mahalo to all the presenters and exhibitors who participated in our annual Aging in Place Workshop at Ala Moana Hotel, this year on Saturday, Aug. 3! Over 1,600 attendees took advantage of the opportunity to enjoy 22 different presentations and interact with 48 exhibitors. The success of this event would not have been possible without the generous support of our sponsors: AARP Hawaii, Financial Benefits Insurance Inc. and AlohaCare. We also thank our room sponsors for their faithful and ongoing support: 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 Estate Planning.

Each feature article in every issue of *Generations Magazine* is near and dear to me. I hope you enjoy this issue's story about Hawaii National Bank, a family-owned and -operated business. It's all about commitment and relationships. This is a business after my own heart, because throughout my life, I've also always tried to create relationships with my clients, customers and partners. Relationships truly matter. They are especially meaningful when they come from an entire family embracing a common concept. That way, the values a family lives by emanate outward.

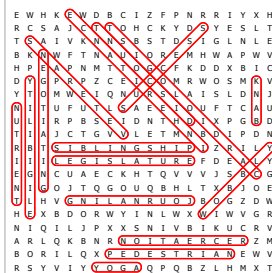
As summer winds down and schools start back up, it's time to break out your treasured fan gear! It's football season, my favorite time of the year! You'll hear me yelling "roll tide" and "touchdown" on Saturday mornings when I watch my Alabama Crimson Tide play their opponents. Who will you be cheering for?

September also is a time to honor our grandparents. Be sure to celebrate National Grandparents Day on Sept. 8 by showing them how much you love and appreciate them. I miss my grandparents every day. I know that my daughter truly cherishes the time she spends with her grandparents.

Lastly, let's not forget about Halloween! We have an annual Halloween party with family and friends — we all dress up (adults, too) and have a lot of trick-or-treat fun! Send me your Halloween pictures and we'll share them on our Facebook page!



Answers: Word Search, pg.46



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

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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.



LAURIE ADAMSHICK is an Elder Law Attorney and Principal at Rulon & Adamshick. Her law practice focuses on comprehensive life care planning to help older adults and their families navigate the long-term care maze, and address legal and other issues many face as a loved one declines. She is a VA-accredited attorney and a member of the National Academy of Elder Law Attorneys, the Hawaii Estate Planning Council and the Elder Law Section of the Hawai'i State Bar Association.



FELICIA MARQUEZ-WONG, MSW, QCSW, CT-R, served as a hospice/bereavement social worker. Felicia retired early to care for her mom, who had dementia and died at home at the age of 101. Felicia now volunteers for the Bereavement Network of Hawaii, the Creative Arts & Wellness Program at the Downtown Art Center and Friends of the Salt Lake/Moanalua Public Library.



MELANIE OKAMOTO has served as a Program Specialist for County of Kaua'i Department of Parks & Recreation for 32 years, working with youth to seniors. Her experience has brought a wealth of opportunities to those participating in the island's recreation programs.



KASHMIRA REID is the Senior Public Relations Manager at AlohaCare. In addition to public relations, her diverse career background includes community relations, marketing, business development and project management. Kash graduated from McKinley High School and Georgetown University. Arriving as an immigrant, she never takes for granted the aloha of Hawai'i. She serves on the boards of Hawaii Alliance of Nonprofit Organizations and Parents for Public Schools Hawaii.



CAT SAWAI is the Center Manager for Body & Brain Yoga Tai Chi Health Centers in Kaimuki. Body & Brain has been in Hawai'i for more than 20 years and Cat has been an instructor with them since October 2010, becoming the Kaimuki Studio Center Manager in February 2014. Her education background includes a Bachelor of Science in Engineering and a Master of Public Administration.

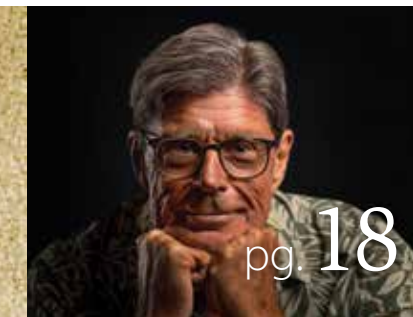
Mahalo to all of our writers and loyal contributing partners, whose dedication to the senior community is greatly appreciated and whose presence continues to enhance this magazine's value.

MARIANNE FONG | KAHALA HOWSER | DAN IHARA | KEALI'I LOPEZ | SCOTT MAKUAKANE
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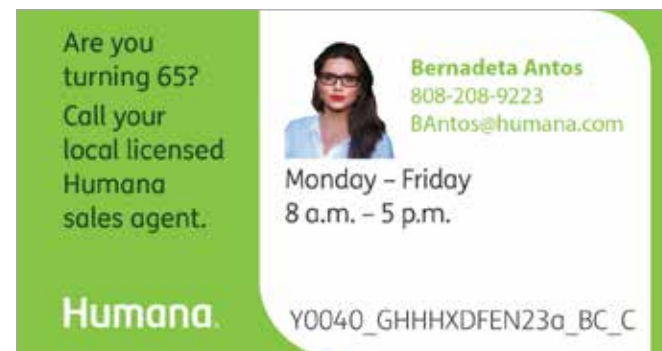
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Having the Time of My Life!

by Sherry Goya, Generations Magazine Staff

When my position as the vice president of operations for a large real estate franchise was eliminated, I created my own business consulting company in August 1993. It was also in 1993 that I took over the ownership of a real estate referral company. I have enjoyed over 30 years of being self-employed. All of this has been with the enormous support of my husband of 47 years.

All of my clients are like family to me, and I take great satisfaction knowing that some have been with me for as long as 20 years. I offer a variety of services to keep their clients, friends and family thinking of them, while saving money with bulk mail postage. I also do marketing for a shopping center and am the executive director for three nonprofit associations.



Generations Magazine's art director and I have worked together since its inception in 2010. Now I'm happy to be working for my daughter. The staff respects each other's talents, enjoys working together and takes pride in what we do for Hawai'i's kūpuna. We look forward to many important issues that are enjoyed, appreciated, and shared with family and friends. Our readers live in Hawai'i and on the Mainland.

As you can see, I like keeping busy because it makes me happy. Hope you are also enjoying your life, no matter what you're doing.

Mahalo for being a valued reader of *Generations Magazine*, some of you since 2010 and some who are new readers. It is my pleasure to be a part of this informative magazine. ■

Honoring a Dementia Champion

by Laurie Adamshick, Board President, Hawaii Pacific Gerontological Society

The 2024 Hawaii Pacific Gerontological Society (HPGS) honoree is Dorothy Colby. Dorothy is a highly regarded dementia care specialist with more than 25 years of professional and personal experience in caring for people living with dementia. She is a Certified Positive Approach to Care trainer and mentor, as well as a Hawai'i Alzheimer's Disease Initiative Memory Care Navigator, Dementia Friends Master Trainer and Champion, and Roslyn Carter Institute Dealing with Dementia Trainer.

Dorothy was born in Kailua and raised in Hau'ula on O'ahu. After graduating from St. Andrew's Priory School in 1981, she attended Bryn Mawr College, where she earned her master's degree in 2023. She went back to school and graduated from the Culinary Institute of the



Pacific at Kapi'olani Community College. She joined Hale Ku'ike in 2005 and is now its community relations director.

An advocate for so many individuals, families and organizations, Dorothy says, "My mission is to bring care partners together to learn how to better support those living with dementia."

This year's HPGS student scholarship fundraiser will be held on Friday, Nov. 8, at 5:30 pm at the Arcadia. The registration form can be found at <http://hpgs.org/scholarships.html>. Donations will be accepted through Nov. 30. ■

HAWAII PACIFIC GERONTOLOGICAL SOCIETY (nonprofit)
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Kūpuna Prevail in 2024 State Legislature

by Sen. Sharon Moriwaki, Hawai'i State Legislature

It was another great year for kūpuna. Gov. Josh Green signed into law bills that both enhance healthy aging and improve care for the frail. With support from the Council of State Governments Interagency Task Force on Sustainable Long-Term Care, the Kupuna Caucus convened a long-term care summit of 64 organizations in February 2024, with a focus on a person-centered long-term care continuum of services. Forty-three organizations committed to champion long-term care; addressing workforce shortage; cost and sustainable financing of long-term care and models of a continuum of quality long-term care services. The bills signed by the governor that support programs and services for kūpuna are:

■ **Long-term Care Master Plan:** HB2224/Act 159 directs the Executive Office on Aging (EOA) to develop a comprehensive long-term care master plan and provides funding for a full-time long-term care planner.

