

# GENERATIONS

MAGAZINE | AUG·SEPT 2011



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五大州  
を行かん

## Uchinanchu

Hawai'i-Okinawans —  
A Generation of Roots  
... Engraved

page 13

*(Engraving on the Rock:)*

*Let's set out into the world  
Our Home is the Five Continents  
With Sincere Forth and Determination  
Remembering the Marble Stone of Kin*

Senior  
Independence

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Serving Kūpuna  
with Award-winning  
Programs

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RESOURCE GUIDE:  
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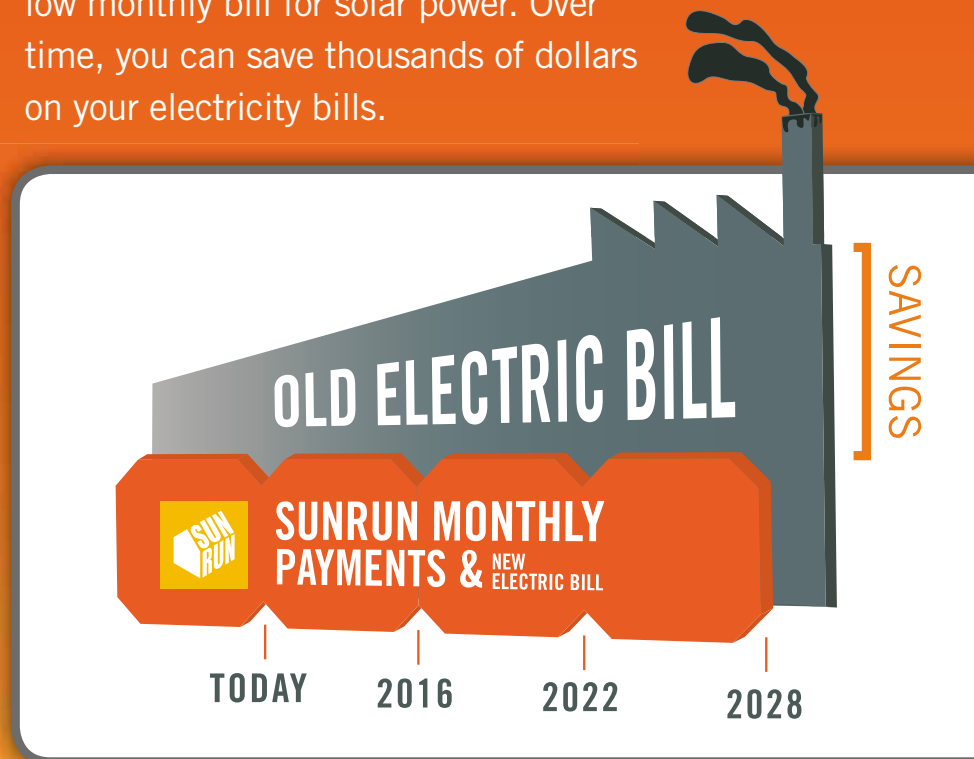
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Page 5



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**PERCY IHARA**  
Publisher/Editor  
808-368-6747

Percy@Generations808.com

**SHERRY GOYA**  
Sales & Distribution  
808-722-8487  
SGoyaLLC@aol.com

**WILSON ANGEL**  
Art Director  
Wilson@Generations808.com

**AIMEE HARRIS**  
Editorial Consultant

**BRIAN SUDA**  
Photographer  
808-722-9479  
BSuda@aloha.net

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CUT ALONG DOTTED LINE



As Generations Magazine's rebirth culminates its first year, I am so grateful for the many supporters, contributing writers, advertisers and you—the reader. Space has now become a commodity in our magazine, and I want so much to accommodate as many stories and events as we can in every issue.

For this issue, a very special *thank you* goes out to Jane Serikaku, the Executive Director of the Hawai'i United Okinawan Association (HUOA) for her time and collaboration for our feature story, *Uchinanchu*. Her dedication is exemplary, and her passion for perpetuating the Okinawan heritage in Hawai'i is inspiring. HUOA is a great community resource for all generations and sets an example of the importance of culture and unity.

This issue's theme centers on servicing our elders and community. There are a number of great organizations that do so, and featured this month are: Lanakila Meals on Wheels program, Child & Family Services, Catholic Charities and the variety of healthy activities available through the Honolulu City Parks and Recreations Senior Clubs on O'ahu.

Important dates to remember:

- KHON2 News Elderhood Project and Generations Magazine sponsor the "Aging in Place" Workshop on August 27th at the Ala Moana Hotel. *See page 11.*
- Hawai'i's Seniors Fair on September 27th at the Blaisdell—something you don't want to miss. *See page 10.*
- The Good Table. Lanakila Meals on Wheels fundraiser on October 6th. *See page 21.*

We are always looking for your comments, stories, events and pictures. So send them in, or contact us (*see page 5 for our contact info*)—we're always happy to hear from you.

Lastly, a new Generations Magazine Web site is coming soon! It will feature more resourceful information, events and pictures—all in a user-friendly format. Look for us on Facebook and Twitter too. You're never too old to tweet!

Live Well!




Percy Ihara, *Editor/Publisher*

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# GENERATIONS MAGAZINE

*Jane Serikaku with gracious volunteers of the Takakura Garden and Issei Garden*



HAWAII'S  
RESOURCE  
FOR LIFE

**COVER STORY | JANE SERIKAKU & HAWAII UNITED OKINAWAN ASSOC.,  
and THE LOCAL OKINAWA FAMILIES THAT BUILT HAWAII**

**[ *The Center perpetuates the "Uchinanchu" spirit.* ]**

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21 :: The Good Table: Lanakila Meals on Wheels



**G**enerations Magazine calls upon Hawai'i's experts—from financial advisers to professional chefs—to produce an informative and meaningful publication for our local seniors and their families. Mahalo for their contributions.

*In order of appearance:*



*DR. RITABELLE FERNANDES, MD, MPH, FACP is Clinical Associate Professor at the Geriatric Medicine Department of the John A. Burns School of Medicine, University of Hawai'i. She is board certified in Geriatric medicine, Hospice and Palliative Medicine, Internal Medicine and Home Care. She is a practicing physician at the Kokua Kalihi Valley and Kalihi-Palama Health Center.*



*ELLEN KAZAMA is a gift planner for The Salvation Army, educating people how to steward their assets, increase their income, reduce their taxes and help those in need through programs of The Salvation Army. Ellen's non-profit work experience spans 20+ years; graduated from University of Hawai'i; and earned a MBA from Chaminade University. Her greatest experience: being a primary caregiver for her mother.*



*SCOTT MAKUAKANE is a lawyer whose practice has emphasized estate planning and trust law since 1983. He hosts Est8Planning Essentials, a weekly TV talk show which airs on KWHE (Oceanic channel 11) at 8:30 p.m. on Sunday evenings. For more information about Scott and his law firm, Est8Planning Counsel LLLC, visit [www.est8planning.com](http://www.est8planning.com).*



*MICHAEL W. YEE has a financial advisory practice of Ameriprise Financial Services, Inc. As a financial advisor, Yee's customized advice is anchored in a solid understanding of client needs and expectations. For more information, please contact Michael W. Yee at (808) 952-1240.*



*BONNIE HORIBATA is vice-president of Hawai'i's Better Business Bureau. BBB provides objective advice, business and charity reports, and information about topics affecting marketplace trust. For more info, visit [www.bbb.org](http://www.bbb.org).*



I am headed off this summer to a place I've never been before, with people I've never met before, and I couldn't be more excited.

Linda and I were asked to host a tour group to Nova Scotia. There will be ferry rides, lobster and bus tours and lobster and hikes and lobster and ... did I mention there will be lobster?

My point is this—we [meaning all of us of a certain age] tend to get set in our ways and avoid anything that even remotely resembles a radical change. I am as guilty of that as anyone.

But when this opportunity presented itself, Linda and I looked at each other and asked, "If not us, who? And if not now, when?"

So, here we go ...

We will use all our high-tech tools to stay in touch with the folks here at *Generations Magazine* and at KHON2. But we will also make a lot of time during our daily routine to learn more about the people around us—and about each other. Even though Mrs. Matthews and I have been married 27 years, I still learn something new about her almost every day. For example, she is a much better golfer than I am, which means we'll be eating more lobster than golfing on our little trip to the Great White North. See you in the fall! ■

wake up **2** day with the #1 morning news team.  
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Manolo Morales

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KHON2's Elderhood Project and Generations Magazine present the 5th Annual

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Free and Open to the Public

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For more information, please call 368-6747

The Elderhood Project and Generations Magazine are proud to present the 5th Annual "Aging in Place" Workshop for Hawai'i's Seniors and their families. This free, informational workshop will include several panels of speakers addressing issues and questions relating to "Aging in Place." Presentations will be directed to seniors, their families, informal caregivers and people interested in learning more about elder care options within the home. Speakers and exhibitors will represent government, nonprofit and private service agencies within the community.

