

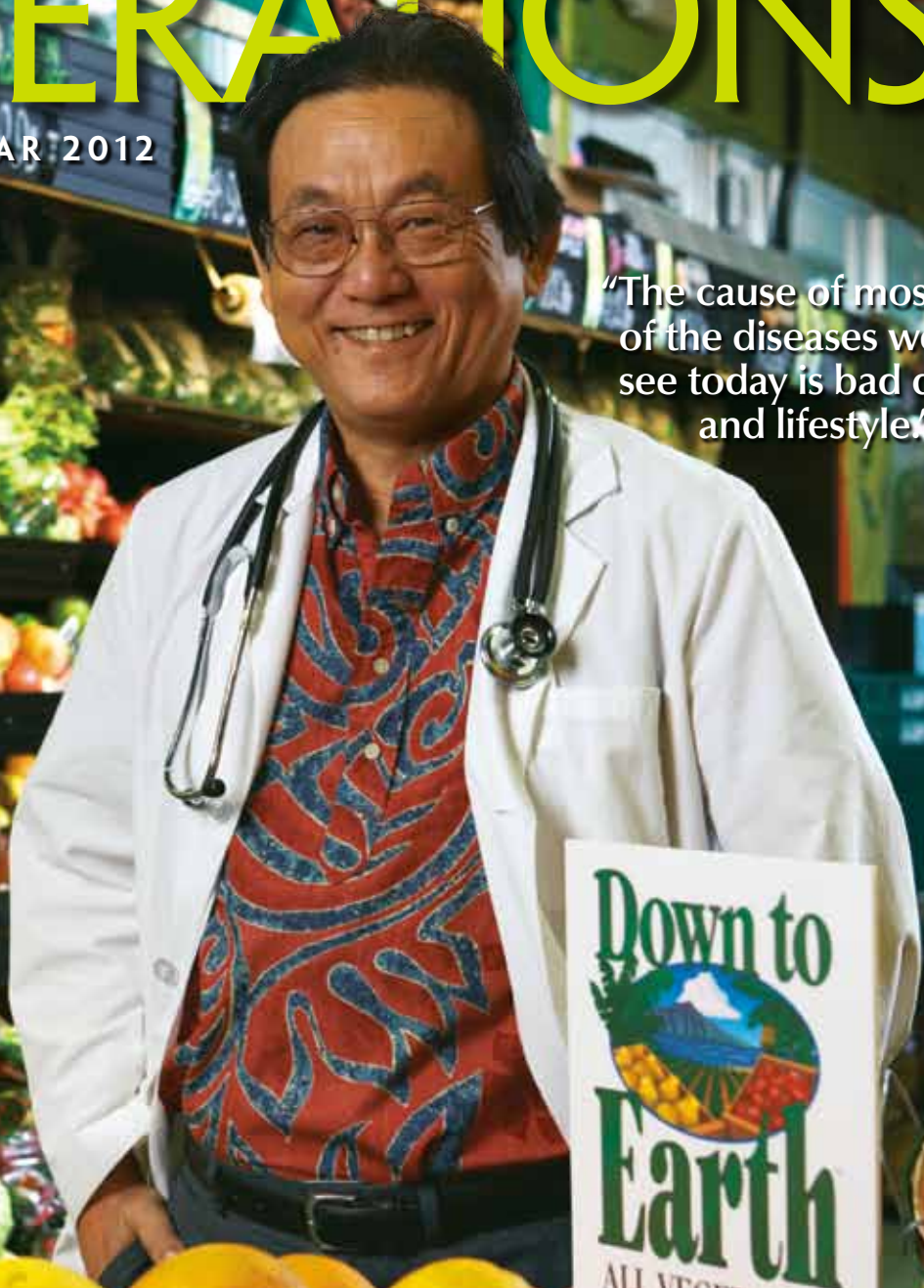
GENERATIONS

MAGAZINE | FEB · MAR 2012

One Meal at a Time

Reverse aging and disease in 10 days with Dr. Shintani

"The cause of most of the diseases we see today is bad diet and lifestyle."



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**We can help you
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This month's cover story is one that I have been anticipating for months as we bring to you Dr. Terry Shintani's story. I met Dr. Shintani a few years ago while attending one of his famous seminars on eating healthy. My anticipation has been personal as I am constantly trying to find ways to live a healthier life with my eating habits and I wanted to pass his knowledge on to you, our readers.

So thank you Dr. Shintani for educating me on healthier eating habits. I recommend everyone to attend his workshops as knowledge is powerful and he definitely is one of the foremost doctors on this topic—not only in Hawai'i but nationally. A big "Mahalo" also goes out to Frank Santana from "Down to Earth" All Vegetarian Organic & Natural food stores. I learned about various organic fruits and vegetables that I will be changing my own buying habits.

And on this issue, I am sharing my page with a noteworthy senior from Moanalua HS who's interest is also shared by many—the secret in longevity—which this issue is about. Well done Fevelyn, and thank you to our young participants.

Live Well in 2012!



Percy Ihara, Editor/Publisher

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What's Your Secret?



FEVELYN BUCCAT is a senior at Moanalua High School who is currently taking a Senior Project class where students learn about a topic of their choice—she chose the topic of longevity. She's been interested in learning about the elderly and the things they do to stay healthy and to live longer. She has done a research paper for her topic and her product is a booklet containing questions about what makes people live longer.



Janet Yamaji, 91

Q: What do you do in order to keep your mind active?

A: My daughter sent me to this place [Moiliili Community Center] to keep me "Akamai". Akamai means being smart, alert. I also read sometimes. I watch tv, the health channel.



Eleanor Hayashi, 83

Q: What social activities do you do?

A: I belong to a teacher sorority. We go to different places and listen to speakers, we do handcraft activities. I meet with my retired teachers' group about once a month. It's called Ali'iolani teachers group—that's where I taught.



Grace Furugen, 90

Q: What would you recommend others to do in order for them to live a long and healthy life?

A: You should follow good healthy habits like eating a good diet, socialize, and exercise. One of the best exercises is swimming.

GENERATIONS MAGAZINE

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Printed by Trade Publishing Co., Hawai'i, 808-848-0711, 800-234-5619

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Generations Magazine calls upon Hawai'i's experts — from financial advisors 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:



RUSSELL HIGA is the Senior Pastor of Honolulu Christian Church. He is a 1971 Roosevelt graduate. In 1978, he graduated from the University of Hawai'i graduate with a BA in Science in Human Development. Later, he attended Western Conservative Baptist Seminary – Master of Divinity. He has been married to Judy for 31 years, and the couple has three grown sons.



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.



MICHAEL REED GACH, PH.D., Acupressure Institute founder, is a foremost acupressure expert. Gach's seven acupressure books and instructional self-healing programs have sold one-half million copies on how to relieve stress, headaches, backaches, chronic fatigue, and sleep better. Gach's best selling book *Acupressure's Potent Points* book contains 400 illustrations showing how to relieve 40 common complaints from A to Z.



SCOTT SPALLINA, Senior Deputy Prosecuting Attorney is the supervisor of the Elder Abuse Justice Unit at the Office of the Prosecuting Attorney in Honolulu. He created this unit 4 years ago and remains the team's supervisor. During his 17-year career with the Prosecutor's Office, Scott also headed the Domestic Violence Team. He offers presentations on crime prevention to various clubs and organizations around the state.



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**.



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 that 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.



JEFFREY SISEMOORE, JD is Director of Planned Giving and Major Gifts for the National Kidney Foundation of Hawai'i (NKFH). Jeff brings a legal and financial background to NKFH and is devoted to helping people who wish to support the mission of NKFH by showing them how their charitable desires can be achieved while benefiting themselves and their families. Jeff is available for consultation at **589-5976**. Be sure to register for a free eNewsletter and check out the wealth of information at www.kidneyhawaii.org.



Dr. Shintani's 10 Day Program seminar

COVER STORY | DR. SHINTANI: REVERSE AGING AND DISEASE IN 10 DAYS

[I focus first on diet and lifestyle, rather than medicine. As I always say, what we eat and drink constitutes 99 percent of what we consume...]

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How Can CSI Help?

Caring for elderly loved ones or people with disabilities is an honorable undertaking. Caregivers often become overwhelmed when they must take on the added responsibility of providing financial oversight and paying monthly bills. Where can they turn for help?

CSI, Inc. (Comfort, Security, Independence) is a Hawaii nonprofit whose experienced case managers specialize in managing the financial affairs of the elderly or people with disabilities. Because CSI works exclusively with this group, it is uniquely qualified to navigate the complex financial challenges and social circumstances often faced by these individuals.

Since 1987, CSI has safeguarded the financial assets of those who may be vulnerable to financial loss through the following services:



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For a free consultation with no obligation, please contact us at **538-0353** or check out our website at www.csihawaii.org.



There is an old Beatles song that includes the lyrics...“Will you still need me, will you still feed me, when I’m 64.” The obvious answer is—“I want to, but how do I do that?” Not the need me part, the feed me part. By feed, I don’t just mean nutritionally. I mean emotionally, spiritually, mentally and physically.

Fortunately, there is an organization that can help answer those questions.

