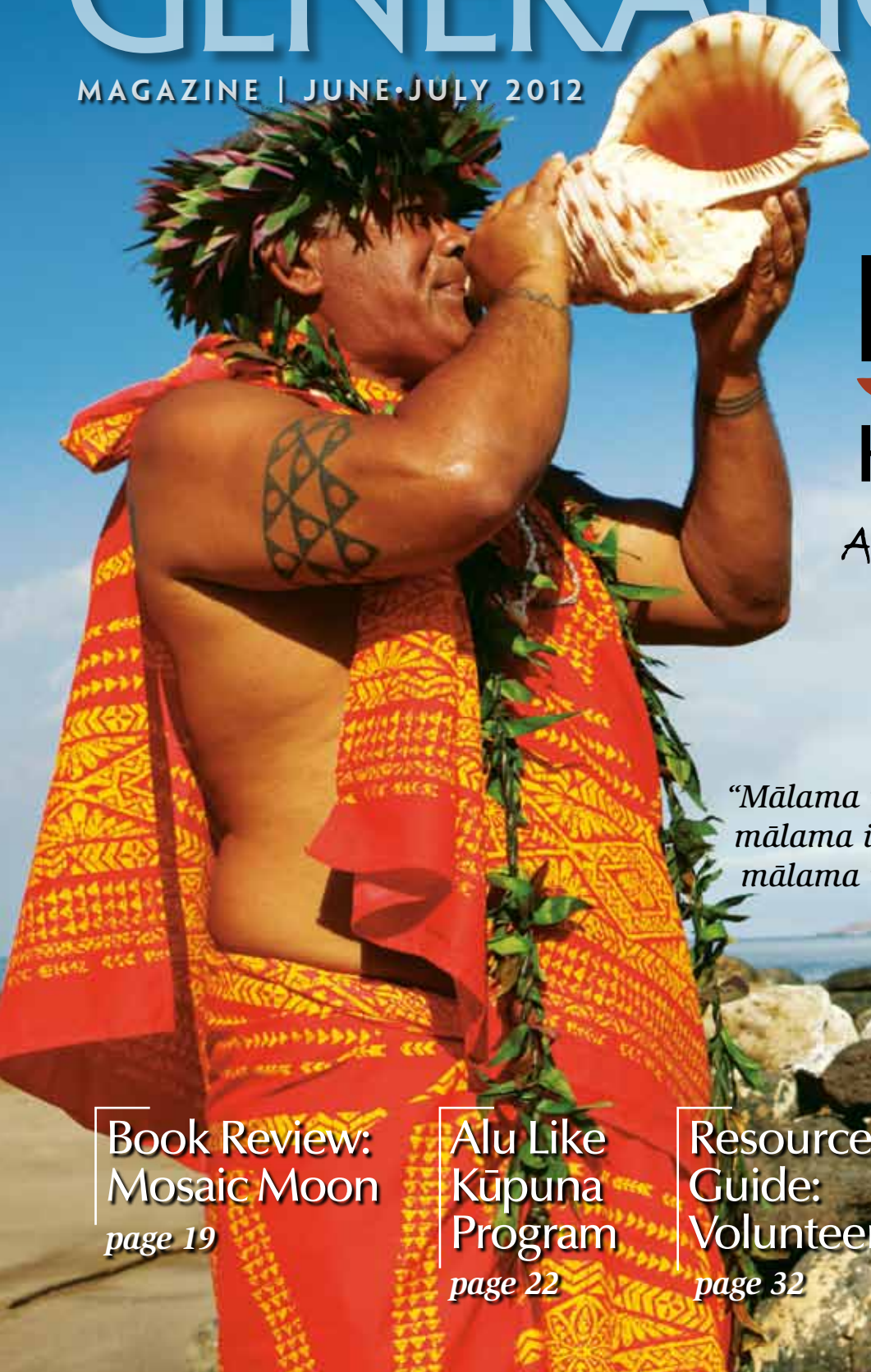


HAWAI'I'S RESOURCE FOR LIFE

# GENERATIONS

MAGAZINE | JUNE·JULY 2012



## KIMOKEO KAPAHULEHUA

*A Modern Hawaiian,  
In Love With  
a Bold Mission*

*“Mālama i ka ‘āina,  
mālama i ke kai,  
mālama i ka lani.”*

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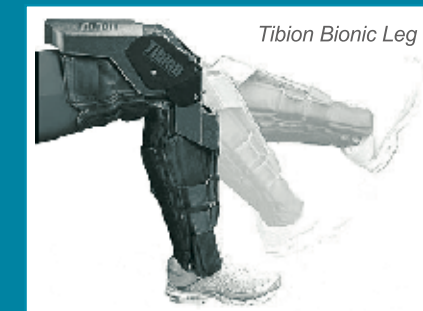
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**A**loha mai ka kou. I would like to introduce myself. My name is Wilson Angel. I am the art director for **Generations Magazine**; and a close friend and classmate of Percy Ihara, the publisher of this magazine.