■ **Adult Residential Care Homes:** HB2216/Act 20 increases adult residential care home payments.

■ **Personal Needs Allowance:** HB1974/Act 18 increases care home residents' monthly personal needs allowance from \$50 to \$75. It had not been raised since 2007.

■ **Silver Alert Program:** SB2305/Act 158 directs the Department of Law Enforcement to establish a silver alert program to help locate missing persons 65 or older, cognitively impaired or developmentally disabled.



■ **General Excise Tax Exemption:** SB1035/Act 47 exempts medical and dental care providers treating patients on Medicaid, Medicare and Tricare from the GET, making providers more available to serve the vulnerable.

■ **In the State Budget:** HB1800 funds two programs to support community kūpuna: 1) increases fee reimbursement rates for Adult Day Care and Adult Day Health community-based programs and 2) funds \$400,000 for Healthy Aging Partnership's "Better Choices, Better Health" and "Enhance Fitness" programs on Kaua'i, Maui, Hawai'i and Honolulu counties.

WHAT'S NEXT:

During the interim (between now and next session), we can review the bills left on the table or others from previous sessions. What were the concerns raised? Can we amend the bill to address those concerns or return with more data and experience to show why the bill is needed? Work during the interim will also focus on long-term care. The last long-term care plan was adopted in 1988. It's time to plan forward, and with the 43 champions and others, to come up with a plan and priorities to ensure our kūpuna live quality lives in the community or in institutions.

If you want to work on these or other kūpuna issues, contact Kupuna Caucus Co-chairs: Sen. Sharon Moriwaki (senmoriwaki@capitol.hawaii.gov) or Rep. Cory Chun (repchun@capitol.hawaii.gov); or State EOA Director Caroline Cadirao (caroline.cadirao@doh.hawaii.gov). ■

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SSA Removes SSI Payment Barriers

by Debra Lordan, GM Senior Editor



The Social Security Administration (SSA) announced two of several updates to its Supplemental Security Income (SSI) regulations that will help people receiving and applying for benefits offered through this federal program.

SSI provides monthly payments to adults and children with a disability or blindness, and to adults aged 65 and older who have limited income and resources. SSI benefits help pay for basic needs like rent, food, clothing and medicine.

To receive SSI benefits, applicants must meet eligibility requirements, including income and resource limits.

Under SSA's old rules, food and shelter were counted as unearned income, which may affect a person's eligibility or reduce their payment.

Under one of the new rulings, "Omitting Food from In-Kind Support and Maintenance (ISM) Calculations," the agency will no longer include food in ISM calculations beginning on Sept. 30.

The new policy removes a critical barrier for SSI eligibility due to an applicant's or recipient's receipt of informal food assistance from friends, family and community support networks.

The new policy is also easier to understand and use, reduces month-to-month variability in payment amounts and will improve payment accuracy. SSA will see savings because less time will be spent administering food ISM.

The SSA also announced "Expansion of the Rental Subsidy Policy for Supplemental Security

Income (SSI) Applicants and Recipients." Beginning Sept. 30, the agency will expand its SSI rental subsidy policy, which was only in place for SSI applicants and recipients residing in seven states (Conn., Ill., Ind., NY, Texas, Vt. and Wis.). In those states, rental assistance (renting at a discounted rate) is less likely to affect a person's SSI eligibility or payment amount.

This new rule will extend this policy to all SSI applicants and recipients nationwide. This may increase the benefit amount some people are eligible to receive and will allow more people to qualify for critical SSI payments. ■

For more information on the SSI program, including who is eligible and how to apply, visit ssa.gov/ssi. To make an appointment, call between 7am and 5pm, Mon-Fri:

1-800-772-1213 (toll free) | socialsecurity.gov

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Poem: Wobbly

by Mary Sears, Kāhala Nui retirement community resident

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My balance is off.
My thinking was hazy,
so I just took a nap.
And now I must tell you,
I'm still feeling lazy
and that makes me cross.

I still move with ease.
When told to touch toes,
I flatten my hands on the floor.
While others may groan,
I try for one more.
But when told to stand on one foot
with eyes firmly closed,
I find I now look
for something to hold.

It's also my eyes.
Things look a bit fuzzy,
but still not that bad.
Doc says, "20/30, you're really quite lucky."

So here's what I do.

A tool threads my needle.
Drops clear my eyes.
I use larger print and turn up the light.
It's not really a problem, so far I'm alright.

Now all of a sudden I really must pee.
I thought I could hold it,
I thought I could wait.
Oh, how can I manage
this problem I so hate.

Sorry, what did you say?
Please tell me again.
My hearing aids are new,
yet sounds seem to blend.
Repeat it now loudly.
I didn't quite hear.

My hands have a tremor.
My feet, how to say, either they feel crawly
or else they're asleep.

In two years I'll be 90.
Oh my God, can it be?
A number so ancient I never did count it.
But now I can see that I dare not discount it.

I've now lost my keys.
I've forgotten your name.
Oh well, who hasn't?
I'm hardly to blame.
Now I pocket my keys,
jot down your name.
But my writing's a scribble.
At times I can't read it—so I talk into my phone.
Now there's a solution.
I really do need it.

They say, "You're so young for your years."
It's always been so.
I answer, "I have good fortune, good genes."
And although it is true,
my legs are still flighty.
I still lose my keys.
My eyes still see fuzzy.
I'm not sure what to do.

Will exercise delay this endgame that looms?
Experts do say so.
I certainly hope so.

But today is my problem. I feel a bit wobbly.
And I've forgotten your name. ■



"It was on the Big Island while watching the fiery Kīlauea Iki eruption that I first saw her," Glenn says about his wife, Mary, who are both Kāhala Nui retirement community residents. "She was riding her Vespa, her blond ponytail flying." They married and have had adventurous lives together living around the world. Mary has been a Girl Scout professional, a manuscript editor, an Austrian tour guide, a Victorian dressmaker, a potter and a literacy tutor. For years, she edited the text books Glenn wrote. "I've been after her to start writing for herself. This is a recent piece she wrote for Generations Magazine."

If you have a poem, thoughts or a story to share, email the editor: debra@generations808.com.

Senior Discounts Are Da Bomb!

by Sherry Goya, Generations Magazine Staff

When I turned 55, my daughter asked me to go to Ross Dress for Less to do some clothes shopping. I told her that I didn't need clothes and didn't want to shop. Well, the truth came out. "But mom, you can get their 10% discount when you buy my birthday present." That was the first time I really knew about "senior discounts" and from then on, I didn't mind stores or restaurants asking me if I would like a senior discount.

I'm sure many of you like discounts, too, and may make a choice on where to shop or eat because they offer a senior discount or senior menu. I know that Big City Diner has a senior menu that is delicious and also a Senior Citizen Tuesday discount with 10% off dine-in food for customers 60 years or older. And on Thursday, take a grandchild 10 years or younger to get their "Kids Eat Free" meal.



Some stores and restaurants have special menus or have a notice on the window about their senior discounts. The minimum age also varies from company to company. I think 55 is the youngest; however, some make you wait until you're 60. No matter the age, we will all get to the point where a senior discount is appreciated.