Several weeks ago, I spent some time with the folks at the *Kupuna Education Center* at Kapiolani Community College. Tony Hathaway helps run the program and counts in large part on Eme Kim. Kim specializes in senior counseling, and she has gathered a staff of specialists to conduct classes once every month or so. The class is designated for operators and workers at adult care homes and adult foster homes, but all are welcome. She often has a class of a hundred or more.

The large group breaks into smaller groups, and they all address different issues that face adult day care operators. One group may talk

about depression, another about guilt or denial or nutrition. For each topic, she chooses a specialist from her cadre to help direct the group discussions. At the end of the session, a representative from the group is selected to make a presentation to the entire class on the group’s findings. Kim says it’s amazing the concepts they come up with when many minds work toward the same goal.

The Kupuna Education Center’s role in the community will become more important as our community ages. There are more than 1200 adult care homes on Oahu alone, and that number will grow — has to grow — in the coming years.

One other thing I learned — the people involved in the Kupuna Education Center are dedicated, compassionate individuals with a single goal in mind — to provide the best care available using the best practices. And the research continues. That’s good news for all of us, because as another Beatles lyric goes from that classic tune...“You’ll be older, too.” Contact kupunaeducation.com for more information on the classes. ■



Celebrating Culture

by Amy Taniguchi

A special event occurs every four years called the Festival of Pacific Arts, where over 27 South Pacific nations gather to share their culture and develop friendships. The festival lasts for approximately two weeks and is filled with events from morning till night at different venues. There are over 2500 participants and many of the countries have competitions in advance to be sure they are represented by their best performers. There is no "competition" as the focus is on the celebrating and sharing of each other's cultures. This year's theme will be Culture in Harmony with Nature.

For two weeks (except on Sunday) you will be treated to all forms of dance, music and art. There are craft demonstrations that showcase traditional styles of carving, weaving, painting, fashion design, jewelry, tapa making and even the opportunity to get a tattoo! The dance



programs are always popular with performances from morning to evening. There are many workshops that include topics such as navigation, story-telling, traditional medicine and film-making. Eating is always an adventure as you will have a chance to try the special foods and cuisine from each nation. The hardest part is deciding what to do each day.

The festival is held in the summer, when school is out, as the local villages are responsible for the housing and feeding of participating delegations. This opportunity allows for sharing hospitality and cultural interactions between the locals and visiting countries.

Amy Taniguchi, a retired Hawai'i schoolteacher, has been to four festivals in Samoa, New Caledonia, Palau and Western Samoa with Pacific Islands Institute who has been taking visitors to the festivals since 1992. This year's program begins in Brisbane, Australia on June 28th. For more information, call 808-732-1999 or visit ExplorethePacific.com.



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CULTURE IN HARMONY WITH NATURE



One Meal at a Time

Reverse aging and disease in 10 days with Dr. Shintani

Dr. Shintani and Linda Soraoka at Down to Earth's organic food deli.

Terry Shintani, MD, JD, MPH, KSJ is a local physician, attorney, nutritionist, author, lecturer, radio show host and community advocate.

You probably know him best for his whole-person diet programs, such as Eat More, Weigh Less Diet and the Shintani Diet. In 1992, his health program won the highest national award from the U.S. Secretary of Health and Human Services.

Locally, he has conducted health and nutrition programs for Native Hawaiians his entire career. He was the founding director of the innovative Integrative Medicine program at the Wai'anae Coast Comprehensive Health Center. He also created the "HawaiiDiet" program and received national attention in *Newsweek*, on *CBS This Morning* and *Dateline NBC*. And, of course, there's Zippy's, where he created the Zippy's "Shintani Cuisine" program that has served more than 800,000 low-fat, no-cholesterol meals and donated 100 percent of the royalties to promote health in Hawai'i.

Currently, Dr. Shintani is presenting his 10 Day Program, a workshop on how to lose weight and reverse chronic disease through diet and lifestyle.

We recently sat down with Dr. Shintani to learn more about his background, why he developed the 10 Day Program and to get the latest tips on reverse aging and fighting disease.

HOW I GET OFF MY MEDICATION: Linda Soraoka

What would it be like to get so healthy that your medication became unnecessary? That is what Dr. Shintani's 10 Day Program is for Linda Soraoka. She is one of Dr. Shintani's program graduates. She was taking prescription medications for diabetes, blood pressure and cholesterol — a total of nine pills per day. After just 10 days, two of her medications became unnecessary. What's most important is that she learned the skills to continue a healthy lifestyle. Six months later she no longer needed any medication. Her blood sugar, blood pressure and cholesterol were all normal without them. The side effect? She lost 40 pounds without really trying.

"It was really easy," Linda says, "There was no calorie counting or portion size control and the weight just fell off. Dr. Shintani saved my life."

GM: *What schools did you attend and how did you decide to become a doctor?*

TS: Since neither of my parents went to high school, they were determined to give their kids a good education. I started at Island Paradise School and transferred to Punahou School. Then I attended the University of Hawai'i (UH) and transferred to University of Illinois, where I got a business degree.

In college, I picked up some "hippie" values and wanted to save the world. I thought law school was the way to do it. At UH for law school, I was quickly disillusioned because law practice was not what I expected. So I decided that in order to "save the world," I should become a doctor.

In medical school, I was much happier — yet not completely satisfied. Modern medicine is wonderful when it comes to diagnostics, surgical procedures, infectious disease and trauma. But it doesn't quite do the job when it comes to dealing with chronic diseases, which are the greatest problems today. Heart disease, cancer, stroke, diabetes and other chronic diseases are a crushing burden on our society and our economy. Medical school didn't teach me how to get at the cause of these diseases. It really only taught me how to medicate and mitigate these diseases, but not cure or prevent them.

Because I realized that many illnesses were nutrition-related diseases — yet medical school only offered three hours of nutrition class —

I transferred to Harvard to earn a master's degree in nutrition. I then went on to get board certified in Preventive Medicine.

GM: *How did you get into the weight loss arena?*

TS: As the Associate Chair of the Department of Complementary and Alternative Medicine at the John A. Burns School of Medicine, the majority of my work is geared toward anti-aging and the health of the whole person, including physical, mental, emotional and spiritual wellness. However, many health problems are tied to weight issues. It can't be ignored. And, weight loss is an important part of reversing aging and disease. And, more than anything, weight motivates people to change.

GM: *Can you explain to us what's happening in health care today? Seems prevention is a major component of the paradigm shift.*

TS: Ironically, health care is not going to solve our health problems. The biggest problem is that we don't have a health care system. We have a disease care system. There is so much emphasis on pharmaceuticals and surgical procedures that we have forgotten to look after real health. The government continues to spend money and time in creating a better health care system. We don't need a better system. What we really need is better health. If we had better health, the current system would be able to handle the health care burden.

It's unfortunate that most of the paradigm shift to preventive care is "secondary prevention"—or early detection—after the disease has developed. The shift hasn't supported what I do, which is more "primary prevention." For example, my 10 Day Program teaches people how to cook healthy meals in minutes. We even tour Down to Earth, a natural food store, to teach clients how to shop for healthy foods. The program gets people truly healthy so that their medications become unnecessary.

Another positive shift is toward alternative medicine. Studies show that there are more visits to alternative practitioners now than to conventional doctors. This is why I work with the Department of Complementary and Alternative Medicine at our Medical School. Most people don't know it, but we arguably have the best faculty in the nation in this field.

GM: What is the 10 Day Program?

TS: The 10 Day Program doesn't just magically turn people's health around. It is 10 days of intensive training with me. We teach people how to form healthy new habits that replace old unhealthy ones. We teach people how to shop, how to prepare food, and how to snack in a healthy, sustainable way. We also offer encouragement to exercise regularly, and to keep a positive attitude.

GM: How is it that you can get people off medication so easily when others can't?

TS: I get a lot of people off their medication with the 10 Day Program because I get at the cause of the disease—bad diets and unhealthy lifestyles. Most medications, and even a lot of supplements, don't get to the cause of the problem. I correct the underlying problems and the diseases start to disappear.

GM: Can you outline the foundations of your health/diet model?

TS: I have a 7-point plan. The foundation of my approach to anti-aging and disease reversal is to first look at the whole person—physical, mental, emotional and spiritual. I perform a complete medical history and physical exam to look at the specific diseases or symptoms. In most cases, I focus first on diet and lifestyle, rather than medicine. As I always say, what we eat and drink constitutes 99 percent of what we consume... why would we first look at drugs and supplements, which are less than 1 percent of our intake?

So the first thing I do is help to build a healthy foundation of diet and lifestyle. This is one of the most neglected, yet most effective approaches to most chronic health conditions. If diet and lifestyle are not adequate, then I look at other factors

such as hormone balance, supplements, energy medicine, psychological and even spiritual issues. Pharmaceuticals are a last resort, but in the right situations they are very useful, especially in dealing with acute situations such as infections and injury, and in preventing long-term damage.

GM: What are the good and bad foods that we are eating too much of today?

TS: In general, we eat too much food that is refined, processed and prepackaged. It is better for our bodies to eat whole grains, vegetables, fruits, legumes and low-fat, plant-based proteins (instead of animal protein).