## WORKSHOP PROGRAM—AM & PM SESSIONS

		State & City Programs	Healthcare	Legal/Financial	Caregivers
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AM Session	8:30–9:30	Social Security	Know the 10 Warning Signs of the Alzheimer's Disease	Estate Planning for You & Your Family	Aging in Place & In-Home Care
	9:45–10:30	Senior Living Options	What is Normal Aging?	Rising Healthcare Costs: What it could mean to you	Legal Issues in Caregiving
	10:45–11:30	Medicare Part D	Fall Prevention & Tai Chi	Aging in Place & Reverse Mortgages	Caregiver Tips/ Resources
	Break	Visit Exhibitors	Visit Exhibitors	Visit Exhibitors	Visit Exhibitors
PM Session	Noon–1:00	Social Security	Know the 10 Warning Signs of the Alzheimer's Disease	Estate Planning for You & Your Family	Aging in Place & In-Home Care
	1:15–2:00	Senior Living Options	What is Normal Aging?	Rising Healthcare Costs: What it could mean to you	Legal Issues in Caregiving
	2:15–3:00	Medicare Part D	Fall Prevention & Tai Chi	Aging in Place & Reverse Mortgages	Caregiver Tips/ Resources





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# Uchinanchu

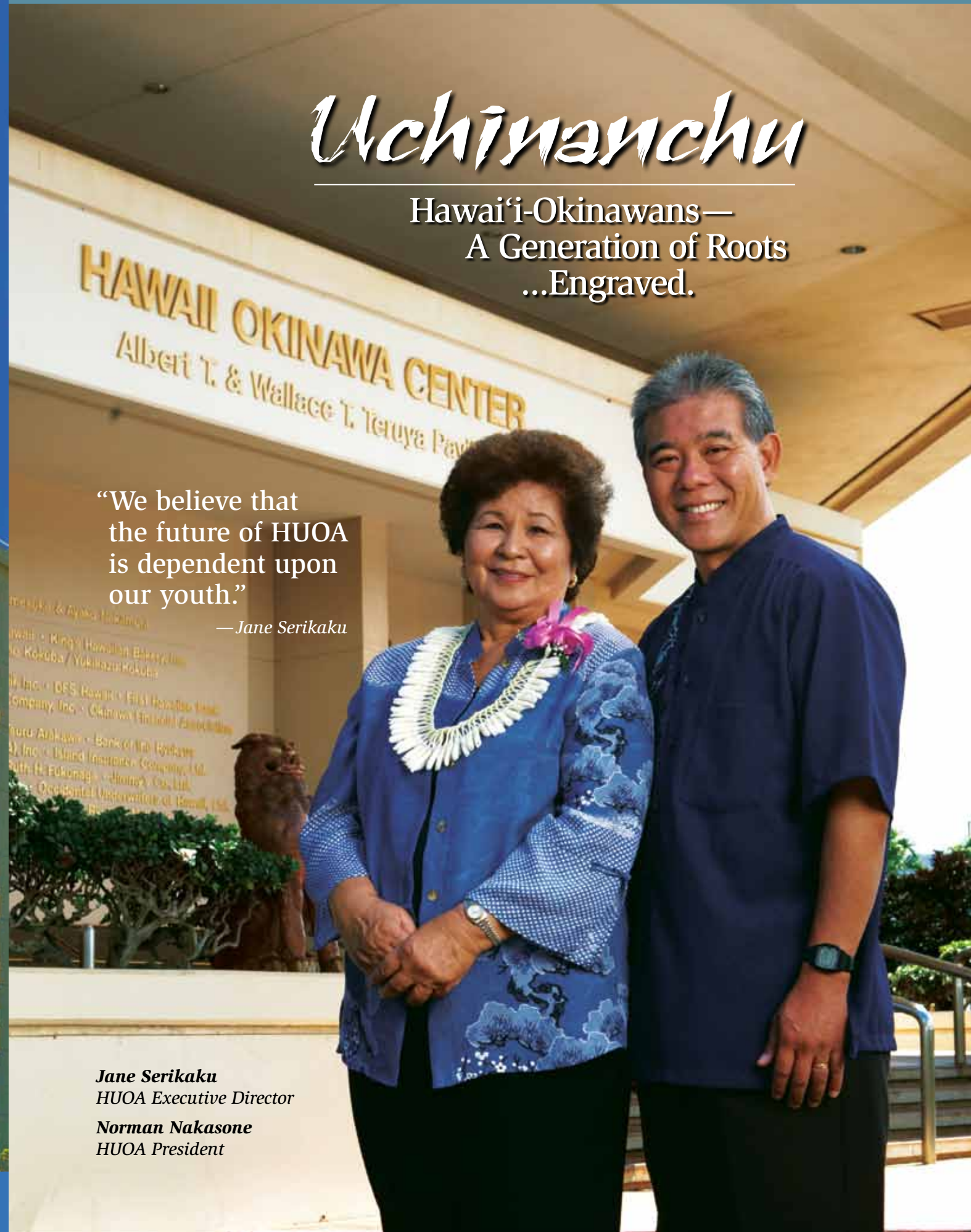
Hawai'i-Okinawans—  
A Generation of Roots  
...Engraved.

“We believe that  
the future of HUOA  
is dependent upon  
our youth.”

— Jane Serikaku

**Jane Serikaku**  
HUOA Executive Director

**Norman Nakasone**  
HUOA President





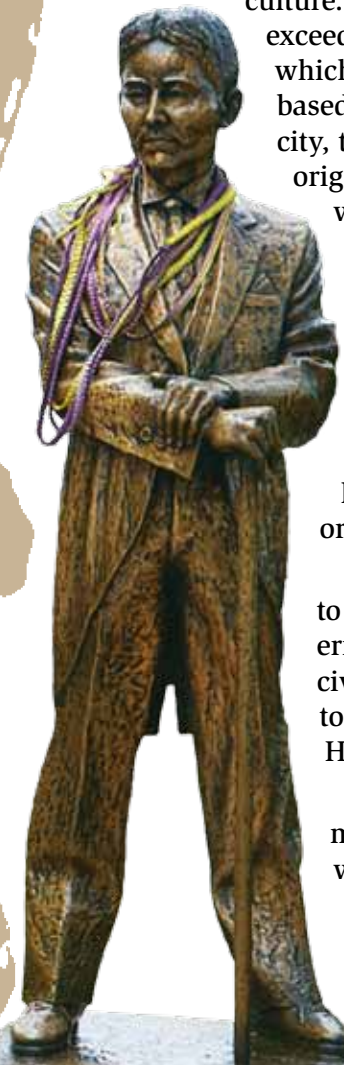
When we first meet someone new in Hawai‘i, we often ask, *Where you wen’ grad?*, as it gives us an idea of where they grew up and a lot of times we know someone in common.

Likewise, Okinawans ask, *Are you Uchinanchu?* If yes, then the next question is, *“What club do you belong to?”*

Today, there are 49 active Okinawan clubs that make up The Hawai‘i United Okinawa Association (HUOA), a non-profit organization whose mission is to promote, perpetuate and preserve Okinawan culture. Its combined membership exceeds 40,000 people. The club to which someone belongs is often based on from which Okinawan city, town or village his/her family originated. Okinawan immigrants who settled in Hawai‘i recreated their village communities using names like *shi* (city), *cho* (town), *son* (village) and *aza* (ward/neighborhood). Today the clubs are known more by *Shijinkai*, *Chojinkai*, *Sonjinkai* and *Azajinkai*. The term *jinkai* literally means “peoples club or organization.”

Okinawans started immigrating to Hawai‘i in 1899. The then governor, Shigeru Narahara, allowed civil rights leader **Kyuzo Toyama** to recruit 26 men to work on Hawai‘i’s ‘Ewa plantations.