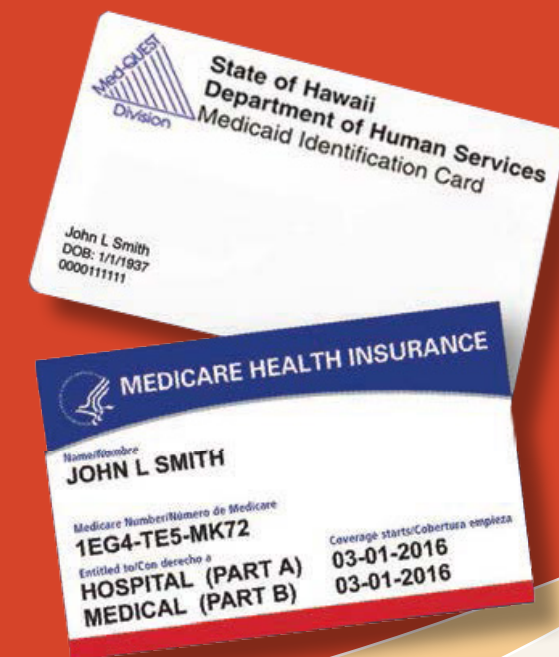
Generations Magazine will have a list of senior discounts in its November/December 2024 issue. If you know of companies that offer a senior discount, call me at 808-722-8487 and I will contact that company to confirm the discount before we print it for our bargain-seeking readers. ■

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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The Scary Thought of Surgery

by Mahlon Moore, GM Staff



If you had told me a year ago that I would be experiencing the Granddaddy of Major Surgeries in 2024, I wouldn't have believed you. But that's what happened. And I was scared.

Last year, my cardiologist found a blocked artery. It was not partially blocked—which might have been fixed by a stent or a teeny-tiny Roto-Rooter—it would require major open heart surgery.

After months of tests and procedures, surgery was scheduled. Reality set in: I was not just going under the knife—I was having my chest opened up like a cheap can of tuna and a crew of scrubs-wearing spelunkers taking an expedition into my chest.

The planning began: My sister was flying in from the Mainland, I cleared my calendar and prepped frozen dinners. But these practical preparatory measures didn't mitigate my fears. I'm a grown man, I've been through surgeries before—but the thought of having my ticker worked on was extremely frightening.

So I did some investigating and found this type of surgery is incredibly common. Over 700 of these surgeries are performed each year at the major O'ahu hospitals. My procedure was at Straub, which alone performs over 160 of these procedures annually.

My surgeon explained everything—before, during and after. Although I would advise people to do their homework, I would also suggest avoiding a deep dive into the rabbit hole of details available online. Those facts won't matter—you are not doing the surgery—and they'll just drive you nuts.

Your hospital stay: What should you bring to the hospital? Well, think of it as packing for a vacation. Necessities include your "Boarding Pass" (driver's license and credit card). Bring a warm robe (hospitals keep the AC at Reykjavik levels). Pack your phone, laptop, chargers, cables and toiletries. Books and magazines are very important because the TV only picks up the major channels. Don't expect to stream Netflix or Hulu. The new season of "Only Murders in the Building" will just have to wait.

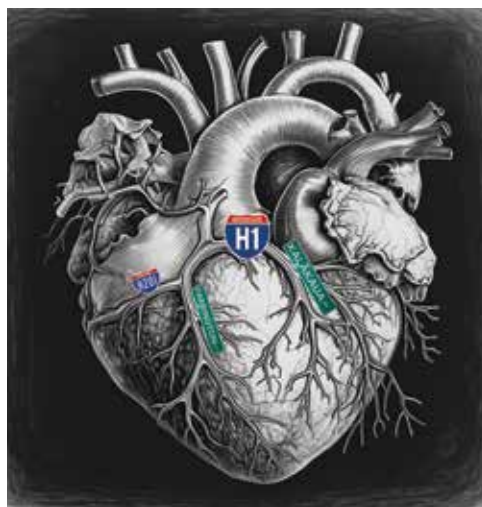
You won't get much sleep. Staff will be entering your room at intervals of 3.5 seconds to take your vitals, provide meds and take an inventory of supplies. You can throw your privacy out the window. There is none in the hospital.

Friends and relatives will make the trip to the hospital, sit on cold metal folding chairs in your room and make small talk while trying not to stare at the tubes, wires and bags hanging from your body. So when they call, let them know that you'd love to see them but you will only have 10 minutes to visit because of some procedure (that you made up). That way, you will spare your visitor from having to make up a "I have to go now" story.

Home sweet home: You probably won't be allowed to drive, so make arrangements for meals and grocery delivery.

In my case, my wonderful sister had everything under control: My necessities were all within reach and the new season of "Murders in the Building" was queued up. After she left a couple weeks later, my pre-prepared frozen meals certainly came in handy.

Major surgery is scary: That can't be avoided—but with a little preparation, knowledge and help from friends and family, surgery may not be quite as bad as you thought it would be. Although daytime TV is... ■



Honolulu traffic reporter Mahlon Moore understands coronary blockages easier when they're compared to O'ahu traffic.

Journaling Can Help Us Cope With Grief

by Felicia Marquez-Wong, MSW, QCSW, CT-R, Bereavement Network of Hawaii



♥ **Before we begin writing in our grief journal,** let's take deep breaths, be mindful, put our hands on our book and bless the pages. Next, let's tell our inner critics to leave the room during our daily writing sessions. And let's not worry about grammar and spelling. Now release and let it flow.

♥ **After a month of journaling,** let's reflect on our words. If we don't want to share our writings, draw or paint over the words or tear up the pages and make a collage out of them. ■

Why is grief journaling good for us? Journaling is an effective coping mechanism for our grief. The journal becomes a companion as we navigate grief and serves as a safe, nonjudgmental healing outlet.

Many of us may already keep journals, but if we haven't explored this avenue, let's track our grief journey on paper. How do we start?

♥ **Let's pick our journal.** Do we like blank or lined books? Composition books are the cheapest. We can also gather recyclable materials, like paper bags and envelopes in different colors and shapes. Staple or bind them to make a book.

♥ **Let's pick our writing elements.** Do we prefer using gel or fountain pens? Pencils, crayons, markers and paints work, too.

♥ **Let's choose a time to write for at least five minutes on a daily basis.** Is it morning, afternoon, evening or at bedtime? Use a timer. Start with a minute and gradually write for five minutes. Taking small steps is key when we plan to journal on a daily basis.

♥ **What do we write about?** What you write can range from lists of things we need, want and dream of doing to random thoughts that pop into our minds. We may choose to write letters to our loved ones. Maybe write a delicate haiku, describing something in nature. The variety of topics is virtually endless. You can write about anything. But it is also perfectly fine to start with, "I am not sure what to write about..."

Write daily for 30 days to establish a habit.

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

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Tennis Friends 'Love' This Spinach Salad

by Jan Sakoda

This refreshing salad is so easy to make, especially when I bake the bacon in the oven.

I usually double or triple the salad dressing recipe so there is plenty on hand for everyone to enjoy.

While I can't remember how I got this recipe, my family has enjoyed this salad for over 40 years. When I first "served" this salad at our "tennis gang" potluck dinner, it instantly became their favorite.

Our tennis friends have been together for over 40 years now. Even though some of us no longer play tennis, we all get together because we enjoy each other's company. It still always makes me smile when someone brings this salad.



This delicious Sakoda family summer salad is enjoyed by three generations.



Directions:

1. Wash, dry and tear spinach leaves.
2. Cut hardboiled eggs into quarters.
3. Slice tomatoes into bite-sized wedges.
4. Break bacon into crumbles.
5. Combine all salad ingredients in wooden bowl.
6. For the dressing, mix the sugar, salad oil, vinegar, ketchup, Worcestershire and salt in a small bowl. Blend well.
7. Pour desired amount over salad ingredients. Toss lightly and serve immediately.

Prep time: 30 minutes | Serves: 6 ■

Salad Ingredients:

- 1 lb. spinach
 - 2 hardboiled eggs
 - 2 tomatoes
 - 5 bacon slices ((425 degrees, 10 minutes)
 - 1 can Chinese noodles
 - 2 can water chestnuts, sliced
 - 1 can mandarin oranges
- (Optional add-ons: mushrooms, chopped apple, avocado, bean sprouts, any of your favorites!)