GM: Packaged foods and sugars are big "no no" items. Can you give us an idea of how bad they are?

TS: First of all, I always allow for occasional "party food" in small amounts on special occasions. But in general, people get the majority of their calories from packaged food, sugars and otherwise adulterated foods (including farm-fattened meat and poultry). Humans never ate this way in history. You can see the effect of this "modern American diet" (M.A.D. diet) in the high rates of obesity, heart disease, cancer, stroke and diabetes in this country.

GM: You are well known for your seminars. Why do you do so many?

TS: It's my mission to reach as many people as possible with the message of health. I believe that seminars are one of the most effective ways to reach the public. For example, through the Hawai'i Health Foundation, I've conducted nearly 1,000 seminars, lectures and programs over the years. But I understand that not everyone can attend, so I use a mix of media to reach people. I've written 10 books, and I have a radio show "Healing and You" on KWAI, AM 1080, Sunday at 8 p.m., which is the longest running health radio talk-show in Hawai'i.

GM: For those of us in our older years, how does dieting benefit us? Aren't seniors too old to start?

TS: We are never too old to start. A healthy diet and lifestyle helps even into our 80s and beyond. For instance, during World War II, people in Norway cut their meat and fat intake due to rationing. As a result, heart disease decreased dramatically—even among those over 80.

GM: What can we "older folks" start doing to improve healthy longevity?

TS: My 7-point Plan applies to health, as well as longevity. As they say, 60 is the new 40. And,

KID TIME IN KALIHI AND KĀHALA

GM: Can you tell us a little bit about your background and growing up in Hawai'i?

TS: My entire family originates from Kalihi, and my dad had a Venetian blind and drapery business in the heart of the business district.

When I was really young, we lived in a little square house on Kapi'olani Boulevard, next to Ala Wai Park. I used to walk the Ala Wai Canal and watch people fish and crab. There used to be these stations along the canal where people could walk out and sit in little wooden fishing chairs about 20 feet out over the water.

When I was about five or six years old, we moved to Kāhala—before it was Kāhala, as we know it. Back in the 1950s, the area was pig, chicken and pikake farms. We used to wake up to the roosters in those days.

GM: Any stories that still stick in your memory of the good ol' hanabata days?

TS: A lot of stories stick with me. I have fond memories of my grandmother who lived with us and took care of us kids. She didn't speak much English but we communicated with a combination of broken English, mixed with Pidgin, Japanese and Hawaiian. I remember feeling like one of the luckiest kids in the world because two of my aunts had little "mom and pop" stores—Sato Store on Kapahulu Avenue and Obatake Store on School Street. They were so nice to us. We always got candy or a treat when we visited.



GM: Were your parents a big influence on who you are today?

TS: Both of my parents were great role models. Neither one got past the 9th grade but they made the most of their lives and were the best parents.

My mom had a rough childhood. Her father died when she was in her teens and her mother, being a picture bride and speaking little English, was left to care for five kids. They lived a very humble existence. The three girls, including my mother, quit school and worked so that the two younger boys could finish high school.

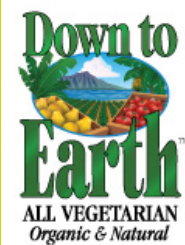
She learned the value of frugality and hard work. My dad met her when she was working at my grandfather's slipper company in Kalihi. My father used to joke that because she was the best worker, he married her to keep her at the company.

My dad was a self-made man. He started a business from scratch (Venetian blinds, carpets, draperies and building materials) and built it up to where he once employed about 100 people. What was even more remarkable is that when I was still a toddler, he was diagnosed with colon cancer. He had surgery and a colostomy. He lived on another 40 years, defying all odds.

When he passed away, I realized what a privilege and blessing it was to have him as a dad. One person told me, *You know what was amazing about your Dad? He never complained about anything.* Another person remarked that he was "Christ-like" because he always kept his word, looked for the best in people and never said a bad thing about anyone. ~



Dr. Shintani and Lambert Lee, Down to Earth produce manager, both share the importance of fresh fruits and vegetables.



Down to Earth is Hawai'i's only all vegetarian, organic and natural foods store. The company was started in 1977, dedicated to improving the health of Island communities.

The store carries a variety of groceries, including dairy products, local organic produce, bulk foods, vitamins and natural supplements, body care products and household items. Its delis feature hot food and cold salad bars, fresh smoothies, a sandwich menu, grab-and-go options and a variety of egg-free desserts.

With five stores throughout Hawai'i, Down to Earth contributes to its community with events such as cooking classes, lectures and new recipes and monthly e-newsletter. It also supports local farmers. Yearly, the company purchases about \$2.5 million in products from 400 local vendors, including more than 150 farmers and growers who guarantee fresh fruit and veggies. For more information, visit downtoearth.org.

I plan to continue to be productive into my 80s. In order to do that, I have to do the things that will shave 20 years off my age.

What can we do to age in a healthy way? Well, chronological aging is inevitable but our physical biological agent is more a function of our health and fitness. By healthy I mean being free from disease and optimal mental and physical functioning.

A good diet is an essential part of healthy aging. I don't like to call it "diet" because most people think of diet as you go on a diet and then you go off the diet. I prefer to think of it as a healthy lifestyle. Now, living a healthy lifestyle doesn't mean deprivation. You can eat as much as you want and still lose weight as long as you choose the right foods and prepare them in a healthy, delicious way that you can enjoy and maintain.

GM: How is dieting linked to anti-aging?

TS: I recommend a whole person approach that includes physical mental, emotional and spiritual

aspects of health. But eating right helps to reverse aging. It helps to reverse markers of disease, and helps to increase people's energy levels. It may even help to reverse disease and get rid of the aches and pains from which so many seniors suffer. The right foods not only control weight, they can also reverse illness to such an extent that medication becomes less necessary.

As part of my 10 Day Program, I have measured markers for biological aging and many of my participants rate 10 or 11 years younger on their biological age scale in just 10 days of following my dietary and lifestyle program.

GM: What do you do to stay healthy and live a long life?

TS: I try to follow my own 7- point plan. I follow a primarily plant-based unprocessed food diet, I try to exercise at least every other day and I take a few supplements when I feel like I'm not eating quite right. I keep a positive attitude and try to share aloha for everyone. I also think prayer is an important part of a healthy lifestyle.

GM: If you could enjoy a meal with anyone in history, who would that be with?

TS: I would like to have supper with Jesus or a vegetarian Indian meal with the great Mahatma Gandhi.

GM: What do you do to relax and live a more stress free life?

TS: I have an energy machine at my office that helps. It helps me to recharge my batteries. A lot of my clients really like it. I find exercise to be relaxing — playing basketball and breaking a sweat. I also like to kick back and enjoy simple things such as reading, talking to friends, family, my daughters and wife, even meditation or prayer. I find rejuvenating and stress reducing.

For more information, please visit HiDiet.org or HealingAndYou.com. ■

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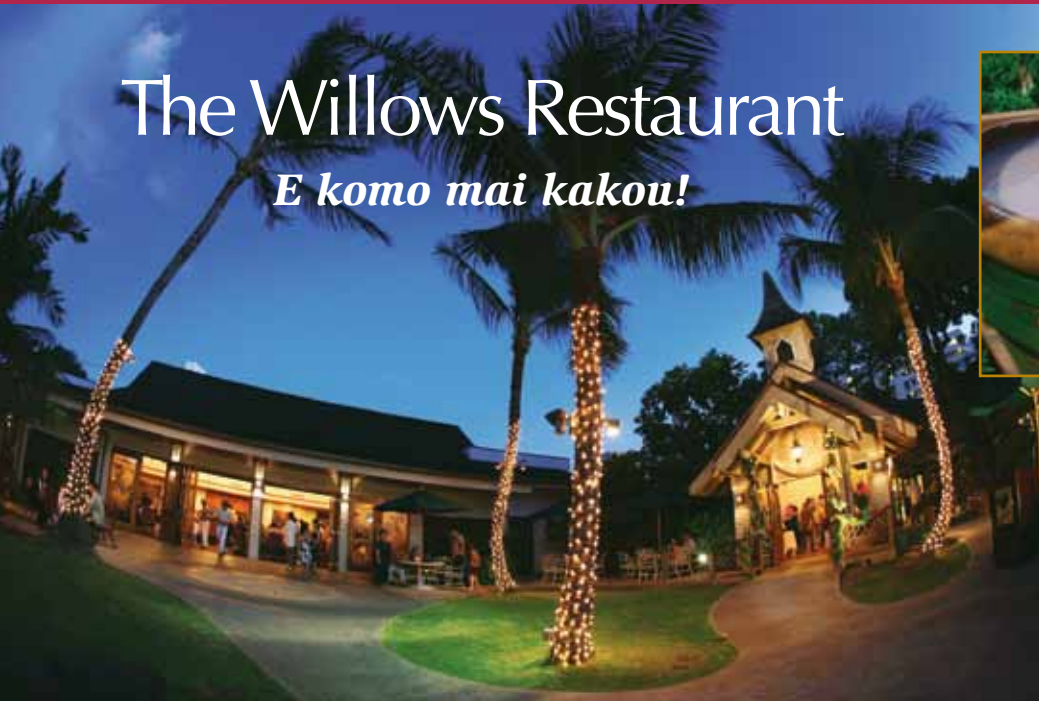


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rooms, as well as restaurant buy-outs for larger private events. Contact Keri Endo, Catering & Special Events Director for information, (808) 952-9200 ext. 63.