From 1900–1907, open immigration brought thousands of workers who were hoping for



Statue of Kyuzo Toyama  
 香山文三像

“Generation  
to generation”

Cover & Feature Story  
Photography by Brian Suda



a better life to the plantations. Plantation work was hard and demeaning—10-hour days, 6 days a week under the brutal sun. Okinawans also endured double discrimination from both the local population and their fellow Japanese workers who treated them as second-class citizens. At the peak, some 1,700 Okinawan immigrants had settled in Hawai‘i.

*Chimu’ubii*, or remembrance, is an important value within the Okinawan community. With each passing decade, the paths on which Okinawans in Hawai‘i traveled become increasingly distant. The homeland and villages are far away. And many customs and traditions have faded. Yet, these are the cultural traits that helped the Okinawan’s adopt Hawai‘i as home, assimilate to American society and provide for their families. Hawai‘i’s vibrant Okinawan clubs play an important role in preserving Okinawan culture and its unique attributes.

In 1951, the clubs united to form the Hawai‘i Okinawa-Jin Rengo-Kai (United Okinawan Association of Hawai‘i) in order to provide relief for Okinawa after WWII. Through this local community effort, HUOA (name changed in 1995) became a major partner in the local Okinawan community. It focused on improvements in agriculture, public health, medical services, education and leadership training.

Nearly 30 years later, the HUOA built the Hawai‘i Okinawa Center in honor of its hard-

working *Issei* (first generation forefathers), who persevered for the sake of future generations. The Center perpetuates the “*Uchinanchu* spirit.” It hosts regular performing art events and various cultural classes. But perhaps most importantly, it provides children and young adults opportunities to learn about their culture and to be part of the Okinawan community.

“We believe that the future of HUOA is dependent upon our youth,” says Jane Serikaku, HUOA Executive Director. As a retired educator of 30 years, she wanted to give young adults the chance to become totally immersed in the Okinawan culture, history and its people. As such, she created a Young Leadership Study Tour to Okinawa, which was patterned after the 1980 Leadership Tour offered by the Okinawan Government. Many participants returned excited and became leaders of their own club and/or became leaders of HUOA.

Jane has also been the HUOA coordinator for the Okinawa-Hawai‘i High School Student Exchange program for the past 21 years. “In the Exchange Program, 25 Okinawan students arrive in Hawai‘i in March and experience a two-week home stay with families and attend school with our students,” Jane explains. “In exchange, our Hawai‘i students engage in a two-week home stay experience in Okinawa in June.”

As a nonprofit, the Hawai‘i Okinawa Center has a very small staff. Its activities, events and services are mostly supported by volunteers.



The Hawai'i Okinawa Center (HOC) Gallery is situated at the Yeiko and Kameko Higa Building at the HOC. Visitors and researchers are welcomed to browse at the displays of traditional Okinawan crafts: lacquer ware, pottery, doll-making and unique fabrics; as well as artifacts from the early-immigrant plantation days, and a collection of rocks bearing names of cities, towns and villages in Okinawa from where they were sent. Resource and reference materials, written in Japanese and English, are also available for use at the gallery. For information, call 676-5400 or visit online at [huoa.org](http://huoa.org).



“We are extremely appreciative of the many volunteers who spend their days at our Center working to keep our Takakura Garden and Issei Garden well manicured and beautiful,” Jane says.

She notes that additional volunteers maintain the library of treasured books, offer translation services, help with family history research, assist in the office or fundraise at craft fairs. “We hope that this love for the Hawai'i Okinawa Center will continue in the years to come,” Jane says, “and that more people will volunteer to take good care of their ‘home away from home.’”

In the near future, the HUOA is looking to expand. “We have our eyes set on the land just across the street,” Jane says. “We’d like to build a Hawai'i Okinawa Plaza as a means of financially

Save the Date:

September 3 & 4

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Herbert Shimabukuro and son Chris

## The Local Okinawa Families That Built Hawai'i

### FROM KAUA'I TO THE COURT HOUSE

Choyu Shimabukuro grew up in Haneji, Okinawa, an area outside of Nago. He later immigrated to Wahiawā, Kaua'i. Choyu, which means long courage, passed on the Okinawan values of hard work to his son Herbert. As such, Herbert moved to O'ahu and attended Farrington High School and The University of Hawai'i. He later attended law school at George Washington University in Washington D.C. His career in law and as a judge spanned some 40-plus years.

Herbert's belonged to the Haneji Club for more than 50 years. He served as President for one year in 1987 and then for a second term from 2001-2010. Over the years, the club has offered Herbert and his family wonderful fellowship.

His son, Chris, has fond memories of attending many of the club's activities, including the Annual Picnic, volunteering at the Okinawan festival, and playing on softball and volleyball leagues. Chris says that he appreciates how the club has given him a sense of identity.

Chris is now a Vice President of the HUOA and has chaired the organization's homeless Community Outreach Picnic and co-chaired the Aloha Aina Earth Day recycling event. He is also the Development Director at 'Iolani School, one of the finest private institutions in the nation.

### FROM HILO TO KALIHI

In 1941, immigrants Chogen and Yoshiko Tamashiro opened the first Tamashiro Market in Hilo, Hawai'i. It was a small store specializing in fresh pork from livestock farmed by the Tamashiro family. On April 1, 1946, a tsunami struck and demolished most of Hilo's business district, including the family's store. Chogen move the business to O'ahu to its current location on North King Street.

Behind many successful men are rocks of strength, such the wife Louise Tamashiro. She is a member of the Okinawan Genealogical Society of Hawai'i and Hui O Lailima.



Cyrus Tamashiro and his mother Louise

Goro Arakawa and son David



The Tamashiro's older son, Walter Hajime, took over the operation in 1954. He built the business by specializing in seafood. He started with a few pieces of 'opelu, then a whole aku (skipjack tuna). The few pieces of fish grew to tubs of fish, larger fish and dozens of varieties. Brother Johnny Tamashiro and brother-in-law Larry Konishi joined Walter in 1962, and together they expanded the Market's reputation as the home of the



finest seafood. In fact, Tamashiro Market was one of the first retailers to sell poke on a large scale and has offered more than 30 preparations since the 1970s.

Today, Walter's sons Cyrus, Guy and Sean continue the family business.

The Tamashiro family has been involved with their Okinawan Nago Club many years, as well as fundraising of the Okinawan Cultural Center. In 2012, Cyrus will become the President of the Hawai'i United Okinawan Association.

### ARAKAWA STORE

In 1904, Goro Arakawa was one of the earliest plantation workers' to work on Hawai'i's Ewa plain. During The Great Strike of 1909, he empathized with the workers demands for higher wages and better standard of

living. To help the community, he partnered with Mr. Tamanaha to open the Arakawa Store in 1912.

Goro was one of 9 children—5 boys and 4 girls—who worked at the family store. Goro was chosen to attend New York University to study retailing and marketing. Seeing that his siblings worked long, hard hours at the store, he was pressed to study hard for the family. When Goro returned to Hawai'i, he made the Arakawa Store one of the first retailers to accept credit cards in the state of Hawai'i.

In the late 1980s, Goro became involved with the Hawai'i United Okinawan Association when the Arakawa family was approached about fundraising for the Okinawan Cultural Center.

Goro was also the spark plug for the founding of the Waipahu Plantation Village, an outdoor replica of a Hawai'i sugar plantation village.

Goro's son, David, carries on the family Okinawan tradition of giving back to the community. As a past HUOA President and former Prosecuting Attorney, David is now the President of the United Japanese Society of Hawai'i, the umbrella of all the Japanese associations. ■





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## Donations Take Vision

by Mona K. Wood-Sword

“I urge everyone to donate old eyeglasses to the Lions Club’s *Recycle for Sight Program.*”

Dr. Higa and his staff at Aesthetic Vision Center



Hugo Higa, M.D., of Aesthetic Vision Center, is a Lion. A proud member of the Kamehameha Lions Club, that is!

As a dual-trained Ophthalmologist and Oculoplastic Surgeon, Dr. Higa encourages everyone to participate in Lions Club International’s **Recycle for Sight** program by donating unwanted prescription and reading eyeglasses, or sunglasses, to one of his Aesthetic Vision Center offices in Honolulu or ‘Aiea. Simply drop off the glasses you don’t use in his “Recycle for Sight” Box. According to The World Health Organization, 153 million people have uncorrected vision impairments. Most of them are quickly diagnosed and easy to treat with corrective lenses. Still, millions of people in developing nations are pushed deeper into poverty, simply because they don’t have glasses. For children, clear vision means a better education, healthier development and a better quality of life. For adults, it means greater employment opportunity and economic strength. For seniors, it means less dependence on others. Sunglasses that offer protection against harmful UVA/UVB rays are also important to preserve eye health.