In this issue, **Generations Magazine** wanted to direct our reader's attention to the Hawaiian concept of *kuleana*. Growing up, I only knew *kuleana* simply as "your business,"—as in "mind your own business." Not much depth to it. However, I never realized how much weight the word actually carried ... until now.

As we mature and as we experience more of life, we all come to realize our own *kuleana*, or our own deep sense of responsibility.

My first, were my parents. I moved back to Hawai'i after realizing my place was to be near them. And to care for them. It certainly was a big shift in my life that transcended outwards to everything around me. I had learned much from that point on. Which leads me to this issue's cover story.

I am greatly fortunate in coming to know Kimokeo Kapahulehua, my kahu. As you will read about him, to me, he epitomizes *kuleana* ... and *aloha*. Both words intertwined. Both words containing selflessness. In this day and age, we search for that purpose within us—when in fact, it always existed—we just need to be aware of it when it arises. As for Kimokeo, his awareness came as quick as a light bulb turning on. He has focused his *kuleana* to his 'āina (land), his 'ohana (family of all races), his culture and his spirit. He moves with determination and with loving embrace of aloha (sharing of the breath), selflessly contributing his time and energy to so many various organizations and programs that support seniors, cancer survivors, the environment, whale and ocean protections, etc. So with his example of selflessness, it practically beckons us to also look into ourselves and ask what is *our* responsibility?

In coming to know your own *kuleana*, know this—it doesn't have to be grand. It simply needs to be honest (from your heart) and true (from your soul). And with those, you then apply commitment (your action). It can be as simple as giving your *aloha*.



Malama pono,

Wilson Angel, Art Director | **Generations Magazine**

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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.



Kathleen Kawaihao, 62

**Q: What do you do to keep your mind active?**

A: I volunteer to keep my mind active. I read the bible and inspirational books.



Veronica Edwards, 72

**Q: What would you recommend others in order for them to live healthily?**

A: Take care of yourself, your body, mind, and spirit. Because if you take care of those things, you're taking care of everything you need.

### Hawai'i's Resource for Life

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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.

Our guest contributors:



**BARRY SULTANOFF:** Awed by Mother Nature in her myriad expressions, Barry has been a wordsmith—a devoted poet and essayist—since childhood. A licensed physician (M.D.), he hosts two weekly programs on Maui's Mana'o Radio, "The Beehive" and "The Tropic of Love." Dr. Sultanoff is co-director of Leilani Farm Sanctuary, a lively center of humane education on Maui, home to 150 rescued animals. He is an avid canoe paddler, swimmer and yogi.



**CLAYTON NALUAI,** of the '50s band *The Surfers*, enjoyed a 26-year career in show biz. At age 43, he learned his father was diagnosed with Alzheimer's ... an event that changed his life. In 1980, he left his business to search for meaning. He studied *Sin Shin Toitsu Aikido* under the late Master Koichi Tohei from which he attributes much of success and outlook on life. With 50 years of training, Clayton is a 6th Dan Black Belt, a founder of Lokahi Ki Society, and serves as its Senior Advisor.



**HARRIET "HART" HOFFMAN,** is a professional genealogist who specializes in Jewish European and Eastern European genealogy. She has also been called upon to do extensive research in Hawai'i, where she has lived for 30 years.



**CHRIS RIDLEY, MSW, DCSW, LCSW,** has worked as the Director of Social Services at Life Care Center of Hilo since 1994. She is also the Program Coordinator for Alzheimer's Association Island of Hawai'i, East Side. She received her Masters in Social Work degree from Columbia University. Ms. Ridley's area of specialization is gerontology and dementia, with several years experience in Mental Health. Ms. Ridley was a care giver for her father for 12 years in her own home. He suffered from Alzheimer's disease.



**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.

A never-ending MAHALO to our regular contributors continuous support and kokua:

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# GENERATIONS MAGAZINE

As co-travelers on this whirling planet Earth,  
we all share this essential calling—  
**Mālama i ka 'āina, mālama i ke kai,  
mālama i ka lani.** Together, we must  
choose to take good care of our home—  
the land, the sea and the skies.  
We cannot settle for less.



HAWAII'S RESOURCE FOR LIFE

**COVER STORY | KIMOKEO KAPAHULEHUA: A MODERN HAWAIIAN**

[ Regardless of your age, it's important to ask yourself, What is your kuleana? ]

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If you're reading this magazine, it means you want more information about the world around you. That's a good thing. Sometimes, though the information we need is inside us ... way inside us.