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Sunday Champagne Brunch

10:00 a.m. – 2:30 p.m.

Adult \$34.95 • Keiki (4–10) \$17.50
Kupuna (65+) & Military 10% Off

DINNER BUFFET

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Saturday & Sunday, 5:00 p.m. – 9:00 p.m.

Adult \$34.95 • Keiki (4–10) \$17.50
Kupuna (65+) & Military 10% Off ■

Nestled within the heart of historic Mo‘ili‘ili in Honolulu, The Willows sits upon one acre of lush tropical gardens, abundant with native Hawaiian flowers, and bordered by cascading waterfalls. Guests can enjoy award-winning dining outdoors or within one of the many private rooms. Like the Shangri-La of myth, The Willows is an unexpected oasis amid the hustle and bustle of the city. First-time guests usually catch their breath as they walk through the doors, while those who return always feel welcomed and at home.

The Willow’s award-winning buffet executive chef Miles Miyashiro masterfully combines traditional Hawaiian delicacies with Asian and American cuisine to satisfy the pickiest of palates. The menu is influenced by many different cultures, including Japanese, French, Thai, Italian, Hawaiian, and Korean. The Willows menu has been honored with many awards over the years, including *Honolulu Advertiser’s “Best Buffet,” Honolulu Magazine’s “Best Place to Take Visitors,” Taste of Honolulu’s “Best Seafood,”* and took 1st Place at *HFM’s Culinary Competition*, in addition to numerous other awards. They also have special holiday buffets featured throughout the year.

Live Hawaiian music and dancing can be enjoyed every evening, Wednesday through Friday from 6:30 p.m. – 8:30 p.m., featuring some of Hawai‘i’s top entertainers, including many *Na Hoku Hanohano Award* winners.

Tofu Poke’



by Chef Michi

Over 12 years as a “casual gourmet” cook, Michi’s Fresh Cooking For You was founded in 2007. Her recipes center on healthy yet easy to prepare flavor-packed dishes. Visit www.cookingfreshforyou.com or contact Michi at cookingfreshforyou@gmail.com or (808) 286-6484.

I love my vegetarian friends and family (my daughter eats NO meat). This can get challenging at times, but there are some vegetarian dishes that are so good even the carnivorous type will take a bite or two. On friends and family gatherings, try serving poke’ that everyone can cheer about!

Combine all ingredients in a bowl and toss to combine. Either serve immediately or store in the refrigerator until ready to serve.

Serves: 4 – 6 as an appetizer

Time: 15 minutes

- 1 lb extra firm tofu, cut into ½” cubes
- 1 cup fresh ogo seaweed, rough chopped
- ¼ cup sweet white onion, diced
- 1” piece of fresh ginger, finely minced or grated
- 1 Hawaiian chili pepper, seeded and minced
- 2 tablespoons toasted sesame oil
- 1 teaspoon shoyu
- ½ teaspoon salt (Kosher salt works best)
- Fresh ground pepper to taste



PEOPLE'S OPEN MARKET



Founded in 1973, the People's Open Market (POM) was formed to accomplish three goals:

1. Provide the opportunity to purchase fresh agricultural and aquacultural products and other food items at low cost.
2. Support the economic viability of diversified agriculture and aquaculture in Hawai'i by providing market sites for local farmers, fishermen or their representatives to sell their surplus and off-grade produce.
3. Provide focal point areas for residents to socialize.

More than 1 million people shop at the 25 market sites each year. Each market operates once a week and lasts about one hour. Prices are usually 35% lower than retail stores. The POM staff closely regulates the markets. The staff conducts weekly price surveys at various stores to determine a recommended price for the POM vendors to follow. Vendors may sell below, but not over, the recommended prices. The staff also supervises the arrival and departure of the POM vendors to ensure safety for both vendor and consumer. Each vendor is monitored to ensure that they comply with all city, state and federal government rules and regulations, ordinances and laws affecting their participation in the POM.

TYPES OF PRODUCE

At the POM, you will find many kinds of ethnic fruits, vegetables and other food items that are not ordinarily available in grocery stores. Depending on the ethnic make-up of the neighborhood, you'll find a variety of foods associated with the different ethnic groups. Fresh ocean and pond fish, as well as farmed shrimps and prawns, are available—many sold live. In addition, a variety

of Hawai'i-grown flowers, such as ginger, orchids and anthuriums are for sale.

HISTORY OF THE OPEN MARKETS

The beginning of the open markets is attributed to Mrs. Joyce Fasi. After hearing concerns of women in a discussion group regarding the high cost living in Honolulu and in particular the high cost of food, she relayed these thoughts to her husband, then Mayor Frank F. Fasi. Hence, the People's Open Market was started to assist farmers with selling their "off-grade," "ungraded" and surplus produce while lowering food costs for the citizens of Honolulu.

The first People's Open Market (POM) was started at the Banyan Court Mall location in Kalihi in November, 1973. People in other communities began requesting their own POMs. Soon, a caravan of POM farmer/vendors was traveling to various sites to help the public purchase low-cost food items.

The city requires all vendors to be authorized to accept food stamps to help those who are on fixed incomes.

SHOPPING TIPS

The People's Open Market (POM) vendors are bound by a set of rules and regulations, which ensure that the POM operates smoothly and fairly for vendors and as well as customers. It is the vendors' responsibility to see that their customers follow the rules and regulations. They are subject to citations and disciplinary action, including dismissal from the program for failure to comply with the rules and regulations.

Please cooperate with the POM vendors. Here are some of the POM shopping tips:

MARKET SCHEDULED AREAS:

■ M	MONDAYS	Honolulu City Area
■ T	TUESDAYS	Leeward-Central Area
■ W	WEDNESDAYS	Honolulu City Area
■ R	THURSDAYS	Windward Area
■ F	FRIDAYS	Leeward Area
■ S	SATURDAYS	Kalihi-Hawaii Kai Area
■ Su	SUNDAYS	Leeward Area

MARKET SCHEDULE (CLOSED on City Holidays!)

■ M : Manoa Valley District Park
2721 Kaaipu Avenue, 6:45 a.m-7:45 a.m.

■ M : Makiki District Park
1527 Keeaumoku Street, 8:30 a.m-9:30 a.m.

■ M : Mother Waldron Park
525 Coral Street, 10:15 a.m-11:00 a.m.

Plan ahead! There will be times that the market will start or end a little earlier or later than officially scheduled (5-10 minutes) due to certain conditions such as traffic, road conditions, school, weather, etc.

Things to keep in mind:

- ✳ Do NOT bag or ask vendor to reserve items before the start of the market (sound of an air Horn)!
- ✳ Do NOT cut in lines that vendors have formed!
- ✳ Do NOT shoplift!
- ✳ Do NOT squeeze or mistreat fruits and vegetables (papayas, tomatoes, etc.)!
- ✳ Do NOT bring animals (except seeing eye/working dogs)!
- ✳ Do NOT litter!
- ✳ Do NOT ride bicycles through the shopping area. Park on the sides of the POM.
- ✳ Do NOT park illegally, double park or block driveways!
- ✳ Park in marked stalls ONLY!
- ✳ Bring your own shopping bags, packages and cartons!
- ✳ Be careful when the POM vendors' trucks and vans are entering or leaving a POM site!
- ✳ Be considerate of other shoppers!
- ✳ Bring small bills and coins!

■ M : City Hall Parking Lot Deck
Alapai and Beretania Streets, 11:45 a.m-12:30 p.m.

■ T : Waiiau District Park
Komo Mai Drive, 6:30 a.m-7:30 a.m.

■ T : Waipahu District Park
94-230 Paiwa Street, 8:15 a.m-9:15 a.m.

■ T : Wahiawa District Park
N. Cane St. & California Ave., 10:00 a.m-11:00 a.m.

■ T : Mililani District Park
94-1150 Lanikuhana Avenue, 11:45 a.m.-12:30 p.m.

■ W : Palolo Valley District Park
2007 Palolo Avenue, 6:30 a.m-7:30 a.m.

■ W : Old Stadium Park
2237 South King Street, 8:15 a.m-9:15 a.m.

■ W : Queen Kapiolani Park
Monsarrat and Paki Streets, 10:00 a.m-11:00 a.m.

■ R : Waimanalo Beach Park
41-741 Kalaniana'ole Hwy., 7:15 a.m-8:15 a.m.

■ R : Kailua District Park
21 South Kainalu Drive, 9:00 a.m-10:00 a.m.

■ R : Kaneohe District Park
45-660 Keaahala Road, 10:45 a.m-11:45 a.m.

■ R : Halawa District Park
99-795 Iwaiwa Street, 7:00 a.m-8:00 a.m.

■ F : Ewa Beach Community Park
91-955 North Road, 9:00 a.m-10:00 a.m.

■ F : Pokai Bay Beach Park
85-037 Pokai Bay Road, 11:00 a.m-11:45 a.m.