It costs Lions less than 8-cents to provide a pair of recycled eyeglasses and change someone’s life. Lions Clubs collect millions of eyeglasses each year, making “Recycle for Sight” one of the its most popular and important activities.

“I’m very proud to be a Lion, and to be a part of all the great work they do,” said Dr. Higa. “Lions are best known for fighting blindness, but we also volunteer for many different kinds of community projects, including caring for the environment, feeding the hungry and aiding seniors and the disabled.”

The Lions Clubs International Foundation helps to fund Lions humanitarian projects. Its 45,000 clubs and 1.35 million members make it the

world’s largest service club organization. Its also one of the most effective. Recently, for example, it:

- Brought 3,000 volunteers together to build a playground for children of all abilities in California.
- Fed 60,000 people in a township in South Africa.
- Sent a team of eye surgeons to Honduras to treat more than 100 adults and children.

If you need your donation glasses to be picked up, please call Aesthetic Vision Center at **(808) 947-2020**.

To see the “Journey of a Pair of Eyeglasses” in the Lions program or for other information, please visit [www.lionsclubs.org](http://www.lionsclubs.org).

### ABOUT AESTHETIC VISION CENTER

Hugo Higa, M.D. is a dual-trained Ophthalmologist and Oculoplastic Surgeon, performing medical and cosmetic procedures. Aesthetic Vision Center is Dr. Higa’s thriving practice offering Aging Eye Health & Vision services, Aging Eye Cosmetic Surgery, Cosmetic Facial Surgery, a Medi-Spa and the newly-opened Hugo Higa, M.D. Hearing Center.

For more information, please visit the Web site at [www.aestheticvision.com](http://www.aestheticvision.com). ■



# Lanakila Meals on Wheels: Hawai'i's front against Senior Hunger

Recently, Meals On Wheels Association of America President and CEO, Enid Borden, visited Lanakila Meals on Wheels in Liliha.

Borden spoke on national and local senior hunger issues, volunteerism trends and toured the Lanakila Meals on Wheels' facilities. "Out of the 5,000-plus Meals on Wheels programs across the country, Lanakila is one of the best," Borden said. "However, even with so many great programs, about 1 in 9 seniors in our nation are at risk of hunger due to poverty and our aging population—with someone turning 60 every 7 seconds."

"We live in the richest nation in the world and nobody needs to go hungry," continued Borden. "That's what I like about Lanakila, which means 'victory' in Hawaiian. It's victory over hunger, and I encourage individuals, corporations and the public sector to support this great organization."

A program of Lanakila Pacific, a private

Hawai'i-based nonprofit, Lanakila Meals on Wheels aims to run a sustainable service. It receives less than 60% of its funding from government grants; the remaining 40% is donated by individuals, businesses and volunteers. All proceeds from Lanakila Pacific's social enterprises, including Lanakila Kitchen's catering and school meal services, go back into Lanakila Meals on Wheels.

As Hawai'i's largest meal provider for seniors, Lanakila Meals on Wheels delivers about 250,000 meals each year at O'ahu homes and at 17 Kūpuna Wellness Centers.

Interim Director Lenny Fabro said the program is driven by about 200 volunteers who help package and deliver meals.

"We try to make it easy for folks to get involved," Fabro said. "People can volunteer once a week, or groups or companies can Adopt-A-Route and take turns delivering meals."

According to Meals On Wheels Association of America, nationally, more than 6 million seniors face some form of food insecurity. In Hawai'i, 5.24%, (more than 60,000 seniors) are at risk of going hungry.

Save the Date:

October 6, 2011

Join us for Lanakila Meals on Wheels' biggest fundraiser — **THE GOOD TABLE**. This charitable event is a unique dining experience that happens in more than 75 restaurants across O'ahu to raise funds for Hawai'i's elderly in need. When you purchase a Good Table, you will enjoy an unforgettable meal and help Lanakila Meals on Wheels deliver needed meals to homebound seniors.

To check out participating restaurants — from Alan Wong's to Zippy's — visit [www.thegoodtablehawaii.org](http://www.thegoodtablehawaii.org). Tables are available on a first-come, first-serve basis, so reserve your table now! Call 531-0555.

Lanakila Meals on Wheels services on O'ahu: 531-0555

Donations: [www.lanakilapacific.org/donate](http://www.lanakilapacific.org/donate)

Volunteering: [www.lanakilapacific.org/volunteer](http://www.lanakilapacific.org/volunteer), or call Tiffany at 356-8541

Catering at Lanakila Kitchen: [www.lanakilakitchen.org](http://www.lanakilakitchen.org), 533-3054

General inquiries, 531-0555 ■

Staff members and volunteers at Lanakila Meals on Wheels



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# MONEY & Parents

No one said watching our parents grow older would be easy.

But many of us now are witnessing the deterioration of our parents' health, both physically and mentally. And we notice that they're no longer too "akamai" with their money. Yet, as long as they're mentally sound, the law protects their right to do what they want, including making unwise decisions, financial and otherwise.

So what do we do? How do we help our aging parents?

Although it may be awkward, it is critical to talk to our parents about basic money management issues. If the burden of care is going to fall on us, we owe it to ourselves to ask our parents to answer these 6 essential questions.

## Essential Questions:

1. What is their financial situation?
2. What checking and savings accounts do they have?
3. What income are they getting from pensions, Social Security and investments?
4. What are their monthly and annual expenses?
5. Do they work with any insurance agents, accountants, stockbrokers, lawyers or financial planners?
6. Do they have a Will and a Trust?

A recent study found that 94% of us have never had a conversation with our parents regarding their finances.

Does this sound familiar to you?

If you and your family need help talking with each other, you may want to consider hiring a third-party fiduciary. A fiduciary acts on your behalf in situations that require great trust, honesty and loyalty—such as your parents' financial care.

Since CSI works exclusively with the elderly and disabled, it is uniquely qualified to navigate the complex financial challenges of its clients. With security measures in place, CSI offers a viable, cost-effective service that is trusted by our community's courts, attorneys, CPAs and charitable organizations.

For a free consultation with no obligation, please call CSI at **538-0353** or visit [www.csihawaii.org](http://www.csihawaii.org).

**CSI, Inc.** (*Comfort, Security and Independence*) is a Hawai'i nonprofit that provides personal assistance to the elderly or those with disabilities. CSI assists in managing finances, as well as protecting assets by getting the answers to the questions above. CSI's services extend to keeping track of medical insurance papers, bill paying, handling bank transactions, negotiating with creditors and providing referrals to other resources.



## Serving Kūpuna with Award-winning Programs

by Valorie E. Taylor, CFS Gerontology Program Director

Long before the phrase "evidence based" became a buzzword, **Child & Family Service (CFS)** was providing award-winning evidence-based services. Founded in 1980, the Honolulu Gerontology Program, as it was then known, was incorporated into Child & Family Service in 1985. The following year the program received both the Department of Human Service's Secretary's Award for Excellence in Health Promotion and the Administration on Aging's Project Health Award. In 1999, it received the Best Practice Award from the Health Promotion Institute of the National Council on Aging, and in 2002, CFS developed the No Fear of Falling program.

"The growing aging population and its increased life expectancy challenge service providers to develop and implement effective programs," says Howard Garval, MSW, President and CEO of Child & Family Service. "We are proud of the evidence-based approaches we are using with seniors in our gerontology program."

The CFS Gerontology Program offers Hawai'i's kūpuna five national evidence-based programs:

◆ **The Wellness Services** offers two forms of exercise tailored for seniors of different abilities. The *Health Maintenance Program* utilizes the Arthritis Foundation Exercise Program for seniors who have more limited movement, so that they can exercise comfortably yet make progress and even graduate to the next level of exercise. *No Fear of Falling* utilizes the EnhanceFitness® Program. Each class is followed by a half hour of education and socialization. Classes are held across O'ahu in nine locations.

◆ **The Chronic Disease Self Management Program** addresses the chronic health conditions many of our seniors face. This six-week class helps seniors learn how to manage chronic illnesses. The program, developed by Stanford University, has proven to reduce the number of

hospitalizations and doctor visits, which can lead to medical cost savings. Individuals who participate in these groups feel more empowered to take charge of their lives. Classes are now being formed across O'ahu.

◆ **The Case Management Services** focus on seniors' needs through *Senior Case Management*, and the *REACH Program* centers on seniors at risk for abuse. The national program *Healthy IDEAS* (Identifying Depression, Empowering Activities for Seniors) helps seniors overcome the effects of depression, a problem often noted in these groups.