Dressing:

- 3/4 cup white sugar
- 1 cup salad oil
- 1/2 cup apple cider or Japanese vinegar
- 1/3 cup ketchup
- 2 Tbsp. Worcestershire sauce
- 1 tsp. salt

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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Negotiation Tips: How to Haggle

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

Paying too much but don't know how to get a better price? Hagglng might help. Negotiating prices via haggling can save savvy shoppers money, especially on big-ticket items like homes, vehicles or expensive services. Although it can be intimidating, haggling is common. When done respectfully, it can create a healthy marketplace. Here are a few tips to help:



- **Be Willing to Walk Away:** If the seller doesn't meet your expectations, be prepared to go elsewhere. Showing you aren't desperate increases leverage.
- **Be Respectful:** Always maintain a polite attitude, striving for a satisfying middle ground for both parties.

When done right, haggling can be enjoyable, help you identify the right company to purchase from and save you thousands of dollars on your next big purchase. ■

Tips for New Hagglers

- **Research First:** Find what a fair market price is and use BBB's Get-a-Quote tool (bbb.org/get-a-quote) to get multiple quotes, empowering you to negotiate reasonably and knowledgeably.
- **It's a Conversation:** Think of haggling as a conversation communicating your needs and expectations to get the best value for your money.

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Planning for the Future & Beyond

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

Real estate is often considered one's residential or rental property. But as we age, real estate can become a burden. If this is you, you're not alone.

Meet "Mrs. Lee," a longtime homeowner who finds her home is too big and too much work to maintain. She receives support from a real estate planner who helps her understand her options and she learns ways to transition to a more stress-free lifestyle.

"Mrs. Wong," is concerned about capital gains taxes and her kids fighting over inheritance. She's been told that 70% of families will fight after their parents pass away. So she removes the burden of the rentals by selling them and creates a plan to eliminate capital gains taxes with a 1031 exchange. She is ecstatic that she can remove the potential family disputes.



"Mr. Smith" is tired of the worry of his rentals and dreams of a stress-free retirement. Collaborating with his real estate planner, he sells his rental via a 1031 exchange and replaces it with a Delaware Statutory Trust (DST), achieving financial freedom, reducing property management hassles and avoiding capital gains taxes.

The moral of these tales: With the right guidance, a real estate plan can help seniors achieve financial security and peace of mind. ■

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	Home Equity Line of Credit (HELOC)	HECM Line of Credit
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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.
Due Date	✗ Typically, due at the end of 10, 20, or 30 years, or if the borrower does not comply with loan terms.	✓ Due when the last borrower or eligible non-borrowing spouse leaves the home (or does not comply with loan terms).
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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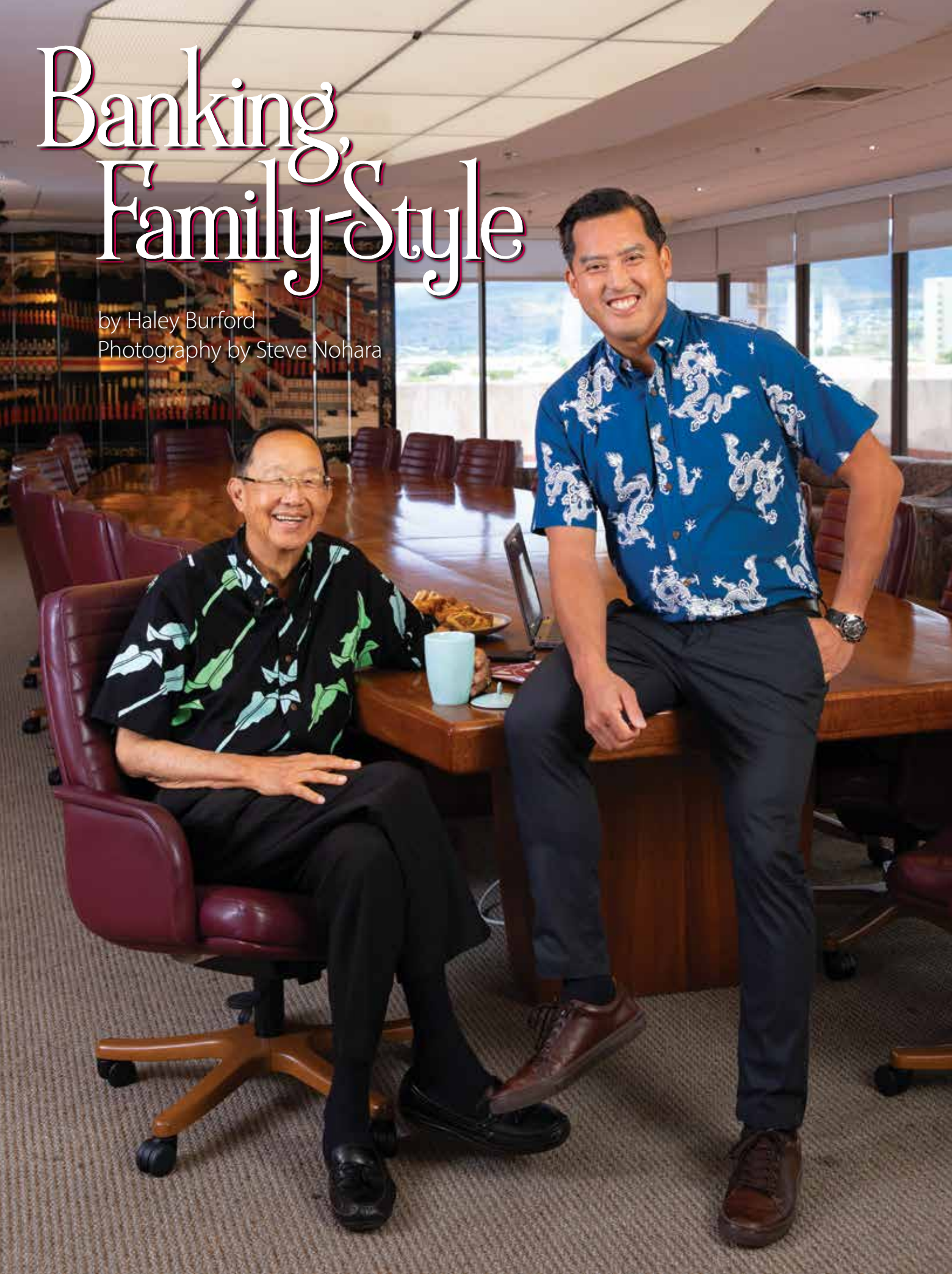
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Banking, Family-Style

by Haley Burford
Photography by Steve Nohara



The words “family” and “business” are not mutually exclusive to Hawaii National Bank’s owners and operators. HNB is at once a “business family” and a “family business.” For the last 64 years, the Luke family has supported small businesses, family businesses and each other with their intrinsic knowledge and practical experience. They know what it takes to run a family business because they are a family business. But a name plaque on a desk at the bank is not assured simply for being a family member alone. A member of the Luke family must earn that honor by having the aptitude, talent and passion for the banking business.

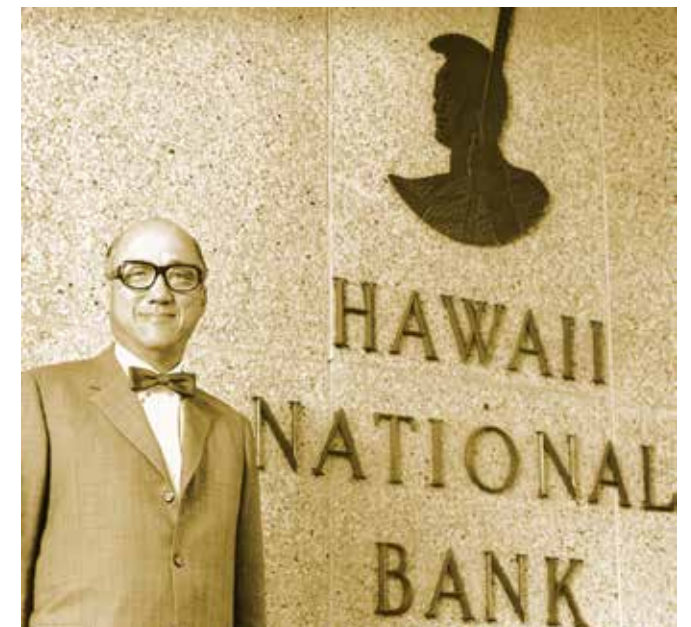
The Luke family’s community bank has thrived, as have their clients, utilizing a business model that assesses intangibles, prioritizes Hawai’i’s people and incorporates integrity, philanthropy and responsibility as its core values.