■ S : Banyan Court Mall
800 North King Street, 6:15 a.m-7:30 a.m.

■ S : Kaumualii Street
700 Kalihi Street, 8:15 a.m-9:30 a.m.

■ S : Kalihi Valley District Park
1911 Kam IV Road, 10:00 a.m-10:45 a.m.

■ S : Salt Lake Municipal Lot
5337 Likini Street, 11:15 a.m-12 Noon

■ S : Hawaii Kai Park-n-Ride
300 Keahole Street, 1:00 p.m.-2:00 p.m.

■ Su : Kapolei Community Park
91-1049 Kamaaha Loop, 7:00 a.m-8:30 a.m.

■ Su : Royal Kunia Park-n-Ride
Kupuna Lp./Kupuohi St., 9:30 a.m-11:00 a.m.

■ Su : Waialeale Community Park
94-870 Lumiaina Street, 11:30 a.m-12:30 p.m.

How Much Are You Worth?

In a society that glamorizes youth and beauty, it is easy for us to feel less valued as we age. As my hairline recedes, my wrinkles deepen, and my strength diminishes, am I still valuable? Are you still valuable? How much are you worth?

Let me answer that question using a real life example. Do you like this picture on the right? Would you love to see this picture hanging in your living room? Ninety-nine percent of the people who see it don't like it. It was painted in 1905 by then 24-year-old Pablo Picasso. The picture didn't sell until 1950. A wealthy New York publisher "Jock" Whitney bought it for \$30,000 to add to his massive art collection.

Whitney died in 1982, followed by his wife's death in 1998. At her estate's liquidation, this painting sold at auction in May 2004 for \$110 million dollars, which at that time was the highest priced painting ever sold in art history! Was it worth \$110 million dollars? Think about it. What could you do with \$110 million dollars? Was that 39" x 13" piece of canvas worth \$110 million dollars? Absolutely! The way you determine worth is by what someone is willing to pay for it.

Now, back to the question how much are you worth? Here's the root of much of our problems, because we often don't know how to answer that question. Throughout our lives we've been told our worth lies within our performance in a job that we hold or the income we produce. Our value comes from our performance. So what happens when we stop performing? We often feel devalued.

The Bible teaches that we have all strayed away from God. So God sent His son Jesus to pay for our sins on the Cross. So how much did God pay to redeem you? He paid far more than \$110 million dollars. He paid an immeasurable price. God paid for you with the life of His son.

So how much are you worth? God says that you are of infinite value. So don't listen to what our society (or the mirror) says about you. The truth is you are a precious, priceless, masterpiece created by God. And you can take that to the bank! ■



by Pastor Russell Higa

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Hawai'i's Not Ready for Care Needs of Aging Population

In 2008, the state Legislature established the Long-Term Care Commission to assess Hawai'i's system of care for the elderly and recommend improvements. Nearly four years later, the Commission is ready to share its findings with lawmakers—and the report is not encouraging.

Describing the state's long-term care system as "broken," the Commission concludes that neither the state nor most of its residents are prepared to deal with the high cost and complexity of care. The report says that lack of public awareness and fragmented state oversight of programs and providers make for an increasingly dangerous combination as Hawai'i ages.

"Hawai'i's people have not put aside sufficient savings to deal with the risks of aging, and that's something that could come back to haunt all of us," said Long-Term Care Commission Chair Stuart Ho, who also serves as State President of AARP Hawai'i. "Most of our residents are both unaware of and unprepared for the looming financial costs associated with long-term care. The problem is compounded by state government's fragmented management of the current system, which leaves families confused about the services available to them."

The Commission finds that most residents—and state government itself—are unprepared to cope with the increased demand for long-term care services. As the need for services increases, many families are shocked to learn that Hawai'i nursing home costs are among the highest in the country and are already at full capacity.

Meanwhile, Hawai'i is home to one of the fastest aging populations in the United States. Between 2007 and 2030, the number of residents age 85 and older will increase by almost two thirds (from 29,000 to about 48,000). As our population ages, the Commission says that either government will need to spend substantially more for long-term care or other sources of funding will have to be found.

The Commission report, ready for delivery to the Legislature in January, includes eight recommendations for consideration. Three are listed below.

- Launching a long-term care public awareness campaign
- Establishing a mandatory public insurance program
- Consolidating state departments responsible for long-term care into a single agency for greater efficiency and coordination

To read the report and the complete list of recommendations, visit the University of Hawai'i Public Policy Center online at publicpolicycenter.hawaii.edu/tccc. ■



your MIND & BODY

by Dr. Ritabelle Fernandes, MD

Signs of Stroke

Each year in the United States, there are more than 700,000 strokes. Stroke is the third leading cause of death in the country. A stroke is a medical emergency. It occurs when the blood supply to part of the brain is reduced or interrupted. Nearly three-quarters of all strokes occur in people over the age of 65. It is the leading cause of long-term disabilities. African Americans have a higher death rate from stroke compared to any other ethnic group in the US.

WARNING SIGNS OF STROKE

Sudden weakness or numbness of face, arm, or leg
Sudden confusion, difficulty understanding or speaking
Sudden trouble seeing in one or both eyes
Sudden difficulty walking, balance loss, or coordination

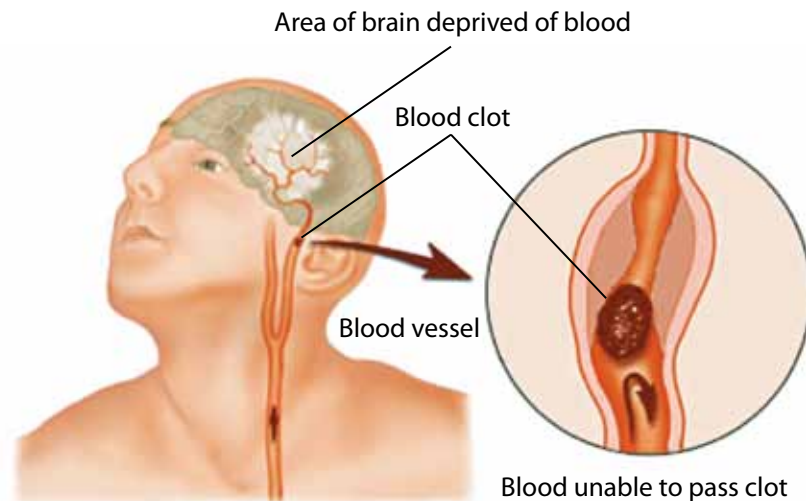
ACT FAST, CALL 9-1-1

What is a mini stroke?

Transient Ischemic Attack (TIA) is known as a mini stroke in which the signs and symptoms of stroke resolve within 24 hours. It happens when the blood flow to a part of the brain is temporarily reduced often by a blood clot, after a short time the blood flows again and the symptoms go away. A mini stroke is a warning sign, it means that a person is likely to have a stroke in the future.

How is stroke diagnosed?

The first test after a stroke is typically a CT scan of the brain. This test will help the doctor diagnose whether the stroke is ischemic (caused by a blood clot) or hemorrhagic (caused by a bleed). MRI may also be done to find out the amount of damage to the brain and help predict recovery. CT or MRI angiograms take a closer look at the circulation in the brain.



How is stroke treated?

Thrombolytic (clot-buster) drugs help reestablish blood flow to the brain by dissolving the clots, which are blocking the flow. To be effective, thrombolytic therapy should be given as quickly as possible in the recommended 4.5 hour window. Aspirin or antiplatelet medication may be prescribed. Treatment of blood pressure, cholesterol and diabetes is important.

What is stroke rehabilitation?

Most persons are disabled following a stroke. The types and degrees of disability that follow a stroke depend upon which area of the brain is damaged and how much is damaged. Recovery depends on rehabilitation with physical, occupational, and speech therapy. Rehabilitation helps stroke survivors relearn skills that are lost when part of the brain is damaged.

Is stroke preventable?

Studies show that 80% of stroke is preventable. It is important to control personal risk factors. Good control of blood pressure, cholesterol and diabetes reduce the likelihood of getting a stroke. Eating right and exercise will also reduce a person's risk. Eat five servings of fruits and vegetables daily. Quit smoking and drink alcohol in moderation. ■

Acupressure Weight Loss Program— For Appetite Balancing, Eating Disorders, Food Cravings and Relieving Constipation

by Michael Reed Gach, Ph.D.

The Acupressure Weight Loss and body image program provides an easy daily routine to balance your metabolism, appetite, and body's energy system. Dieting alone is not enough. By actually working on your body—through gentle stretches, deep breathing, and self-massage on the acupressure points—you can transform your metabolism, eating imbalances, and cravings.

How does it Work? I produced the Acupressure Weight Loss Audio Program that guides you to gently stretch and move your body, which stimulates acupressure weight loss points. The program consists of 12 weight loss techniques, which activate the most important parts of your body for balancing your appetite, digestion, and elimination. This weight loss and body image program offers an effective approach to losing weight using three natural modalities:

- * **Deep Breathing Exercises** relax and calm you, gathering healing energy for reducing stress and improving your digestion.
- * **Movement Stretches** stimulate circulation in your abdominal area, regulating your appetite.
- * **Self-Acupressure** on key digestive points, increase your body's awareness, decrease your food cravings, and balance your appetite through self-massage.