◆ **The Caregiver Support Program** encompasses *'Ohana Care*, *Caregiver Respite*, and *Chore Service*; together they cover case management, the *Healthy IDEAS* program and caregiver training. We have also brought the national program *Powerful Tools for Caregivers* to the Islands. It focuses on overwhelmed caregivers who do not take care of themselves. Classes will be scheduled across O'ahu four times in the next 12 months.

CFS Gerontology Programs are funded primarily through funds from the City and County of Honolulu, Elderly Affairs Division. The services are free to individuals 60 and over, or to their unpaid family caregivers. For more information, please call **543-8468** or email [cfsgerontology@cfs-hawaii.org](mailto:cfsgerontology@cfs-hawaii.org). ■

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# Senior Independence through

## Catholic Charities Hawai'i

### SERVICES



Rita Lontayao grew up on Kaua'i. She married her husband in 1935 and lived with him in plantation housing, where they worked and raised their family. After many years on the plantation, her husband passed away. Then a few months later, the plantation closed, forcing her to move to alternate housing. She recalls the uncertainty of that time when she did not know how she would make ends meet without her husband, or his source of income.

That was 20 years ago. Rita now lives independently at D.E. Thompson Village, a senior housing project. For many years, Rita relied on her daughter for many of her needs. However, when her daughter passed away several years ago, Rita needed help and found it at Catholic Charities Hawai'i.

Rita receives several services from Catholic Charities Hawai'i, including case management and volunteer assistance. Her Catholic Charities case manager, Letty, originally helped to assess

what Rita needed to help her maintain her independence. Letty made referrals for a Senior Companion for Rita, as well as for volunteer assistance through Catholic Charities.

A senior companion now visits Rita once a week and takes her to the grocery store each month to stock up on necessities. In addition, Rita has two Catholic Charities volunteers who visit her twice a week to provide companionship and run errands for her, including bringing her fresh fruits and vegetables. Letty visits her regularly to monitor her status and reassess her service needs.

"Without these services, Mrs. Lontayao would not be able to sustain her independence," says Diane Terada, division administrator for Catholic Charities Hawai'i's senior services. "At Catholic Charities Hawai'i, we look at the whole individual to assess what kinds of services are needed. We are able to provide an array of services, from case management to housing assistance and more. Our case managers serve as the lynchpin to help as-

sess what seniors need, help them access services and help monitor that they receive the level of services/benefits that are appropriate to keep them safe and able to maintain independent living."

Given Hawai'i's rapidly growing senior population, Catholic Charities Hawai'i remains dedicated to creating and providing services that keep seniors engaged and independent. Services include case management in various senior housing projects, transportation, housing assistance, respite for caregivers, medication management education, Lanakila Multi-Purpose Senior Center activities and volunteers who provide a companionship.

"We have seen the tremendous difference our programs make in this community," adds Terada. "Catholic Charities Hawai'i's goal is to help seniors stay healthy, get the resources they need and live independently for as long as safely possible."

For more information on senior services provided by Catholic Charities Hawai'i, please visit [www.catholiccharitieshawaii.org](http://www.catholiccharitieshawaii.org). Or call (808) 524-HOPE (4673). ■

## Give back

Catholic Charities Hawai'i also provides volunteer opportunities for those wanting to give back to their community. Interested volunteers can be a friendly visitor for seniors assisting them with small tasks from helping to read documents to escorting seniors to doctor visits. All volunteers are trained in providing services. If you're interested in this personally rewarding opportunity, call the paraprofessional services at 524-HOPE (4673).



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<b>Attention Plus Care</b>	1580 Makaloa St., Suite #1060	739-2811
<b>CareResource Hawai'i</b>	680 Iwilei Road Suite #660	599-4999
<b>Care Options</b>	1221 Kapiolani Blvd., Suite #521	593-2273
<b>Castle Community Care</b>	46-001 Kamehameha Hwy., #212	234-7142
<b>Catholic Charities Hawai'i</b>	1822 Keeaumoku St.	524-4673
<b>Caregivers 4 Seniors</b>	P.O. Box 88776	923-5918
<b>Comforting Hands Hawai'i</b>	P.O. Box 636	262-8586
<b>Elite Services of Hawai'i</b>	900 Fort Street Mall	536-9594
<b>Hawai'i Professional Homecare</b>	377 Keahole St., #E 106	396-2160
<b>Hawai'i Nanny &amp; Domestic Service</b>	P.O. Box 618	597-8211
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<b>Home Instead, Inc.</b>	1600 Kapiolani Blvd., #212	944-0422
<b>Honolulu Gerontology Program</b>	200 North Vineyard Blvd., Building B	543-8405
<b>Island Temporary Nursing</b>	1314 South King St., #616	791-5825

<b>Kamaaina Health Services</b>	4357 Likini St.	422-9512
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<b>Nurse Finders of Hawai'i</b>	615 Piikoi St., Suite #600	522-6050
<b>Paradise Nursing Workforce</b>	98-379 Kamehameha Hwy., #B	484-4885
<b>Project Dana Volunteer Program</b>	902 University Ave.	945-3736
<b>Respite Nanea, Inc.</b>	P.O. Box 1285	524-2575
<b>St. Anthony of Padua Outreach</b>	148-A Makawao St.	266-2222
<b>Synergy HomeCare Hawai'i</b>	320 Ward Ave., Suite #207	596-7014
<b>Visiting Angels Senior Care</b>	1016 Hao St.	377-5264
<b>Waikiki Friendly Neighbors</b>	277 Ohua Ave.	926-8032
<b>Wilson Homecare</b>	1221 Kapiolani Blvd., #940	596-4486

Source: 2011 Services and Housing Options for Seniors Booklet  
 To view the complete resource book, please visit [www.kkv.net/2011\\_Elderyl\\_Services.pdf](http://www.kkv.net/2011_Elderyl_Services.pdf)



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## Retirement Estimator Celebrates 3 Years

by Jane Yamamoto-Burigsay, Social Security Public Affairs Specialist in Hawai'i

It's been three years since Social Security's Retirement Estimator went online. Within months of coming out, the online application was praised as one of the highest-rated online services, and it has consistently remained so every year.

Results from the American Customer Satisfaction Index show Social Security's online **Retirement Estimator** in one of the top two spots, with a score of 90. (Social Security's online benefit application took the top spot.) The Retirement Estimator ranks higher than the Web sites of any other public and private sector agencies and companies, including the likes of Netflix and Amazon.

Millions of people have used the Retirement Estimator. You may try it yourself at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Now that Social Security's most popular online application is available in Spanish at [www.segu-rosocial.gov/calculador](http://www.segu-rosocial.gov/calculador), even more people can use the Retirement Estimator.

The Retirement Estimator is a convenient, secure and quick financial planning tool that lets workers calculate how much they might expect to receive in Social Security benefits when they retire. The attractive feature of this calculator is that it uses your earnings information on file at Social Security, without displaying your personal information. So you get an instant, personalized estimate of your future retirement benefits.

The Estimator even gives you the opportunity to run different scenarios and "what if" situations. For example, you can change the date you expect to retire or change expected future earnings to create and compare different retirement options. This can help you as you plan ahead.

To use the Retirement Estimator, you must have enough Social Security credits to qualify for benefits and you cannot be receiving benefits currently.

Experience the best online service now by visiting Social Security's Retirement Estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator). Then, once you've sketched out your retirement plans, you'll know where to go when the time comes to apply for benefits: online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

### RETIREMENT

**Q: What is a Social Security "credit?"**

**A:** During your working years, earnings covered by Social Security are posted to your record. You earn Social Security credits based on those earnings. The amount of earnings needed for one credit rises as average earnings levels rise. In 2011, you receive one credit for each \$1,120 of earnings. You can earn up to a maximum of four credits a year. Most people will need a minimum of 40 credits (or 10 years of work) to be eligible for retirement benefits. Learn more by reading the online publication *How You Earn Credits* at [www.socialsecurity.gov/pubs/10072.html](http://www.socialsecurity.gov/pubs/10072.html).