I had my first colonoscopy a few weeks back. I put it off as long as I could until my primary care physician said, "Go now, no ifs, ands or buts."

I had to have a brief counseling session with the doctor who would perform the "procedure." That's what we'll call it from now on. He told me there were two approaches to the 25-minute procedure. One, I could be conscious but somewhat sleepy the entire time or I could be put under with anesthesia. I opted for door number two.

A couple of days leading up to the procedure, you have to begin a special diet and the day before, you have to drink volumes of water with some kind of medicine in it that "cleanses" your system. Don't make plans to be far from home during this time. You'll thank me later.

I had asked the doctor during our counseling session about something called a virtual "procedure." He acknowledged that there is such a thing, but if the doctor finds a problem, there is no way to take care of it without starting all over from the beginning.

I don't like to make broad generalizations, but, in general, men don't go to the doctor unless there's something wrong. As far as I knew, there was nothing wrong. So you can understand my reluctance. But, I followed my doctor's orders to go and just before I got to make my first joke about my situation, the lights went out.

I woke about a half hour later and the doctor came in to see me. There had been something of concern, and he had taken care of it. I don't have to see him again for another three years. Next time, I won't be as reluctant. Doctors tell us, after the age of 50, we should have the procedure. And in the end, it's a good idea. ■



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# KIMOKEO KAPAHULEHUA

Following his inner guiding star, Kimokeo skillfully navigates the subterranean waters of his own inner world and kuleana.

*A Modern Hawaiian,  
In Love With  
a Bold Mission*

*by Barry Sultanoff*



In the Hawaiian tradition, the purpose of life—the meaning of our being here on Earth—is to fulfill a unique responsibility, our *kuleana*. This traditional way of looking at human existence addresses the age-old questions about the meaning of life, while grounding it in everyday practicality. It invites each of us to reflect upon what our purpose may be—and how best to offer our gifts, talents and strengths to the world, intentionally and powerfully, for the enrichment of all beings.

Living among us in these modern times are Hawaiian elders whose *kuleana* is to share Native Hawaiian core values with future generations. In doing so, they ensure that traditional beliefs, such as *kuleana*, find new relevance in our modern-day world.

Kimokeo Kapahulehua, 64, is one of Hawai‘i’s wisdom keepers. (His surname refers to the sound of *lehua* branches rubbing against each other in the wind.) He is a *kūpuna* (elder) with extraordinary knowledge of the land and its

people. As a pillar in the Maui community, he makes an incredible effort to address a vast number of issues—from engaging youth groups and restoring ancient fishponds, to tirelessly working toward land preservation and the eradication of invasive species.

Yet, Kimokeo didn’t always know his *kuleana*. Like most of us, he discovered it along his life’s journey.

As a precocious child he was a fast learner and a bit of a daredevil. He was very much a “doer” ... much to the consternation of his parents, who often feared for his safety.

With the boundless *mana* (energy) of his robust nature, he was branded with the nickname “Bully,” as his parents viewed their super-active, chubby child as a kind of free-ranging bull. He was an intensely focused fireball of a child, typically engaged in the unrestrained pursuit of whatever claimed his attention.

Stories abound of how the clever boy managed to stow away on late night fishing forays that only

MAUI NUI O KAMA:

(L–R) Kathy Holland, Adele Rugg, Natalie Stanfield, Dorinda Giles, Dottie Nykaza, Gail Dornstreich, Vicki Trail, Vanessa Kalanikau, Ed Mathay, Mike Shindler, Bud Nykaza, Rick Trail and Dan Holland.

adults were permitted to join and sought out his own superior, fishing spots. Even his grandfather, then chief of police, could not reel him in.

In his adolescence, he became the “King Kong” of Kaua’i beaches, challenging the biggest waves—the more dangerous the better—on his primitive, wooden surfboard. At the age of 12, he discovered outrigger canoe paddling and participated in his first canoe race at age 14.