The family’s principles, policies and values govern the way the bank engages in business, establishing a code of conduct that drives employee behavior at all levels and builds trust between the bank and its customers. These foundational family standards guide the company’s actions, influence its culture and determine how the bank interacts with customers, employees and the community. They serve as a compass for decision-making and help align the goals and vision of the company with the behaviors of its workforce.

Big bang beginnings

Hawaii National Bank (HNB) celebrated its grand opening with a bang and the pop of 10,000 firecrackers in Honolulu’s Chinatown on Sept. 19, 1960. By the end of that very first day, the bank had received about \$6.25 million in deposits, setting a national record for first-day bank deposits in the United States. From that point onward, HNB has maintained its status as a top-tier financial institution in Hawai’i.

Hawaii National Bank prides itself on being locally owned and operated. It is through their highly personalized and intimate philosophy that HNB has garnered and retains a clientele that consists of not only individual account holders, but families and small businesses, too. Brought



KJ Luke built a community bank in 1960 to make the most of Hawai’i’s booming economy at the time.

into being by KJ Luke and a group of local businessmen in 1960 as a publicly owned bank, upheld by Warren Luke and now headed by the third generation, Bryan Luke, HNB and its nine branches continue to grow with our ever-evolving Hawai’i, maintaining its well-deserved reputation every step of the way. HNB is a community bank, with all decisions made locally, and they are traditional in the sense that both commercial and retail banking services are provided to customers. HNB aims to lead us down the path of financial literacy, security and relationship-building they feel we all deserve.



Hawaii National Bank celebrated its grand opening in Honolulu's Chinatown on Sept. 19, 1960.

An upward trajectory

KJ Luke began his work life at his father's general store on the Big Island. Years later, he graduated from the University of Hawai'i with a degree in accounting. While applying for a job at a local bank, he ran into his accounting professor, who encouraged him to pursue an advanced degree instead of a job. Luke responded by saying, "I will send in an application, but if I don't get accepted, I want you to help me get this job." Luke was accepted to Harvard Business School, earning an MBA (Master of Business Administration). He was later awarded the school's highest honor, the Alumni Achievement Award, becoming the very first Chinese-American to earn such an accolade.

KJ Luke went on to become one of Hawai'i's most successful businessmen and real estate investors. Among his many achievements in the realm of his business ventures was his idea of building a new bank to make the most of Hawai'i's booming economy at the time. He wanted to prioritize building strong interpersonal relationships and taking care of Hawai'i's diverse local population.

Taking on the responsibilities of president and chairman of this new project, Luke applied and then was approved for a federal charter to open the only national bank in Hawai'i.

Thus, HNB came into being, and was (and still is) highly regarded among the state's people. Priding itself on being the "Home of Warm-Hearted Bankers," through three generations of leadership, Hawaii National Bank strives to be there for the people, throughout all stages of their lives.



Young Warren Luke, the current chairman of HNB, and his dad, KJ, on opening day of the bank.

A legacy of excellence

After KJ Luke came his son, Warren. Warren Luke is the current chairman of HNB. Like his father, Warren attended Harvard Business School after obtaining his undergraduate degree at Babson College in Massachusetts. Championing the value of education for Hawai'i's (and the world's) youth, Warren also involves himself in various nonprofits and boards, including Harvard Business School's Asia Pacific Advisory Board and through supporting the Harvard Center Shanghai.

The third generation of Luke family legacy of excellence is Warren's son, Bryan, the current president and CEO of HNB. Like his father and his father before him, Bryan also attended Harvard Business School and advocates for strengthening Hawai'i's economy, environment, education and entrepreneurship. He serves on multiple local and national boards, including Hawaii Community Reinvestment Corporation, the Pacific and Asian Affairs Council and the Rehabilitation Hospital of the Pacific.

The achievements of these men are not few. Their desire for change and capacity for compassion are not small.

Of course, all of these accolades and accomplishments are impressive, but to the Luke family, what they really celebrate are the close relationships they have built and kept with their clientele, and the family businesses and individuals they have worked with.

The family business

One of the core messages that Hawaii National Bank wants the people and small/family businesses of Hawai'i to be aware of and understand is that they know what it takes to run a family business — because they *are* a family business.

Bryan spent time in the Bay Area and shared how he disliked being removed from a hands-on work environment.

"I'd value businesses and intangible assets," says Bryan. "I'd consider a lot of things you can't see, touch or feel."

After returning to Hawai'i and working at the bank, Bryan realized he was right where he belonged. "Coming back home and working with local families and really seeing what we do and how we help our customers and businesses — and therefore, their families and the overall community — just made things way more tangible."

Bryan feels that working at HNB is much more rewarding because the help provided to their customers can actually be seen making a palpable difference in their lives.

Warren interjects some insight regarding the evolving nature of banking and services today: "Banking is changing now because of IT [information technology] systems and what's available online. So we have a lot of younger customers say, 'Why do I need a banking relationship?'"

"There will be some time in your life when you're going to need a relationship for a loan or understanding what you want to do — if you want to acquire a business or buy a house, you will need to go in and talk to a banking officer, or relationship officer," says Bryan.

"That's what we really concentrate on: relationships." Bryan adds that HNB may be compared to the private banking group of a larger bank, as they offer more personalized service and opportunities to build a relationship with your banker.

Consistency, constancy & continuing change

When Warren began at the bank, he assessed the situation and realized that many of HNB's senior officers were on the verge of retirement. He looked to the board about hiring a consultant. Bryan had worked for a consulting company, so the board hired him to do a project during the summer. He proved himself. They liked what he did, and the bank hired him.

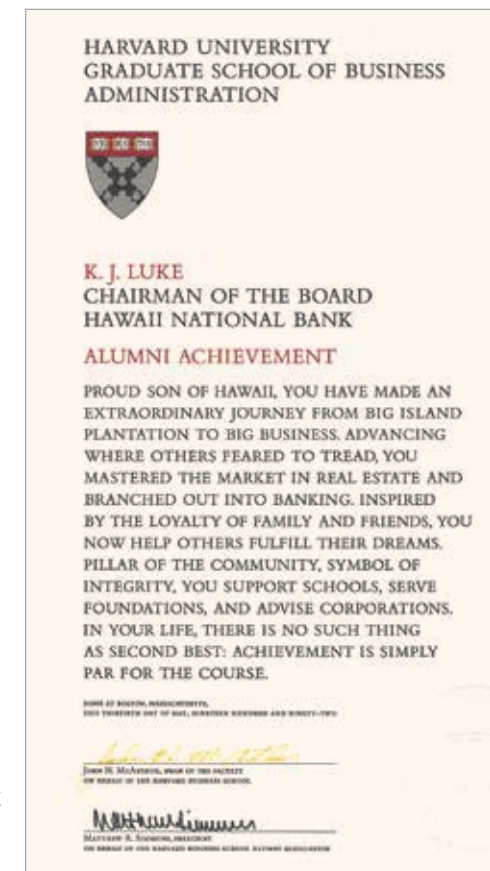
"All of a sudden, I replaced my senior officers with officers in their 30s — it was a big change," says Warren. With this change came the need to also update their IT systems, and it was a work-in-progress then just like it is today, especially with the rise of AI (artificial intelligence). He jokes, "So, working with the young people is fine."

HNB has undoubtedly undergone changes in the 64 years it has been in existence. Bryan's challenge was keeping the good parts of what the bank excels at but also evolving for the future.

"When I came onboard 18 or 19 years ago, we were about a \$300-million bank in asset size," says Bryan. "We're at about \$800 million now. One of the things we did really well when I first

started was the relationship — the close contact that we had with a lot of our longtime customers. We were going through a generational transition and a lot of our customers were, as well, so the question became, how do we adapt for the next generation of leaders?"