Acupressure Weight Loss Points: One of these twelve techniques, for instance, presses an acupressure point in your lower abdomen, three finger widths below your belly button, to increase the strength and function of your intestines. This point (CV 6) alone can enable you to lose weight by stimulating your body's energy to eliminate properly. This routine includes massaging key ear points for eating disorders. By practicing this

routine twice daily, you'll have less stress, better appetite balance, and a greater sense of wellness.

Weight Loss Ear Points are illustrated in this e-audio program. Dieting alone is not enough as an effective weight-loss program. Focusing on a specific diet with less calories and more fiber is excellent for temporarily losing weight, but does not get at the causes of food addictions, obsessions, yearnings and cravings. People can lose weight on low-calorie diets, but they tend to gain it back.

The Role of Stress:

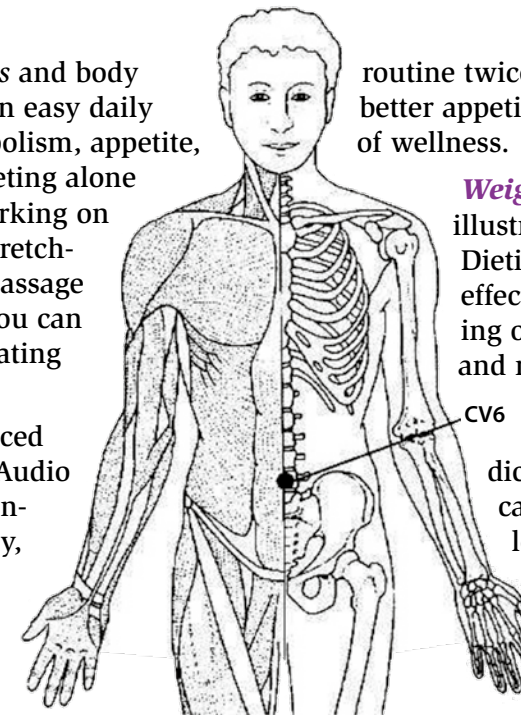
Being under stress worsens eating disorders. This audio program reduces stress and is

easy to practice. In less than a half-hour, practicing once or twice a day, these twelve weight loss techniques can transform your metabolism, appetite, and change your eating disorders.

How Acupressure Weight Loss Works: The postures, movements, and stretches in this program activate specific acupressure points to release the flow of healing energy through the Stomach and Spleen Meridians. This energy flow balances your appetite, digestive system, and compulsive urges to eat.

Acupressure Therapy is also effective for healing your body's self-image and restoring trust in its awareness. The nature of giving yourself acupressure enables you to be more in touch with your body, and the messages it's sending you. Acupressure points release tension, stress, and energy blockages, which cultivates greater awareness and a profound, natural wisdom for developing a natural intuition about when and what to eat.

For more information, self-healing books, CDs and DVDS, visit www.Acupressure.com. ■



Walk Wise Hawai'i Keeps Seniors Safe

Walk Wise Hawai'i (WWH) is celebrating its ninth year of bringing important safety tips to Hawai'i's senior pedestrians. This statewide pedestrian safety campaign, led by the State Dept. of Transportation and championed by Walk Wise Hawai'i's Lance Rae, is revving up 2012 with expanded community outreach programs.

The rate of pedestrian fatalities among Hawai'i's elderly has steady declined thanks in large part to WWH's expanded programming. Last year, nearly 7,000 seniors took the Pedestrians Pledged to "walk wise," which is to always look left-right-left before crossing and make eye contact with drivers when crossing.

This coming August, WWH will celebrate its *Third Annual Pedestrian Safety Month*. This month-long campaign is recognized by Lt. Gov. Brian Schatz as "the only statewide pedestrian safety month in the nation." Look for more information on the Pedestrian Safety Month this summer to learn about how to be both a safe

pedestrian and driver.

Throughout the year, WWH's Speakers Bureau reach out to seniors through the Honolulu Police Dept.'s Aloha No Na Kūpuna program on O'ahu and with Neighbor Island police departments. If you have senior citizens in your community, you can contact WWH to schedule a guest speaker who can share information about pedestrian safety and provide safe road-crossing tips. The WWH Speakers Bureau provides reflective lights to carry during the early morning and evening hours and yellow tote bags to all seniors who take the WWH Pedestrian Pledge.

This year, WWH invites all *Generations Magazine* readers and their families to take the Walk Wise Hawai'i Pedestrian Pledge and make walking safe in Hawai'i.

For more information on Walk Wise Hawai'i, please contact Lance Rae at 535-9099. ■



Lanakila: March for Meals Annual Campaign

On **March 1, 2012**, hundreds of concerned citizens will join Lanakila Meals on Wheels in the March for Meals to raise awareness of the need to fund the Kūpuna Care Program and combat senior hunger. Marchers from around the island, including seniors, elected officials, and Kūpuna Care service participants, will gather at the State Capitol Rotunda at 10 a.m.

March for Meals is an annual national campaign, held in March of every year, and designed to increase public awareness for local senior nutrition programs. The campaign takes place in the month of March because it was during this month that the law was enacted that included Senior Nutrition Programs in the Older Americans Act.

Kūpuna Care is a state-funded, county administered program that provides basic services to frail older adults who can't live at home without assistance. Services include home-delivered meals, personal care, help with chores and transportation assistance. These services provide an important safety net that can help low and middle-income adults avoid going into poverty and being forced into more costly care settings.

The public is encouraged to attend. For information, please visit lanakilapacific.org or call 531-0555.



LANAKILA'S MARCH FOR MEALS
March 1, 2012
State Capitol Rotunda at 10 a.m.

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	SENIOR CLUB MEETINGS	WHERE	WHEN	CONTACT
DISTRICT 1 EAST HONOLULU	Honolulu Seniors	Ala Wai Community Park	Wed/9:00 am	973-7266
	Hui Hauolio Aina Haina	Holy Nativity Church	Wed/9:30 am	395-5314
	Hui Hookipa O Kahala	Kahala Community Park	Tues/9:00 am	733-7371
	Hui Lokahi O Aina Haina	Aina Haina Community Park	Fri/9:00 am	373-2722
	Hui O Kaimuki	Kaimuki Community Park	Fri/9:30 am	733-7351
	Hui O Kilauea	Kilauea District Park	Tues/9:30 am	733-7370
	Hui O Manoa	Manoa District park	Wed/9:00 am	988-0580
	Koko Head Seniors	Kuapa Isles Recreation Center	Wed/10:00 am	396-8080
	McCully Seniors	Ala Wai Community Park	Mon/9:30 am	988-0513
DISTRICT 2 WEST HONOLULU	Puuwai O Pio Pio	Ala Wai Community Park	Mon/9:30 am	973-7266
	Aiea Lani Seniors	Aiea District park	Mon/9:00 am	483-7859
	Golden Age Seniors	Makua Alii Senior Center	Tues/9:30 am	973-7258
	Hui Aikane	Halawa District Park	Tues/9:00 am	483-7852
	Kalakaua Seniors	Makua Alii Senior Center	Mon 9:00 am	973-7258
	Makua Alii Seniors	Makua Alii Senior Center	Wed/9:30 am	973-7258
	Moanalua Seniors	Moanalua Community Park	Mon/9:30 am	831-7105
	Paradise Seniors	Makua Alii Senior Center	Thurs/9:00 am	973-7258
	Platinum Seniors	Makiki District Park	1st/3rd Fri/10:00 am	973-7258
DISTRICT 3 LEeward OAHU	Salt Lake Seniors	Salt Lake District Park	Mon/9:00 am	831-7100
	Ewa Beach Seniors	Ewa Beach Community Park	Tues/9:00 am	689-0370
	Ewa Hui Aloha	Asing Community Park	Fri/8:30 am	681-6435
	Makakilo Seniors	Makakilo Community Park	1st/3rd Mon/9:00 am	672-8465
	Mililani Golden Years	Mililani District Park	Fri/9:30am	623-5258
	Pearl City Seniors	Pearl City District Park	Tues/9:30 am	453-7550
	Wahiawa Rainbows	Wahiawa District Park	Mon/9:00 am	621-5663
	Waianae Golden Age	Pililaa Community Park	Tues/9:30 am	696-4442
	Waiiau Seniors	Waiiau District Park	Mon/9:30 am	455-7555
	Waipahu Cosmopolitans	Waipahu District Park	Fri/9:00 am	678-0871
	Waipahu Seniors	Waipahu District Park	Wed/9:00 am	671-4838
DISTRICT 4 WINDWARD / N. SH.	Whitmore Seniors	Whitmore Community Park	Fri/9:00 am	622-2420
	Crestview Sunrisers	Crestview Community Park	Fri/9:30 am	671-4838
	Kailua Seniors	Kailua District Park	Tues/9:00 am	259-8926
	Koolau Senior Hui	Kaneohe Community & Sr. Center	Thurs/9:30 am	233-7317
	Pali Seniors	Kailua District Park	Tues/9:00 am	266-7652
	Pohai Nani Makua O Pupukea	Pupukea Beach Park	Tues/9:30 am	638-7213
	Waimanalo Seniors	Waimanalo District Park	Tues/9:00 am	259-7436

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Medicare Frequently Asked Questions

by Pamela Cunningham, Hawai'i State Health Insurance Assistance Program (SHIP)

Here are some of the most common questions that we at the Sage PLUS Program (Hawai'i SHIP) hear from individuals. If you have a general question, you can e-mail it to us at help@hawaiiship.org and we will address a couple of questions each Generations publication. For personalized help call **1-888-875-9229**. AND if you really want to learn all about Medicare and also would like to help your community, become a Sage PLUS Volunteer. We have several exciting experiences waiting for you.