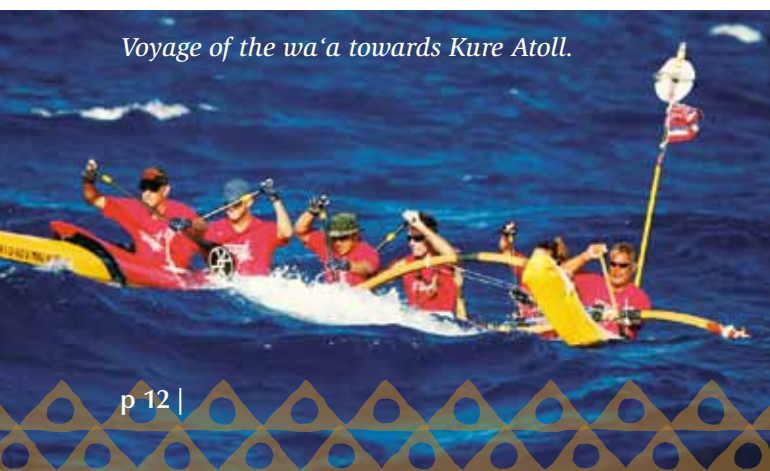
As an instinctive waterman, Kimokeo related to *Kanaloa*, the Hawaiian god of the ocean. He connected with idea that a fully lived life as a Hawaiian demands experience in and of the water. To become a complete person, he knew he must commune, profoundly and passionately, with the sea.

His bond to the ocean followed him into adulthood and later became a defining element of his *kuleana*.

**PASSION FINDS A PRACTICAL FOCUS**

As he matured, an awareness of his life mission, or *kuleana*, began to crystallize. Something quite different lay ahead for him. His penchant for taking on risky challenges, separating from others and “winning” began to morph into a new, more benevolent kind of passion. He began to choose to give generously from his deep well of aloha (love energy) and serve as a mentor. He would become a dynamic, endlessly renewable source of *kōkua* (benevolent assistance) whose undeterred giving of his best self would shine forth into the world, personifying the Hawaiian principles of *pono* (doing what is right, in the fullest sense) and *mālama* (taking good care of all that’s precious).

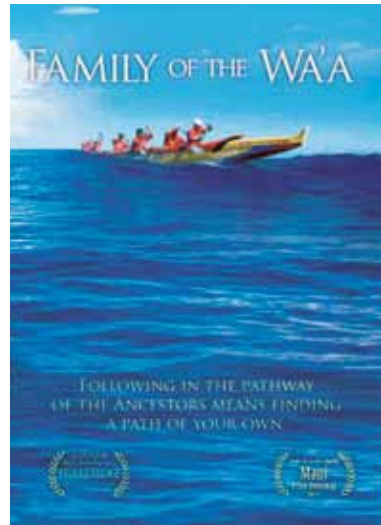
In the pidgin expression, “If can, can; if no can, no can,” he would have emphatic use for the first half of that affirmation only: *If can, CAN!*



*Voyage of the wa'a towards Kure Atoll.*

His Uncle Kawika, who had sailed on the famed *Hōkūle'a* to Tahiti in 1976, challenged him to “connect all of the Hawaiian Islands like a flower lei.” Historically, this would be a re-enactment of King Kamehameha II’s feat, only this time it would be a deliberate mission of peace.

Recognizing and accepting this as his responsibility (*kuleana*) to his family—and seeing it, too, as an extension of his commitment to perpetuate the Hawaiian culture—Kimokeo began a series of open-ocean canoe voyages in 2002 that traversed all the inter-island Hawaiian channels.



On these journeys, he was mostly accompanied by rock-star-quality crews; but, true to his all-embracing nature, he also chose to include recreational novices in their 60s. The series of voyages culminated in 2008 in an epic, 400-mile paddle from Laysan to Kure Atoll in the Northwest Hawaiian Island chain. It became the subject of a recent film directed by Alyssa Fedele, “The Family of the *Wa'a*.” ([familyofthewaa.com](http://familyofthewaa.com)).

The lei connecting the Islands was finally complete, and Uncle Kawika’s vision accomplished. The entire Hawaiian archipelago had been bridged. The Islands, considered by Hawaiians to be sentient, living beings, could now rejoice in the reappearance of canoes into their remote worlds. Even distant Kure had now “seen” the coming again of the *wa'a*, the living canoe, upon her waters.

By the mid-1990s, Kimokeo met Kumu Keli’i Tau’a, a modern Hawaiian like himself whose passion for Hawaiian culture, chant and protocol would raise his passion for canoe paddling to a higher octave. His life would be forever changed by the synergy and magic of that meeting.

The coming together of these two great Hawaiian men—one a waterman, the other a *kumu hula* (teacher)—formed the perfect



*Kumu Keli’i Tau’a. A renown cultural expert and spiritual leader, and an acknowledged master of Hawaiian music, hula and chants.*

partnership. It would ignite them both and offer “Bully” a new name—Kimokeo. He also had an evolved and awakened view of his own calling ... he would become an educator, a whirring hub of community action and goodwill, offering his unique mana to everyone who cared to receive it. Once “born to be wild,” he had now become “re-born, to willingly share.”

In this newfound capacity as harmonizer, he blurred the boundaries between *kanaka maole* and *haole*. In Kimokeo’s view, native people and foreigners were “all one team.” Transcending prejudice, he spread his attention across all demographics— young and old, able-bodied and “adaptive,” native and newcomer.