To Bryan, figuring out how to maintain that close contact HNB prioritizes was paramount. "The fear that you have is twofold: one, not being able to keep up in terms of technology, but, two, maintaining that personal touch you have with your customers," says Bryan. "You have to use a combination of both things and we spend a lot of time working on that."



KJ Luke earned the Alumni Achievement Award in 1992.

The business of family

The other thing Warren feels strongly about is upholding family. “I’ve been lucky because I’ve worked a lot in education. I was in a group to help with input on the family business practice at Harvard Business School. Now, there are a lot of schools that have family business sections that concentrate on family businesses. At Harvard, we concentrate more on the business family, because you have to work with a family to keep it together to make sure that the business can survive. If the family stays together, the business can survive a lot of different things. If the family doesn’t stay together, it’s very difficult.”

Why do Warren and Bryan feel so strongly about finding a balance between being a family and being a business? When asked to what extent it is important for HNB to be family-owned and -operated with regard to their clientele, Warren answers, “We really wanted to take care of local businesses. Helping local business is our business.” Many local businesses in Hawai‘i are family-owned and locally owned, so HNB feels a duty to take care of them. “We wanted to be a community bank—a smaller bank. We have a lot of big banks in town and they cater to the bigger businesses, many of which are owned by companies headquartered on the mainland. As a community bank, in the long run, if you want to build your banking practice, I felt that it was easier to operate as a family-owned or private company than a public one. We started as a public company, but when you go through tough times in the economic sense, we had to ensure that we kept some of the equity to handle our growth and yet still take care of the local ownership, so that’s why the decision was made to go private.”

“Like my dad said, our market is locally owned, closely held companies, and because we are also one, we are better able to relate to our customers.”

The Luke family and HNB look at the “business family” as opposed to the “family business.” “When the next generation comes in and wants to make changes, the older generation doesn’t agree,” says Warren. “The business climate changes; what’s happening in town changes. You have to go with the flow and do it properly.”

Spanning the generation gap

The generational road of HNB’s leadership, transitioning from father to son, older to younger, is not without bumps along the way. When asked about the sorts of challenges that can come up when operating a generational, locally owned family business, Warren says, “It’s kind of separate. When you have a family-owned business, you must still look at the qualifications of the people running the business. The question is always, what’s more important: running the business like you run a family, or running it like a corporation? We have to do both. We must have qualified people coming in, so we have to make sure that the family members are qualified.”

“The other thing is generations change and their outlooks change.” Warren adds. “So, when it’s time for older generations to step aside and turn over the business to the younger, you must first make sure they’re qualified, then, you have to let them work with your current customers, because customers think differently now and expect different things.” With a laugh, he finally says, “Sometimes, the older generation has to learn to bite their tongue. Let the younger ones make mistakes, ‘cause they learn from their mistakes.”

Bryan finds it interesting how generational change will often bring with it a completely different way of thinking and operating a business: “I think we were pretty careful in that we want to make sure we keep the core of who we are, and then supplement it with—whether it’s new technology or whatnot—changing the company to move it into the future.” Bryan likes to say that half of his job is moving the company forward and the other half is not messing things up. “I think the benefit of that, too, is the fact that I am the third generation at the bank. When my dad came in and worked for his father, I got to see all the good and bad things, so it was a little bit easier for me to come in, since he already experienced that once before.”

When Bryan first started at the bank, he was often asked how parents can get their kids to come back and work for them—“the way you work for your dad?” He pondered these questions, assessing the benefits and drawbacks one should consider regarding staying at a mainland job or coming back home to work—a decision he had to make, and feels he made correctly.



Bryan Luke’s auntie, Loretta Yajima, founded the Children’s Discovery Center in 1989.

The currency of philanthropy

HNB and the Luke family work with various nonprofits in the spirit of charity.

Bryan says, “I think a lot of that stems originally from my grandfather and a lot of what he did. My dad also does a ton of things—locally and internationally.” Warren has served on the local and national boards of the Red Cross and the United Way of America, as a trustee of Punahou Schools and Babson College, the Federal Reserve Board of San Francisco, the Pacific Basin Economic Council headquartered in Hong Kong, and is currently on the Asia Pacific Advisory Board for Harvard Business School. He is chairman of the Pacific and Asian Affairs Council, where Bryan is currently a board member. Bryan is on the board of Hawaii Community Reinvestment Corporation, among other organizations.

His auntie Loretta Yajima founded the Children’s Discovery Center in 1989, and his auntie Janice Loo is president of the Takitani Foundation and a director of Rehab Hospital of the Pacific.

“Really, it’s about starting from an early age through your whole life.” Warren found by serving on the boards, many problems and topics are similar. Bryan connects this philosophy to the life cycle of a bank customer. The life cycles of people involved in the community carry over, crossing boundaries and overcoming challenges to cultivate a more learned, cohesive Hawai‘i.



HNB and the Luke family received the Generational Award at the 2023 Honolulu Japanese Chamber of Commerce Inauguration & Membership Awards Celebration.

A future you can bank on

As for plans for the future of HNB, Bryan and Warren outline some things that have changed and will change, but also things that will remain the same. “At the heart of the whole thing is that we are a community bank, and we intend to remain a community bank.”

Bryan feels that it is their duty to be a part of this community in Hawai‘i and remaining so. “It’s not just about growth, it’s about helping build the local community.”

As a person in a unique position—learning from his father and now teaching his son, Warren has seen both sides as the bank has grown. “I just think that for Hawai‘i, locally owned businesses and family businesses are instrumental in helping the development of the economy and making sure the local people get taken care of.”

While times change, HNB’s integrity, philanthropy, responsibility and advocacy for Hawai‘i’s people and businesses won’t. Warren and Bryan Luke continue working to fulfill their mission of helping their customers achieve their goals.

Figuring out what is best for the people of Hawai‘i remains their priority—the “numbers” are just one side of that. For almost 65 years, Hawaii National Bank has been whole-heartedly here for the people—and so will it be for generations to come. You can bank on it. ■


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Top 10 Yoga Benefits for Seniors

by Cat Sawai, Manager, Aiea Body & Brain



Practicing yoga can improve quality of life for seniors. As with any exercise regimen, check with your doctor before beginning yoga for the first time as a senior citizen.

Reduce stress: With its combination of low-impact exercises and breathing techniques, yoga can have a relaxing effect on the body and mind, leading to a sense of improved overall wellness.

Some forms of yoga have also been shown to have positive effects on brain health, which may help combat the cognitive decline often experienced by seniors.

Improve mood: Through stretching, breathing, movement and meditation, there is evidence that yoga has mood-enhancing properties because it can inhibit both physiological stress and inflammation that can adversely affect behavioral health.

Improve posture:

– **Improve core strength.** When the core muscles of the body are strong, the spine is supported to maintain proper alignment.

– **Improve bone density.** The weight-bearing aspects of yoga may slow the decrease in bone density that leads to osteoporosis.

– **Greater awareness of the body.** Through yoga's focus on the body and breath, seniors can feel more in control of their bodies, which makes them more likely to stand tall with confidence.

Improve sleep: Older adults are more susceptible to sleep disorders like insomnia. Studies have

shown that yoga improves sleep quality after just six months of practice.

Increase flexibility: Yoga promotes flexibility through gentle stretching, breathwork and increased internal awareness.

Reduce risk of falls: Yoga can prevent/reduce falls by strengthening muscles, improve balance, calm the mind and bring focus into the body.

Improve mobility: Stiff muscles and joints are common among senior citizens, but practicing yoga can gently support your range of motion.

Increase strength: Even the most gentle yoga can strengthen your body. Using a combination of gravity and your own body weight, yoga can help build lean muscle to make you stronger.

Increase social interactions: People may find themselves increasingly isolated as they get older. Attending group yoga classes is a great way to stay engaged within your community.

Encourage mindfulness: Yoga focuses on breathing and listening to your body. Looking inward in this way helps create a deeper connection between your mind and body. ■

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Smile More in Your Retirement

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



Retirement can open the door to many wonderful experiences—more time with your ‘ohana, an opportunity to try a new hobby, a chance to travel more or maybe just a break to enjoy life at a more relaxed pace.