**Q: What's so easy about applying online for benefits?**

**A:** There's no need to go to a local Social Security office or wait for an appointment. You can apply in less than 15 minutes. Once you submit your electronic application, you're done. In most cases, there are no forms to sign or documents to mail. Try it at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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

**A:** You can get a reduced benefit as early as age 62. Keep in mind that your monthly benefit amount will be about 33 percent higher if you wait until age 66 and nearly 80 percent higher if you defer payments until age 70. Find out how much you can expect to receive by visiting our Retirement Estimator at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

### MEDICARE

**Q: Who is eligible for 'Extra Help' with Medicare prescription drug costs?**

**A:** Medicare beneficiaries with limited income and resources may qualify for 'Extra Help.' The extra help can save you money. It pays part of the monthly premiums, annual deductibles and prescription co-payments under the new Medicare prescription drug program. The extra help is estimated to be worth an average of \$4,000 per year. See if you qualify and apply online at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp). ■

## Getting the Most from Your Medicare

Provided by the Hawai'i SHIP (Sage PLUS Program)

**N**ow is the time to get the most out of your Medicare. The best way to stay healthy is to live a healthy lifestyle. You can live a healthy lifestyle and prevent disease by exercising, eating well, keeping a healthy weight and not smoking. Medicare can help. Medicare pays for many preventive services to keep you healthy. Preventive services can find health problems early, when treatment works best, and can keep you from getting certain diseases. Preventive services include exams, shots, lab tests and screenings. They also include programs for health monitoring, counseling and education to help you take care of your own health.

**New in 2011** — The Affordable Care Act makes many improvements to Medicare. If you have Original Medicare, you will now be able to get a yearly "Wellness" visit and many preventive services for free. Whether it's online, in person or on the phone, Medicare is committed to helping people get the information they need to make smart choices about their Medicare benefits.

**MyMedicare.gov** — Visit online to get direct access to your preventive health information—24 hours a day, every day. You can track your preventive services, get a two-year calendar of the Medicare-covered tests and screenings, and print a personalized "on the go" report to take to your next doctor's appointment. Visit the Web site, sign up and Medicare will send you a password to allow you access to your personal Medicare information.

**Medicare** covers both preventive services, and other services that help keep certain illnesses from getting worse. The services are covered if you have Medicare Part B (Medical Insurance). However, the amount you pay for these services varies depending on whether you get your Medicare benefits through Original Medicare (sometimes called fee-for-service) or through a Medicare Advantage Plan (like an HMO or PPO). If you get your health care coverage through a Medicare Advantage Plan, call your plan for more information.

**Medicare Annual Enrollment Period** is October 15–December 7, 2011. Take the opportunity to review your current coverage and make

sure it is what is best for you. For more information or to have a Medicare check-up call the **Hawai'i Sage PLUS program (SHIP)** at 1-888-875-9229 or go to our Web site at [www.hawaiiiship.org](http://www.hawaiiiship.org) for upcoming events. We would love to see you! Remember volunteering does the heart good... call us for opportunities.

You can also call **1-800-MEDICARE (1-800-633-4227)** or visit [www.medicare.gov](http://www.medicare.gov) for the most current Medicare information. TTY users should call **1-877-486-2048**. ■

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Executive Office on Aging • State of Hawaii



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Normal, clean lens



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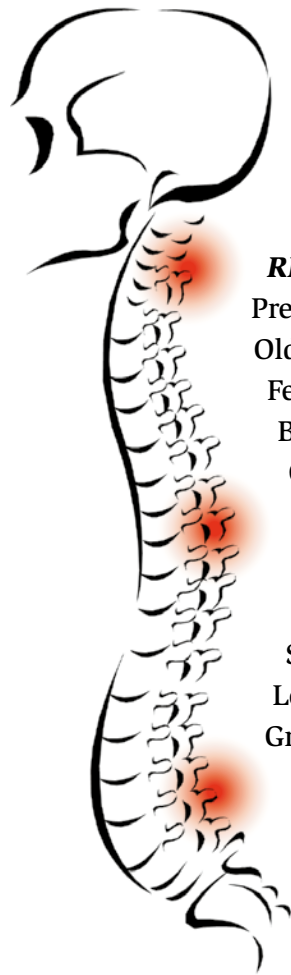
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## your MIND & BODY | Osteoporosis

by Dr. Ritabelle Fernandes, MD



**A**rthritis is inflammation of one or more joints. Osteoarthritis is the commonest form of arthritis. It is also known as degenerative joint disease. According to the Arthritis Foundation, this chronic disease affects more than 27 million Americans. More than half the seniors over age 65 have evidence of osteoarthritis. Osteoarthritis occurs when the joint cartilage breaks down over time. It most commonly affects joints of the hands, hips, knees, lower back and neck.

### RISK FACTORS FOR OSTEOARTHRITIS

- Previous joint injuries
- Older age
- Female gender
- Bone deformities
- Occupations with repetitive stress on a particular joint

### COMMON SYMPTOMS OF ARTHRITIS

- Joint pain
- Joint stiffness
- Swelling
- Loss of flexibility
- Grating sensation



### How is osteoarthritis treated?

There is no cure for osteoarthritis. Tylenol, Ibuprofen and other pain relievers reduce joint pain and maintain joint movement. For severe pain narcotics are often prescribed. Injections of steroid or hyaluronic acid into the joint may provide pain relief for longer periods. Studies on glucosamine and chondroitin have show mixed results. Both heat and cold packs can relieve pain in the joints. There are many over-the-counter creams for temporary relief of arthritis pain.

### When is surgery needed?

Sometimes joint pain is so severe that it affects a person's daily activities. Joint replacement is considered as a treatment when severe joint pain or dysfunction is not relieved by less invasive therapies. Joint replacement surgery involves removing the damaged surfaces of the joints and replacing them with metal prosthesis. The surgery is usually done by an orthopedic surgeon. Hip and knee joints are the commonly replaced joints and can last for 15 to 20 years depending upon use. Following joint replacement surgery, seniors are able to enjoy an active, pain-free lifestyle. ■

### How is osteoarthritis diagnosed?

X-ray imaging of affected joints may reveal narrowing of the joint space, which indicates that the cartilage is worn out. Bone spurs may be seen around the joint.

### What lifestyle modifications are recommended?

Maintaining function and preventing disability is key to living well with arthritis. Exercise is important to preserve joint function and improve flexibility. Yoga and Tai Chi offer gentle exercises that help balance, posture and flexibility. Physical therapy is useful to strengthen the muscles around the joints and increase range of motion. Weight loss is recommended for persons who are overweight as it reduces the stress on weight bearing joints. Assistive devices such as canes or walkers prevent falls.



AIDS patients often experience health conditions common in older adults. Here, the author prepares for radiation treatment for throat cancer at Queen's Medical Center.

**W**orrying about aging wasn't a concern for anyone with AIDS in 1981, when the CDC reported the first five cases. In those days before any treatments were available, many who contracted the disease died within a few months.

Now, in 2011, older adults increasingly risk contracting HIV, and with 30 years of progress in research and treatment, most people with HIV/AIDS now live for many years after diagnosis and deal with aging concerns as well.

Older adults who are at risk of contracting HIV are those sexually active well into their 70s and 80s, and some use alcohol or drugs. Elders don't worry about birth control, and often believe they won't get sexually transmitted diseases, so they usually don't take precautions to protect themselves from infection. HIV prevention messages are not targeted toward older adults, and many doctors don't think (or are too embarrassed) to ask about sexual activity in their older patients.

The symptoms of HIV disease may appear differently in older adults, or may be mistaken for other age-related conditions, so detection and treatment are often delayed. While the majority of those with HIV/AIDS today are under age 50, the trend is clear: 30 years of AIDS requires greater awareness to protect older adults.

In Hawai'i, more older adults, women and members of the Hawaiian and Asian-American communities are now contracting HIV than in the early years of the epidemic. The Life Foundation recently reported that a 60-year-old woman tested HIV-positive.

## Never too old for SEX-ED

### After 30 Years, AIDS Now a Concern for Older Adults

by Tom Sheeran

According to the U.S. Administration on Aging, in 2005, people over age 50 accounted for:

- 15 percent of new HIV/AIDS cases
- 24 percent of people living with HIV/AIDS
- 35 percent of all deaths of people with AIDS

These numbers are growing; more people now living with HIV/AIDS will experience health problems relating to both aging and HIV disease.