**ASSUMING THE MANTLE OF CULTURAL LEADER—A KAHU**

In 2003, under the spiritual mentoring of Kumu Tau’a, Kimokeo formed a cultural *hālau*, *Maui Nui O Kama*, and became its alaka’i (leader). The *hālau* was an instrument in educating the public and in introducing Hawaiian ceremony to special occasions. The *hālau* became extraordinarily active in supporting families through rites of passage, such as the death of loved ones, and blessing homes, businesses, nature centers, roadways, hospitals, sports events and even film directors. Almost 10 years later, the *hālau* continues to be sought out and appreciated by many who’ve been touched by its ceremonies. Its members, predominantly non-Hawaiian, have become genuine practitioners of Hawaiian culture—with a legitimacy that only Kimokeo’s vision and attentive leadership could have bestowed.

Kimokeo would also help restore *lo’i* (taro fields) at Honokahau, Maui, and on land stewarded by Kawehi Ryder (brother of Hawaiian spiritual practitioner, Lei’ohu Ryder) on Lāna’i. He would direct the restoration of *Ko’ie’ie*, an ancient fishpond in the Ka’ono’ulu Ahupua’a on Maui, by enlisting the help of the Native Hawaiian community, residents and visitors. His directive to all was simply to participate: “Carry at least one *pōhaku* (stone) into place.”

*The halau chanting with Kimokeo: (Front row, L-R) Dan Holland, Rick Trail, Kathy Holland, Dottie Nykaza, Vicki Trail, Adele Rugg, Natalie Stanfield, Gail Dornstreich, Kimokeo Kapahulehua. (Back row, L-R) Vanessa Kalanikau, Mike Shindler, Dorinda Giles, Ed Mathay, Bud Nykaza.*





Kimokeo and Brandon from the Adaptive Paddling program for mentally and physically handicapped people.

heads and two pairs of extra arms and hands — as Kimokeo’s willing assistants, often on call day and night.

Bud, a 60-something recreational paddler and ace steersman on inter-island voyages, sees the tenderness underlying Kimokeo’s actions: “He’s comfortable enough with himself to show emotions publicly ... never ashamed to shed tears,” Bud says. “Ever since I met him, I’ve felt a connection with him, the way a son would feel toward his father. He’s always watching out for my safety. His way is no drama, no hesitation ... just results!”

Modern Hawaiians such as Kimokeo and Kumu Tau’a, who walk the walk — steadily and devotedly — and talk no more than necessary to get the job done are our mentors and wayshowers, our living examples of what’s truly *pono*.

Kimokeo notes that as we age and mature, our *kuleana* may also change. In fact, a quality of *mālie* (calmness and steadiness) typically increases as you age. *Mālie* can sometimes make it possible for elders to achieve goals that eluded them when they were younger and more harried.

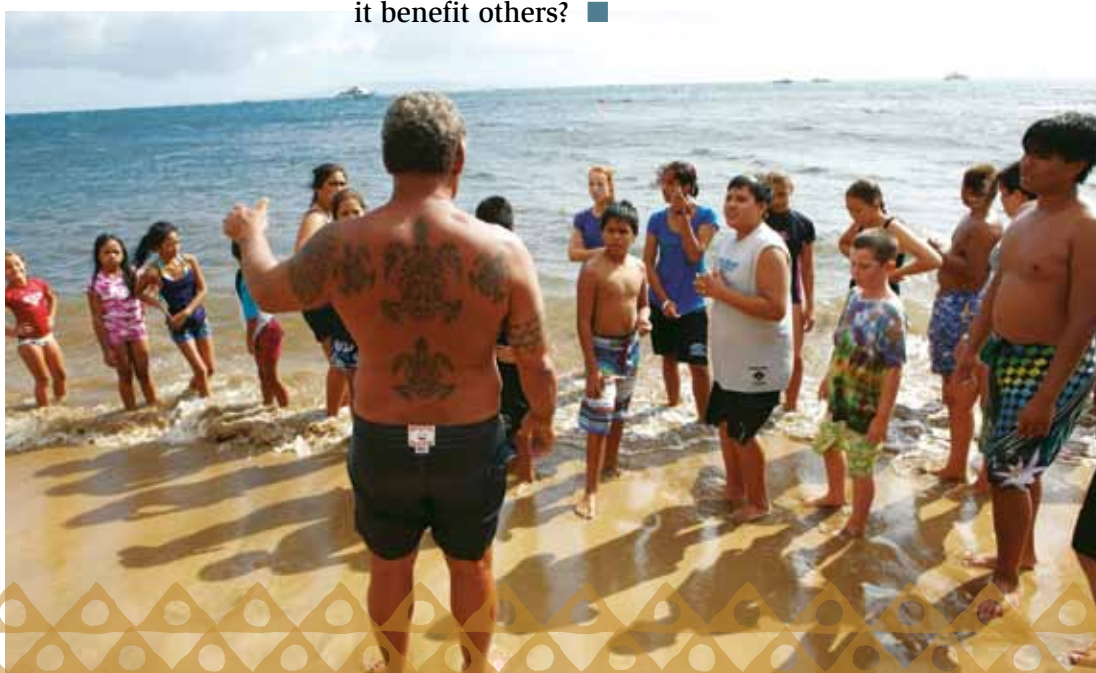
Regardless of your age, it’s important to ask yourself, What is your *kuleana*? What is your responsibility, or role in life? What can you accomplish today that perhaps got away from you yesterday? And, how are you going to express your *kuleana*? What will it “look” like in practical, everyday life? And, perhaps most importantly, how will you share it and how may it benefit others? ■