While you enjoy this next chapter of your life, it's important to maintain good oral and overall health. That includes brushing twice a day, flossing daily, maintaining a healthy, low-sugar diet and exercising daily to stay healthy year-round. As we age, we are more susceptible to oral health issues, such as gum disease and tooth decay. Having a dental plan in place will ensure that you have coverage for routine checkups, preventive care and any major treatments you may need in the future.

Visiting your dentist regularly becomes even more crucial during retirement. Your dentist can detect issues early and provide professional cleanings that may prevent bigger problems from

developing. Besides gum disease and tooth decay, seniors are at a higher risk for dry mouth and oral cancer, making these visits essential for maintaining good oral health.

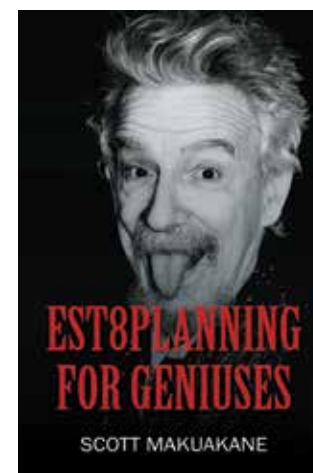
Keeping in mind that poor oral health can lead to many larger health issues, such as heart disease, diabetes and other ailments, maintaining good oral hygiene is a key component to an overall healthy lifestyle. Continue practicing these healthy habits throughout your retirement to live well and smile more! ■

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Harvesting Wellness: Nutrient-Dense Foods

by Marianne Georgie Fong, MS, ND, Veganfest Integrated Health

Physical health enables us to lead active lives, with food intake being a primary determinant. The food we consume not only provides us with energy, but also influences our weight, diversity of gut bacteria, immune system strength, inflammation levels and rate of aging.

The nutrient density of our produce is an important factor. Studies reveal that most vegetables can lose up to 55% of their Vitamin C within a week, and spinach can lose 90% within just 24 hours. This underscores the importance of growing your own produce or purchasing fresh fruits and vegetables from local farmers.

Fruits and vegetables are rich sources of anti-inflammatory antioxidants, sugar and fiber, benefiting both us and our gut bacteria. Since 80% of our immune system resides in the small



intestine, maintaining good gut health is crucial. Poor gut health can lead to inflammation and autoimmune disease.

Nutrient-dense foods

- High fiber: legumes (beans), leafy greens and vegetables.
- Anti-inflammatory: turmeric and ginger.
- Antioxidants: fruits and berries.

Keep in mind that the foundation of good physical health relies heavily on nutrient-dense foods for ourselves and our gut bacteria. ■

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4134 Waialae Ave, Honolulu

21 BCD (Windward Mall), 9:30-11:30am
46-056 Kamehameha Hwy., Kaneohe

22 BCD (Pearlridge), 9:30-11:30am
98-211 Pali Momi St., #900, Aiea

28 BCD (Waipio Shopping Ctr), 9:30-11:30am
94-800 Uke'e St., #305, Waipio

29 BCD (Kailua) 9:30-11:30am
108 Hekili St, #101, Kailua

Support for Veterans Who Give/Receive Care

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



Help is available for veterans who have served our country and who now need assistance with caregiving—either as a caregiver or someone who needs care.

However, many veterans are not aware of the services available to them, a new AARP survey of veterans 45 and older reveals.

About half of those surveyed said they currently provide care for an adult loved one, relative or friend, or have done so in the past. But 60% did not know that the US Department of Veterans Affairs (VA) offers grants for home modification. The survey also found that nearly half (46%) need bathroom modifications in order to age in place themselves or to provide care for a loved one in their home.

That's why AARP has two guides available for veterans and caregivers of veterans:

1. A new Veterans Home Modification Benefits Guide helps veterans navigate the VA's \$150 million program to help buy, build or modify a home to support long-term needs. Grants can help eligible veterans with up to \$117,000 to pay for renovations, such as adding grab bars in bathrooms, installing ramps or widening doorways.

2. The AARP Military Caregiving Guide provides basic tips to help families through the caregiving journey and has tips and details of other VA caregiving programs.

Tips for military caregivers:

- Talk about the medical and emotional needs of wounded warriors and caregivers of veterans.
- Create a support system of family, friends and colleagues. You can't be a caregiver by yourself.
- Create a plan that enables you to respond to specific needs as they arise.
- Seek professional support for information and resources from those with experience with military or veteran caregivers.
- Care for yourself so you can sustain your energy and maintain your own health.

RESOURCES

Military Caregiving Guide: aarp.org/content/dam/aarp/caregiving/pdf/family-caregiving-guide/military-veterans.pdf

Veterans Home Modification Benefits Guide: aarp.org/home-family/voices/veterans/info-2024/military-home-benefit-guide.html

Military Financial Workbook: aarp.org/content/dam/aarp/caregiving/pdf/2022/aarp-military-financial-workbook.pdf

AARP Information for Veterans: aarp.org/veterans ■

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Bounty of Activities at Kaua'i Senior Centers

by Melanie Okamoto, Program Specialist, County of Kaua'i Parks & Recreation



At its nine senior centers, the County of Kaua'i Department of Parks & Recreation (DP&R) provides quality educational and recreational opportunities for growth and enhancement through an array of diverse programs and special events that promote community participation and environmental awareness while meeting the physical, mental, social and psychological needs of our island's kūpuna.

■ **Senior Classes & Activities:** Kekaha, Waimea, Kaumakani, Hanapēpē, Kalāheo, Kōloa, Līhu'e, Kapa'a/Anahola (combined sites) and Kīlauea Neighborhood Centers serve as hubs for senior classes and activities, including hula, 'ukulele, wellness, crafts, ballroom and line dancing, mahjong, Nordic Walk, yoga, meditation, chi gung, drumming, tai-chi, weightlifting and bingo.

■ **Senior Pickleball:** Pickleball continues to grow among the senior population, attracting well over 300 participants on Kaua'i. Mini tournaments, leagues, classes and open play are offered at outdoor public venues and gyms across the island.

■ **Senior Mini Fun Day:** In September, Kaua'i DP&R holds competitive outdoor games, including Portuguese horseshoes, water balloon toss and bingo with prizes, entertainment and morning snacks. Seniors look forward to meeting up and mingling with friends from other senior centers.

■ **Senior Craft Fair:** The Līhu'e Senior Center hosts a popular craft fair in October, offering a jumpstart on holiday shopping. Homemade wares, such as rugs, quilts, blankets and lei are sold. Bonsai plants are also on display, with knowledgeable seniors on-hand to share their expertise about cultivation and care. Strong community support has baked goods, pickled onions and other favorites selling out, so get there early.

■ **Valentine Aloha Party:** A well-deserved, popular "Mahalo Party" with a live band welcomes the members of all Kaua'i Senior Centers in February. Kaua'i firefighters serve as dance partners. Seniors enjoy a delicious buffet luncheon, with door prizes given away throughout the day, courtesy of Na Kupuna Council. ■

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Senior Pedestrian Safety Tips

by Debra Lordan, GM Senior Editor

Seniors 65 years and older represent about a third of all pedestrian fatalities across the state. The Hawai'i State Department of Transportation's Walk Wise Hawaii program launched a partnership with First Insurance Company of Hawaii (FICOH) to stress the importance of visibility while walking — day or night.

Most pedestrian crashes occur between 6 pm and 6 am, when visibility is low. FICOH provided over 3,500 green reflective pedestrian snap-on wristbands and safety lights at senior outreach events across the state.

SOME SAFETY TIPS

- Dress to be seen. During the day, wear brightly colored clothing. At night, wear reflective material on your shoes, hat or clothing.
- Cross only at corners or marked crosswalks.

- Always walk on the sidewalk. If there is no sidewalk, make sure you walk facing traffic.
- Look left, right, left again and over your shoulder before you step into the street.
- Keep looking and listening as you cross, until you reach the other side.
- When crossing in front of stopped cars, make eye contact to be sure drivers see you before crossing in front of them.