The Hawai'i HIV/AIDS and Aging Coalition will bring greater public attention to this issue by observing National HIV/AIDS and Aging Awareness Day on September 18. The Coalition will also have a booth at the Blaisdell Senior Fair (Ewa Tabletop C) on September 23-25 to share information and resources with the community. ■

For more information:

- National HIV/AIDS and Aging Awareness Day: [www.theaidsinstitute.org/programs/education/national-hivaids-and-aging-awareness-nhaaa](http://www.theaidsinstitute.org/programs/education/national-hivaids-and-aging-awareness-nhaaa)
- THE BODY: AIDS and Aging information [www.thebody.com/index/whatis/older.html](http://www.thebody.com/index/whatis/older.html)
- O'AHU: Life Foundation 521-2437, [www.lifefoundation.org](http://www.lifefoundation.org)
- HAWAI'I: Hawai'i Island HIV/AIDS Foundation 331-8177 (Kona), 982-8800 (Hilo), [www.hihaf.org](http://www.hihaf.org)
- MAUI: Maui AIDS Foundation 242-4900, [www.mauiaids.org](http://www.mauiaids.org)
- KAUA'I: Malama Pono 246-9577, [www.malama-pono.org](http://www.malama-pono.org)



## For a Brain-Healthy Lifestyle

# Secrets of Staying Sharp

Nine out of 10 Hawai'i residents surveyed say staying mentally sharp is a high priority—yet only one-third of those residents believe that they have everything they need to stay that way. AARP is addressing these concerns by sponsoring a series of events that identify research on brain health and offer guidelines for staying sharp at any age.

### THE SECRETS OF STAYING SHARP

The events are **FREE** and open to the public. Join us for these interactive sessions and learn how to reduce the risk of age-related diseases and optimize your chances to maintain cognitive abilities. Registration is required. To reserve a space, call **1-877-926-8300** (toll-free) or register online:

— TUESDAY, SEPTEMBER 27 —

9 a.m. – 11:45 a.m.

Japanese Cultural Center  
Mānoa Grand Ballroom  
Honolulu

[www.stayingsharpjcc.eventbrite.com](http://www.stayingsharpjcc.eventbrite.com)

1:30 p.m. – 3:45 p.m.

Camp Kokokahi  
Atherton Hall  
Kāne'ohe

[www.stayingsharpkaneohe.eventbrite.com](http://www.stayingsharpkaneohe.eventbrite.com)

— WEDNESDAY, SEPTEMBER 28 —

9 a.m. – 11:45 a.m.

Filipino Community Center  
Casamina-Flores Ballroom  
Waipahu

[www.stayingsharpleeward.eventbrite.com](http://www.stayingsharpleeward.eventbrite.com)

The featured speaker is Megan Stevens Hookey, vice president of the National Retired Teachers Association (NRTA). Her presentation includes advice from leading neuroscientists and easy-to-understand information on how the brain works and how you can keep your brain healthy as you age.

**4 simple factors of brain health** suggest what we can do now, regardless of our age, to reduce the risk of age-related disease and optimize our chances for staying sharp:

- **Mental Activity**— Exercise your brain, learn new things and pursue intellectually stimulating activities. Activities should be enjoyable and interesting.
- **Physical Activity**— Aim for 15 minutes a day and increase incrementally.
- **Social Engagement**— People with good social networks tend to live longer and are physically healthier than people who are socially isolated.
- **Vascular Health**— Stress management means controlling weight and diet, monitoring your blood pressure and cholesterol, and not smoking. ■



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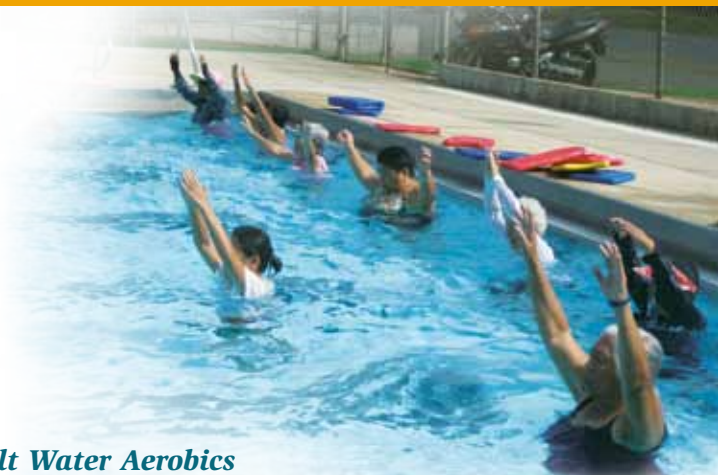
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**The Department of Parks and Recreation Adult/Seniors Program** strives to improve the quality of life for seniors 55 years and older in the community. Many of the city's parks offer a range of activities for recreation, wellness and leisure time with friends and family. Class fees vary from site to site.

The department also has 38 social clubs on O'ahu. Clubs members plan out their own activities, which may include community service projects, excursions, guest speakers, crafts, games, luncheons, etc.

To join the fun, locate a class or club near you. Please call: Makua Ali'i Senior Center, **973-7258**; or Randy Yasuhara, **768-3045**.



### Adult Water Aerobics

The Adult Water Aerobics class at Waipahu District Park Swimming Pool will keep you active and fit. To participate in this class, please call Waipahu Swimming Pool Manager Sunny Leutu at **671-7911**.

### Senior Golf Program

Prepare to have a great day golfing in the Parks and Recreation's Senior Golf Program with Jane Nakanishi and Michiko Hori. The club plays every other month at various municipal golf courses. For a great game of golf, please call Randy Yasuhara at **768-3045**.

### Senior Softball

Improve your pitch with the help of umpire Bill Andrade, catcher Les Lunasco and batter Gerald Ching. The Parks and Recreation's senior softball league plays Wednesday mornings at Patsy T. Mink Central O'ahu Regional Park (CORP) softball fields. For league info, please call the Makua Ali'i Senior Center at **973-7258**.

### Zumba Gold

Zumba Gold instructor Lynn Ramirez leads Sharon Akiyama, Mildred Tomita and Becky Nakasone through a fun and vigorous workout in Waipahu District Park's Zumba Gold class. For more class information, please call Waipahu District Park Program Director Jo-Ann Yatogo at **675-7129**. ■





## Maximize Your Income with a Charitable Gift Annuity



by Ellen Kazama,  
The Salvation Army



Each year thousands of caring individuals use the Charitable Gift Annuity to secure a lifetime income and provide critical financial support for Salvation Army programs and services in their communities. This time-tested technique has resulted in many gifts that otherwise might not have been made.

### What is a Charitable Gift Annuity?

The name says it all. It's both a charitable gift and an annuity—a secure promise of lifetime income. When you establish a Charitable Gift Annuity you do not sacrifice income from your gift asset. In fact, you may very well be able to increase your income. Your payments will be fixed for life and will not be affected by changes in the stock market.

### A Lifetime Income and a Life-Changing Gift

Popular and flexible, the Charitable Gift Annuity is a simple contract between you and The Salvation Army promising fixed payments for life at an attractive rate based on the ages of up to two annuitants. For example, our annuity rates range from 5.7% if you are 65 to 10.50% if you are 90 or older. Your income can begin immediately or be deferred to a later time, such as retirement. You can also fund the annuity with cash or other property, such as appreciated stock or real estate.

But the benefits of a Charitable Gift Annuity do not end with attractive rates.

- ✓ Your gift can qualify for **major tax benefits**.
- ✓ You will receive an immediate **income tax deduction** in the year of your gift.
- ✓ A portion of your annuity payments will be **tax-free**.
- ✓ And if you fund your Charitable Gift Annuity with **appreciated assets**, any reportable capital gain will be significantly reduced and spread out over your lifetime.

Finally, your gift will serve as a personal statement of your commitment to the men, women and children in your community. We will use the gift portion of your Charitable Gift Annuity to support life-changing programs and services.

Ana secured a Charitable Gift Annuity because of what she witnessed. She saw her neighbor Renee high on drugs almost on a daily basis. Ana was worried and concerned, but never said a word. Later, she saw Renee again—clean, employed and with a bright future. Ana asked Renee's mother what happened. "We have our daughter back!" cried Renee's mom. "The Salvation Army turned her life around and now she has a purpose for living."

Ana was so touched; she wanted to help other "Renees" turn their lives around. Upon contacting The Salvation Army, Ana learned she could fulfill her wish to help other young women, and increase her retirement income at the same time.

It's nice to know you can make a difference in the lives of others while also making a difference in your own.

If you'd like to learn more about the Charitable Gift Annuity, please call Ellen Kazama at The Salvation Army at **440-1862** or **1-877-840-1862** (Neighbor Islands toll-free). ■



## Looking for a Retirement Career? Maybe Being a Landlord is for You.



by Scott Makuakane,  
Est8Planning Counsel LLLC

In today's economy, it seems that everything old is new again...albeit with a bit of a twist. Years ago, it was common for older couples—and frequently widows—to rent out rooms for extra income. Taking in boarders was a viable way to supplement income.