Kimokeo would also inspire cancer survivors (the so-called *Mana’olana* “Pink Paddlers”) to accomplish things they’d never dared to dream, leading them on life-affirming paddles across wild, open ocean. He would even introduce adaptive (physically and emotionally challenged) paddlers to canoe racing, super-charging their self-esteem.

Forever a champion of the younger generation, Kimokeo was for several years director of the Kīhei Youth Center. And he continues to spearhead several fundraisers on its behalf. At a recent fundraiser to support teens participating in the 2012 World Sprints in Canada, he not only led the opening prayer and served as master of ceremonies, he also stepped up as an impromptu auctioneer to bump up the bid on an auction item that he felt was selling too low.

Under Kimokeo’s tutelage, hundreds of youngsters have found a passion for canoe racing. Indeed, introducing the younger generation to a *pono*, drug-free lifestyle has always been one of his major initiatives.

*Hālau* members Bud and Dottie Nykaza have had a special window on Kimokeo’s depth, versatility and seemingly boundless energy. Since the *hālau*’s inception, they have served—like a pair of extra



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## Crunchy 'Ahi Toast



by Chef Michi

As a "casual gourmet" cook for more than 12 years, Chef Michi founded 'Cooking Fresh For You' in 2007. Her recipes center on healthy yet easy to prepare flavor-packed dishes. Visit [www.cookingfreshforyou.com](http://www.cookingfreshforyou.com) or contact Michi at [cookingfreshforyou@gmail.com](mailto:cookingfreshforyou@gmail.com) or (808) 286-6484.

This is a great appetizer because of its big, two-level crunch. First, the happy pop of the tobikko, and then the satisfying crunch of the crostini.

### Ingredients:

#### 'Ahi spread

- 2 lbs. 'ahi, ¼-inch or less, diced
- 1/2 cup tobikko fish eggs
- 1/2 cup green onion, thinly sliced
- 2 Tbsp. sesame oil
- 1 Tbsp. light soy sauce
- 1/4 tsp. wasabi paste or wasabi oil
- 1/2 tsp. kosher salt, fresh ground Black pepper, to taste

#### Crostini

- 1 baguette, sliced into rounds 1/4" thick
- Extra-virgin olive oil
- Garlic salt

### Directions (Serves 10):

In a bowl, combine all of the 'ahi spread ingredients and keep well chilled until ready to serve.

To make the crostini (you can also purchase prepared crostini), brush each slice of bread with a little olive oil, and bake at 400°F for 10 minutes or until crispy. Remove from the oven and sprinkle with garlic salt or an herbed salt blend. Top each crostini with a rounded teaspoon of the 'ahi spread and serve.

Total time: 30 minutes

For a copy of this recipe and more information, please visit [www.cookingfreshforyou.com](http://www.cookingfreshforyou.com). ■



## Retirement: Start Again

When one thing ends, another begins.

by Clayton Naluai

There is something about retirement—the word retirement, the thought of retirement, the actual process of retirement—that brings mixed emotions. For some folks the word retirement causes excitement, for others terror. And, there are those who vacillate from one to the other. We retirees experience all of these emotions at one time or another. I know... I'm 75 years old, and have been retired for 32 years.

So what is the primary cause of terror? Fear! Fear of the unknown. Most of us are not prepared for retirement and being unprepared affects every area of our lives: spiritually, mentally, physically, emotionally, relationally and financially.

The literal definition of retirement alone is frightening.

- 1) The act of retiring. (*That's not so bad.*)
- 2) Removal from service. (*Now we go into denial. 'I'm alright. That's not going to happen for many more years.'*)
- 3) Withdrawal into privacy or seclusion. (*Now things begin to get heavy.*) Removal, withdrawal, seclusion.