TEN MOST COMMON QUESTIONS:

Is Medicare only for people over 65 years old?

Medicare is for mostly for individuals over 65 years of age, but also for individuals with certain disabilities or those who have received Social Security Disability Income for 25 months. In Hawai'i we have individuals with Medicare from ages 18 to 100+ years old.

What's the best Medicare Health Plan in Hawai'i?

The best plan is the plan that your providers will work with and covers the medication that you take. Medicare Health plans are very individual and you need to make sure you do your homework before you change plans. Understanding what your plan covers and what providers work with the plan will help you make the best use of your plan.

Does Medicare pay for long-term care?

Medicare pays for "skilled nursing" care on a limited basis. They do not pay for custodial or intermediate care.

What is the difference between Medicare and Medicaid?

Medicare is our federal health insurance and is available to those 65 years and older and to individuals with certain disabilities.

Medicaid is Hawai'i's medical assistance program. It is a needs based program and individual qualify depending on gross income and assets.

What is a "Medigap" policy?

Medigap policies are also called "Medicare supplements". These plans pay second after Medicare, are sold by private companies and the benefits are regulated by the government, but premiums are not.

Does Medicare pay for dental?

Original/Traditional Medicare does not pay for dental care. Some Medicare health plans have some coverage or a dental rider (additional insurance) that can be purchased.

Do physicians have to take Medicare patients?

Providers do not have to take Medicare, but if they take you as a client by law they must bill Medicare. If they have "opted" out of the Medicare program, they must provide you with that information and then you will be responsible for all charges.

Is there a penalty if I don't take Medicare Part D-drug coverage?

If you do not sign up when you are first eligible and you don't have drug coverage as good as Medicare's, then you could face a one percent penalty for each month that you don't have coverage. But more important is that if something happens and you need that drug coverage, you may have to wait until the annual enrollment period. (October 15-December 7 of each year).

What is Medicare Part C?

Medicare Part C are Medicare contracted health Plans also known as Medicare Advantage plans. Private companies contract with Medicare to provide all your A & B benefits (hospital coverage, physician services, labs and X-Rays etc). Many of our Medicare Advantage plans also include drug coverage. These plans help you limit your out of pocket expenses, provide additional benefits not covered by Medicare and help with provider access. ■



A Valentine Tip From Social Security

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

Valentine's Day is upon us, making this a popular time of year for proclamations of love. Such displays of affection can be as simple and sweet as a heart with a "be mine" message, or as life altering as a vow before the altar.

If you happen to be a newlywed who is head over heels in love, you may not be focused on things such as taxes or Social Security, but you should be. If you plan to exchange your maiden name for a married name—including hyphenated names such as Smith-Jones—be sure you let Social Security know.

Telling us about your name change shortly after your marriage will help us keep track of your earnings and will ensure that you and your family get the Social Security retirement, disability and survivors coverage you're entitled to. Also, if the Internal Revenue Service and Social Security records do not show the same name and Social Security number, your federal income tax refund could be delayed.

If you choose to use your maiden name consistently throughout your working years, you do not need to contact us. However, if you decide to change your name at a later time, you should let us know so that we can update your Social Security record and send you a Social Security card with your new name.

There's no need to pay someone else to mail in the information for you. Changing your name with Social Security is a quick, easy and free:

- Visit www.socialsecurity.gov/ssnumber
- Read about the required documents
- Click on Fill Out and Print an application (Form SS-5)
- Or, call **1-800-772-1213** to obtain the form

We will need the completed application along with a marriage certificate or divorce decree verifying your old and new names. If you were born outside the United States, you also need proof of your U.S. citizenship or proof that you are lawfully living in the U.S. You can bring or mail these documents to us.

You may be focused on the one you love, and we don't blame you. But if you like us (we hope you do), please visit our homepage (socialsecurity.gov) and click on the Facebook icon to **Like us on Facebook**. You can follow us on Twitter, too. We share information daily that can help you and all your Valentines.

Happy Valentine's Day from Social Security. ■



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In planning our estate, we often spend much of our energy on deciding how to distribute the home and the cash, and we often overlook the personal items. In my practice, I see families distributing large sums of money and real estate rather smoothly. Then, when it comes to personal property, family conflict arises. From an outsider's perspective, it can seem somewhat ridiculous—fights over a couch, a ceramic pot or a blanket.

However, once memories and emotion are added to the picture—such as the family sitting on the couch enjoying each other's company watching a movie or playing music together; or that we had made that ceramic pot in school and had given it to our parents; or that our grandmother, while in the hospital just prior to her passing, had painstakingly hand-quilted the blanket—they can carry great sentimental value.

Psychologist Steven Hendlin, in his book, *Overcoming the Inheritance Taboo*, writes that because the personal property holds the memories of our loved ones who have passed away, we want to hold onto these items. Often, Hendlin says, it is the fear of forgetting our loved one that drives the desire for a particular object. And, the consequence may be huge—many family members risk their relationship with another family member over an object that often possesses no financial value. Parents would not wish to see their children fighting over personal objects.

Make it Personal

Knowing that conflict can easily surface over personal assets, what can we do? The State of Hawai'i allows us to write down our wishes in a separate writing, often referred to as a Personal Property Memorandum. You simply make a list of your personal items, designate the beneficiary, and sign and date it.

After you prepare the memorandum, talk to your family about the list. The family discussion can help provide clarity and reduce the chance of any misunderstanding.

And, finally, these family heirlooms that connect us to our loved ones often come with a story. One priceless gift we can give to our children, our siblings and to our children, is to relay the story about the heirloom, preferably in writing.

When my mother passed away, my brothers and I put all of the personal items onto a table with the hope of taking turns telling a story about each of the items. Sadly, very few stories were told. We didn't know the reason why my mother or father kept a particular personal item, or even whether it came from upstate New York where my mother is from, or from Hawai'i, where my father is from. My office provides what we call "My Heartfelt Will" to our clients to write down these stories, so we don't risk losing them.

So, when making your estate plan, remember to pay attention to the personal property as doing so can reduce confusion and conflict, promote family harmony, and preserve family history.

Stephen B. Yim, Attorney at Law

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They Deserved It: Victimized Seniors

by Scott Spallina, Senior Deputy Prosecuting Attorney

Seniors who are victimized financially by their own family members "deserve" to be exploited. Just ask any of the hundreds of defendants the Elder Abuse Unit at the Prosecutor's Office has convicted.

Criminals who steal from their elders rarely admit that what they did was wrong. They justify their actions, and go so far as to say that their victims—often their own parents—deserved to be mistreated because they did not give them what they deserved. The excuses for their wrong behavior range from, *I was going to pay it back* to *I am going to get it anyways when they die* to *I need the money more than they do*. It is this delusional thinking and denial of their own culpability that have children and grandchildren stealing thousands of dollars from their "loved ones" without feeling any tinge of guilt.

The Elder Abuse Unit encountered this mindset last year when it prosecuted an adult son who stole \$30,000 from his mother. She ran a small business and kept large sums of cash in her bedroom. One night when she was taking a shower, he snuck into her bedroom and took the cash. Although she discovered the crime hours after it occurred, the money had already been spent—presumably to pay back a drug or gambling debt.

In this man's police statement, he was shocked that his mother called them. He had lived in her house rent free for 35 years and took care of her by "keeping her company." He felt that money was owed to him because he was the "loyal" son.

Seniors often times know that they are being taken for granted, but they don't believe that the family will steal from them. What these seniors fail to realize, however, is that their offspring usually don't consider what they are doing is a crime. Again, they will never admit they stole from Mom and Dad; they simply "borrowed" the money with no realistic way to pay them back.

How can seniors protect themselves from their own family? One way is to know some of the circumstances that may lead to someone crossing the line from innocent "mooching" to criminal theft.

WARNING SIGNS: If a family member has a suspected substance abuse problem, whether it is alcohol or drugs, it can lead them to become desperate enough to steal from family.

The Elder Abuse Unit has handled dozens of cases where parents have had to get restraining orders on their own children because a drug addiction has led to a life where the seniors live in fear of financial ruin and physical violence. Ironically, I have seen parents give their kids money for drugs because of a belief that if they did this, their children would not have to steal for it. Often times, however, this arrangement led to the addict demanding more money than the parent could afford to give, and when the money got cut off, physical violence ensued.

Also, when an adult child is unemployed and cannot pay living expenses, he or she may see their parents as a solution. The longer the child remains unemployed, the easier it is for them to deplete savings and ruin retirement plans.