Well, the idea is back, with a bit of a twist. As Baby Boomers face the cold, hard facts of retirement, they are increasingly changing the definition of the term to include at least some form of work. While you may not be ready to hang out a shingle on the front gate, "Rooms for Rent," you might consider becoming a landlord. In fact, the *Wall Street Journal Online* (June 19, 2011) writes that it may be just the ticket, especially given the uncertain prospects for stocks and bonds and the meager interest rates on savings accounts.

Think about it. It's a buyer's market now, so purchasing a multi-family home is more financially feasible. And, the trend toward the renter's lifestyle is picking up steam. All this means you have a low cost of entry into a market that is expected to expand. Starting to make investment sense?

Sure, it's a career of sorts, but you also need to think of it as an investment. Weigh everything in the short term, including start-up and maintenance costs, as well as the marketability of the location you're considering. But then also keep your long-term goals in mind, including appreciation and eventual sale. Buying in a depressed market, after all, is only a steal if that market bounces back. Finally, don't overlook the possible danger of having all your eggs in one basket since being a live-in landlord will unite your home, equity and employment, into one potentially risky asset.

Like any retirement move, don't make this one too quickly. Discuss plans with a professional who can help you sort out the details, including how an investment rental property could affect your Social Security benefits. Remember, too, that this lifestyle may not suit you. In which case, you would be wise to explore other, more enjoyable options.

If becoming a landlord seems like an attractive alternative, just be aware of the legal details you will need to consider. Will the rental income be subject to state tax? (Hint: If the property is located in Hawai'i, it will be subject to General Excise Tax, plus any other taxes applicable to Hawai'i residents.) Might it make sense to hold the property in an entity for liability and creditor protection purposes? Are there ways to hold rental property that will make it easier to pass on to your descendants? Be sure to address these questions with your trusted advisors before you take the plunge. ■

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# Women & Retirement: Myth vs. Reality



by Michael Yee, CFP

Are you dreaming of a leisurely retirement enjoying a second cup of morning coffee, or is a sunrise round of golf more your speed? Either way, know the facts so you can guide your retirement dreams to reality.

Historically the road to retirement hasn't been smooth for women. In fact, the Social Security Administration (SSA) reports that 17 percent of all elderly, single women live in poverty. By recognizing the following myths for what they are, you can take control of your financial future.

### MYTH #1 — Social Security will take care of me in retirement.

The reality is that Social Security income probably won't be enough. At the start of 2011, the average monthly retirement benefit reported was \$1,177. Plus, women's benefits were almost a third lower than men's. Not only do women earn less than men, they also take more time away from work than men (U.S. Department of Labor). Add the uncertain future of Social Security to these statistics, and you can see why it's important to plan for additional income sources.

A benefits estimator is available online at the Social Security Administration's Web site at [www.ssa.gov](http://www.ssa.gov). Use it to get an estimate of future benefits depending on when you plan to retire.

### MYTH #2 — I won't need nearly as much to live on when I retire.

The assumption sounds reasonable when you consider the costs associated with raising children and commuting to work each day. On the other hand, if you want to spend your leisure time traveling, it will come with a cost. It's probably safe to assume that you'll have higher health care costs — and potentially long-term care costs — in your later years, as well.

As a rule of thumb, you'll need 60 to 80 percent of your current income in retirement (adjusted for inflation) to maintain your current lifestyle. Of course, it depends on how you plan to spend your time once you've retired.

### MYTH #3 — My 401(k) contributions will fund my retirement without my involvement.

It's true that a 401(k) is a smart way to save for retirement with pre-tax dollars. Since many employers offer a matching feature, you may have an opportunity for instant return on your invested dollars.

The good news is that many women are contributing to their employer-sponsored plans. SSA data suggests that in 2008, 51 percent of women employed full-time participated in their plan through work.

However, you shouldn't sit back and let the plan manage itself. Instead, taking an active role in your investment selection can maximize benefits. If you have several years until retirement, choosing too conservative of investments may cause you to fall short. On the other hand, if retirement is approaching, you may need to move aggressive investments to the more conservative side. Remember to review your choices regularly to make sure your investment selection is still in line with your goals.

If these decisions seem daunting, you don't have to make them alone. Establish a relationship with professionals who can help you at critical times. Face your unique financial challenges with reality and eager anticipation of your retirement dream.

For more information, please contact Michael W. Yee at (808) 952-1240. ■

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Think of a general contractor hired to build a house for a family of four. The contractor says, "I'll build you a sturdy and safe house." The family moves in and soon discovers that it doesn't work for them. Every summer, in-laws from the Mainland come to stay but there is no guest room. Another, an in-law is very elderly and is planning to move in permanently so the two teenagers will need to share a room. The family enjoys cooking and gathering around meals yet only has a small kitchen with no dining room. The soul of the house is missing and everyone is unhappy.

Just as the contractor builds a house to stand strong and safe, many Estate Planning Attorneys build estate plans to stand up in court, reduce taxes and avoid probate. However, it takes more

than a legally sound estate plan to suit a family's needs. Like the contractor, the attorney needs to delve deeper and take personal and interpersonal needs into account when planning an estate so that it will truly work for the family.

## The Heart of the Matter

A recent study revealed that 7 out of 10 estate plans unraveled primarily because siblings withdrew from the family or worse, sued each other. Less than 3% of these estate plans unraveled due to legal error. Disturbingly, 97% of the failures were conflict ridden and due to poor communication between the clients and the beneficiaries leading to siblings fighting, mispending of assets, trustees quitting or getting sued by beneficiaries, or loss of assets due to divorce or lawsuits.

**Stephen B. Yim, Attorney at Law**  
2054 S. Beretania Street, Honolulu, HI 96826  
**(808)524-0251 stephenyimestateplanning.com**

I believe many of these estate plans failed because the attorney failed to investigate situations that might cause contention or failed to practice what I call "relational" estate planning. Relational estate planning should nurture, protect and preserve relationships together with the preservation of assets through skilled tax and legal counseling. Relational estate planning should also ensure that clients maintain their independence and dignity and that their wishes are honored while creating an environment where family relationships can endure long after they are gone.

To accomplish a Quality Estate Plan that leaves behind abundance rather than conflict, I believe attorneys should use a three-step approach rather than one step as done in most cases. First, using advanced tax-saving strategies, assist clients in preparing their tradi-

tional, legal estate plan that includes the advance health care directive, durable general power of attorney, will and trust. Second, take into account the individual and interpersonal needs of an estate plan from a relational perspective and weave those needs into the estate plan. In my office, I offer the "Heartfelt Will" that I created specifically to help clients delve into what they hold most dear to them, their innermost wishes and hopes for their legacy. Third, facilitate a family meeting among clients, trustees and beneficiaries so that misunderstandings can be addressed and clarified. Also, start the communication process while the client is lucid, alive and able to present the plan to beneficiaries and trustees and express wishes clearly. With this three-step approach, your estate plan has the best chance at success and getting to the heart of the matter.



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**"WHO'S THERE?"**

**"SCAM"**  
**"SCAM WHO?"**

**"SCAM ARTIST—  
 THAT'S WHO!"**

Wouldn't it be so easy if you knew right away who was going to take advantage of you? Sadly this is not the case, and con artists have perfected the art of scamming for generations.

We can protect our friends and family by knowing our consumer rights. If someone comes knocking on your door to sell you a product or service; here are some easy-to-remember tips to help "knock out" scams in your neighborhood:

Don't let the door-to-door sales person rush you into making a decision; ask for their contact and business information and let them know that you will check out their business with Hawai'i's Better Business Bureau (BBB).

Check if the business representative has all the necessary licensing that is required for the job or service performed. And, verify the license info and person with the Department of Commerce and Consumer Affairs (DCCA).



by Bonnie Horibata,  
 Vice-president of Hawai'i's BBB

Get everything in writing; especially if they are offering you any special discounts, rebates, warranties or services outside of the standard contract or invoice.

A consumer purchasing a product at their home, may take advantage of the 3-day cooling off period for a refund following a sale if a cancellation notice is sent in writing within three (3) business days. The law does NOT apply if a buyer only calls to initiate the contract with the seller. Contact your BBB for more information about door-to-door sales practices or Federal Trade Commission's (FTC) 3-day cooling off rule.

For more information about topics affecting marketplace trust, visit [www.bbb.org](http://www.bbb.org). ■



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