In this light, can you think of anything positive about retirement?

To top it off, our society and government doesn't paint a pretty picture of retirement. The federal government predicts that the average person will be dead, busted or broke by the age of 65. And common statements such as 'a person gets weaker as he or she gets older' and 'older people don't contribute; they drain our resources' don't seem harmful when we're younger, but as we get closer to retirement age, they begin to chisel away at our mental well being. Our self-esteem begins to waiver. Our self-image begins to slide downward. We begin to lose our sense of dignity and hope, our sense of being alive. Whether we are financially well off or not, it doesn't matter. We fade off into seclusion mentally and physically, a place where self-destruction begins... "the beginning of the end."

Bleak as the picture may seem for us retirees, there is hope. We can create for ourselves a new beginning.

**All we need to do is draw a line in the sand and take the following four steps:**

- 1) **Declare:** I'm a child of God, created for greatness and have something significant yet to do. This signifies purpose.
- 2) **Dream:** Imagine for a moment that you are living your final 24 hours. How would you approach the next few hours?
- 3) **Decide:** To act as if it is your last day.
- 4) **Association:** Hang out with like-minded people. People with common dreams, common goals, going in the same direction, supporting one another in a new beginning.

The key to a new beginning? Begin! Begin now! ■



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*Hugo Higa, M.D., is a dual-trained Ophthalmologist and Oculoplastic Surgeon.*

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# Genealogy is for Generations

Why is a hobby that revolves around dead people so popular?

by Harriet "Hart" Hoffman

Genealogy is derived from the Greek word *genea*, "generation" and "knowledge." It is the study of families and the tracing of their lineages and history.

Oftentimes, family histories are passed down in the desire to preserve the past for future generations.

Hobbyist genealogists try to understand not just where and when people lived, but also their lifestyles, biographies and motivations. This often requires—or leads to—knowledge of antiquated laws, political boundaries, migration trends and socioeconomic or religious conditions.

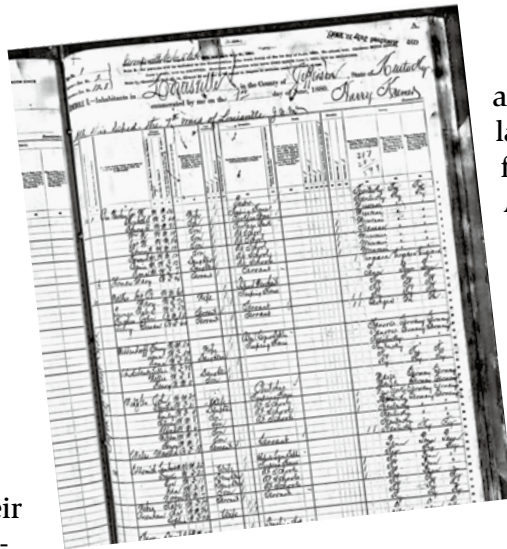
Generations come and go. Who will know them? Who will keep track? Oftentimes, the sense of responsibility falls on the "senior generation," as they hold most of the information, photos and papers. However, regardless of your age or generation, getting involved in your family genealogy and watching your tree grow with new and old faces can take you to unexpected places.

## GENEALOGY AND YOU

**Who do you think you are? Your lineage? Do you want to know?**

Apparently Americans do want to know who they are. Millions tune in each week to watch the T.V. shows, *Who Do You Think You Are?* and *Finding Your Roots*. Shows that deal with investigating the genealogy of celebrities.

These shows, each in their own compelling way, take a different celebrity on a journey into his or her family history. Viewers are taken on an emotional, personal and often mysterious quest as these celebrities discover their ancestors—many of whom had to overcome huge obstacles while struggling for freedom and opportunity.



Why is a hobby that revolves around dead people so popular? Genealogy has become the fastest growing hobby in North America. It has even surpassed scrap booking and gardening in popularity. According to Kim Farah, spokesperson for the Family History Library (LDS), it is because genealogy touches on a fundamental need. "It's universal; it crosses all faiths and cultures. The benefits of knowing our heritage, of the sacrifices others have made for us, give us a sense of responsibility and self-esteem."

Genealogy has also taken a giant scientific step forward. DNA can now be organized into haplogroups that give insight into the broader scopes of racial makeup and ancestral migration patterns.

Most people know little of their ancestry. So, who were they—our unknown ancestors? Will we find pirates, smugglers, criminals? Perhaps we'll discover we are descendents of queens, kings and noblemen? We each have our own stories: the black sheep, the Civil War hero, the ancestors who fled to the United States, or the lost family fortune. Now is the time to get out your faded pictures, start asking your oldest relations about what they know, and discover your own family history.