For information or for a report, contact the **ELDER ABUSE UNIT:**
768-6452, ElderJusticeHonolulu.com ■

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Is the Time Right for You to Refinance?

by Michael Yee, CFP

According to research done by Freddie Mac, the average rate on a 30-year mortgage in the U.S. dropped below 4% for the first time ever in 2011. Rates on shorter-term, 15-year mortgages are even lower.

For some, this creates a great opportunity to refinance the mortgage. But it's not the right decision for everyone. Here are four questions to consider:

1. How much equity do you have?

Refinancing may be a priority for homeowners with disadvantageous loan terms or who owe more on their home than it is worth. But these situations can make it difficult to qualify for refinancing. Consult with your mortgage company about whether a different financing package can be structured for your home.

If you do have equity in your home, it's possible to structure a payment that may be dramatically lower than your current monthly mortgage. If the amount of equity is not much different than the current value, the payment will be closer to what you already have, but would likely be an improvement due to the recent decline in interest rates.

2. Why do you want to refinance?

Locking in a historically low rate can be appealing, but if you are within a few years of paying off your mortgage, it may not make sense for you to re-start with another 15- or 30-year mortgage.

3. Are you in a position to refinance?

If you have run into credit problems, refinancing may not be as easy as it used to be. Households need to have a sufficient credit score—usually 700 or higher—to qualify for a conventional mortgage.

Employment status could be another factor. A number of Americans, some involuntarily, have recently left the workforce and started their own business. If you don't have an established record of income, it might be difficult to obtain a new

mortgage. Ask your mortgage company whether it's worthwhile for you to pursue the mortgage application process.

4. Determine the terms that suit your needs

The final question is whether to opt for a 15-year or 30-year mortgage. An adjustable-rate mortgage is also an option, but since the terms of those loans are subject to change.

If your primary goal is the lowest possible payment, a 30-year loan makes sense. If your focus is to reduce debt and accumulate wealth, a shorter-term loan may be better; the total interest paid on a 15-year loan will be significantly lower than with a 30-year mortgage. While monthly payments will be higher, a 15-year loan offers more long-term advantages for these homeowners since the financial obligation of a mortgage will no longer exist after 15 years, allowing you to concentrate on retirement or education savings.

If you decide to refinance, be sure to compare costs of different lenders. The breakeven point on the cost of the loan (the number of years you need to keep the mortgage before the costs of obtaining a new loan are overcome) is a critical measure of whether refinancing is a worthwhile move for you. ■

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

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Transfer Tax Ideas for 2012

by Scott Makuakane, Est8Planning Counsel, LLLC

This year, many of us will be focusing on two things—the shrinking federal estate and gift tax “coupon” and the radical jump in transfer tax rates. The “coupon” is the amount that the Internal Revenue Code allows you to give away without having to pay gift taxes during your lifetime or estate taxes after you are gone. “Transfer taxes” include gift taxes, estate taxes and taxes on generation-skipping transfers. A generation-skipping transfer is a transfer by or gift or at death to someone who is two or more generations younger than the transferor.

The Code grants each one of us a \$5.12 million coupon for gifts made, or people who die, in 2012. In other words, the first \$5.12 million given away this year can pass tax free. As of January 1, 2013, however, the Code says that the coupon shrinks to \$1 million. At the same time, the federal transfer tax rate goes from 35% to 55%. Clearly, we are scheduled for a huge tax increase. The only thing that will avert it is an act of Congress by the end of the year.

If you have an estate worth more than \$1 million and you are not fond of paying taxes, you should consider some gifting strategies for 2012—preferably strategies that will put you in no worse position whether the scheduled tax increase kicks in or not. Here are some ideas.

Name a charity as beneficiary of your IRA. The bad thing about traditional IRAs is that if you die owning them, your beneficiaries may have to pay both income and estate taxes on anything they receive from your accounts. To avoid this double taxation, you can name one or more charities to receive some or all of your retirement plan benefits, and that way you can save some taxes and send money where you think it will help the most.

Make annual exclusion gifts. The Code allows each of us to make tax-free gifts of up to \$13,000 worth of assets, per transferee, per year. Thus, you can give each of your children, grandchildren, or other beneficiaries \$13,000 worth of assets each and every year without even having to let the IRS know about those gifts. It is not hard to imagine

how a coordinated gifting program could reduce or eliminate estate taxes for even fairly substantial estates. Every tax-free gift reduces the amount that will be subject to estate tax later on.

Make qualified transfers. Another form of tax-free gift is the “qualified transfer.” This is where you pay school tuition or medical expenses on behalf of a child, grandchild or other loved one. As long as you pay the tuition directly to the school, or pay the medical bill directly to the provider, these gifts are completely ignored for gift tax purposes—and you can make them on top of your annual exclusion gifts.

This article just scratches the surface of planning possibilities for 2012, so you should talk with your trusted advisors soon if you think it makes sense to give away some of your wealth during your lifetime. ■

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Uplifting Choices

by Jeffrey Sisemoore, JD, Director of Gift Planning National Kidney Foundation of Hawai'i

Getting Your Plan in Order

Perhaps you've asked yourself questions like, "How can I plan? We just sold our home and bought a retirement condo. Our older child just moved across the country and our younger child will be getting married later this year. With so much change, how can we make plans?"

Life Changes Quickly

In each of our lives, change comes very quickly. You are going to face new circumstances every year. Yet planning exists to prepare for life—and to give your family members better lives. It is essential to create goals that help your family live better in the midst of new circumstances. Even if you or your family is going through major changes, there are several basic steps that will help you succeed in your plans.

Set Goals

Step one for a successful life is to have goals. It has been said, "If you don't know where you're going, you're not likely to get there." This is very true about goals for your family and for your estate. Think about goal-setting as though you are purchasing a birthday gift for a family member in a clothing store. A clothing store might have 20 or 30 different sizes. One size does not fit all in the area of clothing and it also doesn't work for your family and estate plan.

How do you find the "right size?" Just like clothing for a family member must fit properly, in your planning for family, it's important to decide the right time and amounts for an inheritance to be most beneficial for your children, grandchildren, nephews and nieces. Your other goals may include the age for heirs to receive property and reducing costs and estate taxes.

What Do You Own?

Can you write down a list of all the property you own? I once represented a married couple who estimated that they owned about \$500,000 worth of property. However, when we went through their assets carefully it turned out they owned more than twice that amount and were

millionaires. It's not uncommon for people to "forget" or undervalue some of their assets.

Understanding your property starts with listing all of your assets – your savings account, certificates of deposit, home, IRA, 401(k) and personal assets, among others.

Children, Grandchildren, Nephews and Nieces

Your plan to benefit family during your lifetime or through your estate will vary greatly depending upon the ages and circumstances of your children and their needs. For parents with minor children, a key decision is to select a guardian. Minor children also need to have property held in trust, so there is appropriate investment and expenditure of those funds. For adult children, it's important to think through the right time, right amount and right type of inheritance. Many families find that a trust that pays income for a number of years to adult children is also a very helpful method to provide added security for them. Some families get energized when they find that they can leave a legacy of significance to their community, while at the same time making sure to provide for their family needs.

A Convenient Way to Plan

Would you like to have a convenient way to think through some of these issues before you consult with your financial advisor or attorney? A free tool is available at kidney.giftlegacy.com where you can plan your will, consider whether a trust is right for your family, and request a free wills guide from the National Kidney Foundation of Hawai'i. The secure web site lets you gather your information and ideas together, read general information about planning, and even prepare for a meeting with your advisors. Why not take a look at kidney.giftlegacy.com today? It just may help you answer the question, "How can I plan?" ■

Be an Aware Consumer – Avoid Being Scammed

by Timothy Caminos
Director of Communications,
Hawai'i's Better Business
Bureau.

It's no secret that con-artists go where the money is. That means that schemers and scammers target citizens who are retired or who are about to retire who have been accumulating money through their retirement plans, real-estate and their personal bank accounts.

The truth is that we are all at risk. Nevertheless, you can help protect your family and friends by knowing how scammers work and by reporting fraudulent investment sales pitches and other scams to the authorities. The key is to recognize these offers that sound too good to be true. Con-artists are very adept at coaxing and altering their pitches to the profiles of their victims. They often ask casual questions about hobbies, health, family and political beliefs. Once they identify a way in, they will overwhelm you them with various tactics in an attempt to defraud them of money. The two most common tactics are:

The get rich quick tactic: This tactic tries to persuade you that with "this investment" you will obtain something you want but cannot have. For example, a scammer might guarantee you that a business opportunity will produce a monthly income of \$4,000 guaranteed!

The credibility tactic: This tactic tries to attain credibility by claiming to belong to a respect-

ed group or having a certain experience or special connection.

Claims of endorsement or affiliation: The scammer may claim to be endorsed by a state or federal agency, or the Better Business Bureau, agencies that do not endorse private companies.

A couple of things you can do to prevent becoming a victim of these types of frauds are to take control and ask questions. Remember that any legal investment agent must have specific types of licensing. Your Better Business Bureau has Business Reviews on thousands of busi-

nesses which contain licensing and complaint information. Verify any information that is given you with another source and practice saying "No" and "I am not interested".

Hawai'i's BBB works to help prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid scams. ■



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