If your organization would like to receive pedestrian safety wristbands, email Lance@tlcpr.com to book a pedestrian safety presentation. For more information, visit hidot.hawaii.gov/walk-wise-hawaii. ■



Protecting the ones we love

As much as we want to protect our loved ones from fraud, there are times they fall victim before we can help it. If you or someone you know may be a target, don't be afraid to ask questions and seek help.

At Gather FCU, you can call us anytime, we're always here to help.



It's the Season for Health Insurance Options

by Kashmira Reid, Sr. Public Relations Manager, AlohaCare



October through December brings an annual opportunity for seniors to review their health status and medical insurance plan to ensure coverage that suits them best.

All seniors 65 and over can have health insurance. If needed, no-cost government sponsored plans are a ready and available option. Hawai'i seniors who have had changes in income, assets or disability status are encouraged to check eligibility and apply for coverage. Eligibility depends on many factors, including age, household size, assets and income.

For seniors with Medicare, Oct. 15 through Dec. 7 is known as the "Annual Enrollment Period." During this time, people with Medicare can

change their Medicare health plan and prescription drug coverage for the following year. To learn more about getting Medicare coverage and plan information, visit [Medicare.gov](https://www.Medicare.gov) or call **1-800-MEDICARE**.

Regardless of coverage, don't let the year go by without seeing your doctor. If you don't have one, contact your health insurance plan to assist you or make an appointment with a clinic nearby. An annual checkup can be lifesaving. Community health centers will see patients for medical and/or dental services regardless of the ability to pay. Learn more at [hawaii pca.net](https://www.hawaii pca.net).

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[mykpagent.org/brandyc](https://www.mykpagent.org/brandyc)

Hawaii Island contact Joy Robinson-Bell
808-342-0449 or 808-432-5915 (TTY 711)
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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).

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.

Kaiser Foundation Health Plan, Inc. 711 Kapiolani Blvd., Honolulu, HI 96813



Financial Success for Parents & Kids

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



According to a recent study published by Ameriprise Financial, individuals in their 30s and 40s have received significant financial help from family and expect additional assistance in the future. And over a quarter of those surveyed said they received \$25,000 or more.¹

It's admirable to see that parents want to go to such great lengths to help their children achieve financial success. Yet parents need to be mindful that they don't inadvertently diminish their own success in doing so. As a financial advisor, here's the advice I offer parents who want to give their adult children a financial head start without harming their own financial future:

■ **Prioritize saving for your own retirement.**

It takes many years to accumulate the savings you need to retire comfortably. Your children are likely just starting their careers, while your time remaining in the workforce may be limited to five, 10 or 15 years. Putting yourself first isn't a selfish move. It's about being wise with your money. If you make it a priority to have enough saved when you retire, your kids won't have to worry about providing you with financial support later in life.

■ **Be strategic with your financial gifts.**

Like other monetary goals, it's important to add gifts of cash to your overall financial plan. When you treat cash gifts separately, you shortchange other priorities such as retirement. What will it cost you to divert savings from your retirement

plan? With a complete list of financial priorities, you can see how much you need to save to reach them all.

■ **Consider alternate approaches to helping your kids.**

There may be ways to help your kids other than by dipping into savings. Encourage them to take financial responsibility when they can do so. Your college-bound son or daughter may be able to take out student loans at a low interest rate, which will reduce or eliminate the amount you need to contribute for tuition. Instead of writing a check to help your child buy a car or house, you might co-sign a loan to help them lock in a lower interest rate or more favorable repayment terms.

■ **Have conversations about money.**

Your willingness to talk about your finances is a valuable example for your adult children. So, too, is your attention to your retirement savings. I encourage parents to invite their adult children to attend a financial planning session with a financial advisor. It's a time to address money concerns and explore how actions today can affect your future finances. ■

MICHAEL W. K. YEE, CFP®, CFS®, CLTC, CRPC®

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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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¹ The 2023 research was created by Ameriprise Financial Inc. and conducted online by Artemis Strategy Group from Jan. 19 to Feb. 14, 2023, among 3,518 Americans ages 27 to 77. Millennial respondents have \$25,000 or more in investable assets, and Gen X and boomer respondents have \$100,000 or more. The sample is weighted on region and by generation on age, gender, race/ethnicity, assets and income based on the Federal Reserve 2021 Survey of Household Economics and Decisionmaking (SHED). To ensure sufficient response sizes for additional analysis, Ameriprise oversampled investors who identify as millennials. For further information and details about the study, including verification of data that may not be published as part of this report, please contact Ameriprise Financial or go to ameriprise.com/millennials.

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Siblingship

by Stephen B. Yim, Attorney at Law

Siblingship describes the unique relationship between siblings. Siblings begin their relationship at a young age, and if they are fortunate, they reach old age together. They experience joys and setbacks, they laugh and cry—and they fight. Through the fighting, they can learn conflict resolution. Spouses join us in our adult lives. Friends often come and go. But no other relationship is quite like a siblingship.

When siblings fight as kids, it's over property and fairness. Parents make sure property is divided up fairly—they are the ones to “divide up the pie,” so siblings don't fight over things as much.

When parents die, siblings are called home to “divide up the pie,” this time, without parental supervision. In my experience, adult siblings fight over the same things that they fought over when they were kids: property and fairness. However,

Siblingship \ˈsi-blɪŋ ʃɪp\ n (November 9, 2013): The state of being related or interrelated, or a state of affairs existing between one of two or more individuals having one common parent.

the parents are no longer there to referee and help divide up the pie fairly.

Estate planning can minimize the risk of fighting when parents die. If parents and the estate planning attorney don't spend enough time anticipating and planning to minimize the risk of fighting, there exists a risk of fracturing, or worse, destroying this unique, wonderful relationship—the siblingship. ■

STEPHEN B. YIM, ATTORNEY AT LAW

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Doing Good While Doing Well

by Scott A. Makuakane, author of Est8Planning for Geniuses



Enjoying a successful career or owning a profitable business can enable a person to give some wealth back to the community where it was generated. If this describes you, consider the following pointers:

■ NEVER SELL APPRECIATED ASSETS IN ORDER TO MAKE CASH GIFTS

If you sell an asset in order to generate cash to make a charitable gift, you may rob the charity of a bigger gift and yourself of a bigger income tax deduction. There is a better way.

Let's say you own property worth \$100,000 that you inherited back in the '70s when it was worth next to nothing. If you sell the property now because you want to make a big gift to your favorite charity, you may have to recognize a capital gain of \$100,000 and pay \$22,500 or so in tax on that gain. This will leave you with \$77,500 to donate to the charity, for which you will get a deduction of \$77,500.

While the tax deduction is nice and the gift is generous, what if you gave the property to your favorite charity and then the charity sold it? In that case, the charity would receive the \$100,000 sales proceeds, and you would get a charitable deduction of \$100,000. That's a great deal for your favorite charity and for you.

There is an annual limit on how much you can deduct each year for gifts to charity, but you can

carry forward the excess of what you gave over the amount you could deduct for up to five years. Even with the carry forward, if your gift is very generous, you might not be able to deduct the full amount of your gift.

■ YOUR TRADITIONAL IRA MIGHT BE A CHARITABLE GIFT CASH MACHINE

Once you reach a certain age (currently, 73, but this number may go up in the future), you have to take Required Minimum Distributions (RMDs) from your IRA so the IRS can collect some tax.

However, if you direct your IRA trustee to send your RMD directly to one or more charities, you will not have to pay tax on the RMD, up to \$100,000 worth of charitable gifts per year.

Unfortunately, you will not get a deduction for your gift, but when you crunch the numbers, not having to recognize the RMD as income is usually a far better deal for you than being able to deduct your gift.

As pointed out above, there is a limit on how much of your RMD can go to charity without you being taxed on it. Moreover, you cannot apply future years' RMDs against a current gift of IRA assets in excess of \$100,000.

■ TALK WITH YOUR TRUSTED ADVISORS

Meet with your trusted advisors to discuss the best way to benefit your favorite charities that will also reduce your income tax.

There are lots of complicated rules to navigate, but making enhanced gifts to charity while reducing your income tax liability just might make the effort worthwhile.

And please remember that there are many more ways to make charitable gifts. Your trusted advisors can help you to explore them. ■

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