## Local Geneological Society

Honolulu County Geneological Society meets on the second Saturday of each month. You may find more information online at [www.honolulu-countygeneologicalsociety.blogspot.com](http://www.honolulu-countygeneologicalsociety.blogspot.com). Or at [www.rootsweb.ancestry.com/~hihcg](http://www.rootsweb.ancestry.com/~hihcg).

Other resources are [www.ancestry.com](http://www.ancestry.com), [www.rootsweb.ancestry.com](http://www.rootsweb.ancestry.com), and [www.familysearch.org](http://www.familysearch.org) ■

# Mosaic Moon

Unique caregivers book helps ease the burden of Alzheimer's.

*Mosaic Moon: Caregiving Through Poetry* is a unique resource for caregivers by noted poet and educator Frances H. Kakugawa. *Mosaic Moon*, which grew out of poetry workshops conducted by the author for the Alzheimer's Association Aloha Chapter, is both an extraordinary collection of poems and a how-to guide to help individuals and groups create their own poetry support groups.

Besides offering hands-on writing and organizational tools, the book includes inspirational poetry by the author and five graduates of her workshops, reflecting both the trials and small triumphs of caring for loved ones with Alzheimer's disease. *Mosaic Moon* traces the lives of six Alzheimer's patients, their struggles with the disease and their evolving relationships with their caregivers—the poets Kakugawa, Irene Asato, Lynne Halevi, Lani Kaaihue, Jody Mishan and Setsuko Yoshida.

This culturally diverse group of caregivers—women in their 40s, 50s, 60s and 70s—spans the Protestant, Catholic, Jewish and Buddhist faiths and a rainbow of ethnicities: Japanese and Hawaiian to Russian and Polish among them. In *Mosaic Moon*, they learn to express their hope, helplessness, humor and despair, as they strive to recapture the dignity and human spirit often lost amid the day-to-day rigors of caregiving.

Kakugawa, an award-winning author, has also written two children's books that help keiki cope with aging elders—*Wordsworth the Poet* and *Wordsworth Dances the Waltz*. Both books feature a little Hawaiian mouse named Wordsworth who loves poetry and finds comfort in writing poems that express his confusion over the changes in his beloved grandparent and the fond memories he has of her more vibrant days.

All three books are available in bookstores, from [Amazon.com](http://Amazon.com) or directly from the publisher at [www.bookshawaii.net](http://www.bookshawaii.net). Or call toll-free at 1-866-900-BOOK. \$16.95, softcover.

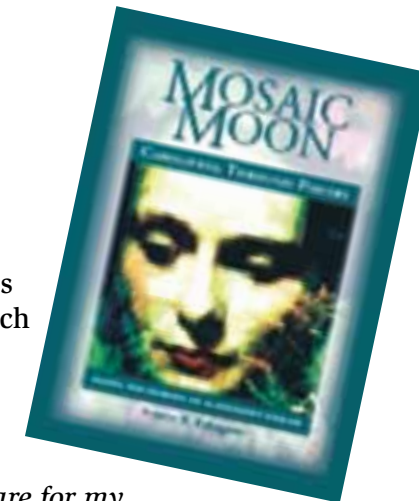
A portion of the book's proceeds supports research for Alzheimer's disease and related disorders. ■

"I'm better prepared to care for my mother after reading your book, knowing what you went through truly helps. You've prepared me for caregiving."

—Kay Yonemori (Hilo, Hawai'i)

"Years from now when Alzheimer's is finally conquered, this book will stand as a testament to bravery and to love."

—Maxine Hong Kingston, author of *The Woman Warrior* (Berkeley, California)





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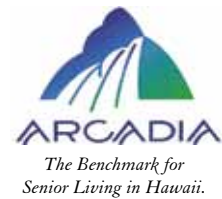


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## Nothing Beats A Good Friend



by Pastor Russell Higa

Research shows that the happiest people have deep friendships.

In 1998, University of Pennsylvania psychologist Martin Seligman addressed the American Psychological Association and through his speech a new field of psychology was born — a field that studied happiness. Researchers embarked on studies to discover what makes people really happy.

First, their research discovered that a person’s income level after basic needs are met, does not raise their level of happiness. The person who makes \$650,000 annually is no happier than one who makes \$65,000 per year. Second, your level of education has no affect on your happiness. The private school graduate is no happier than the high school dropout! Can you believe that? Private school graduates tend to make more money, but income doesn’t raise happiness levels. Third, your IQ has no affect on your level of happiness. The genius is no happier than the average Joe. So, what makes a person happy?

The researchers concluded that the No. 1 predictor of happiness is the quality of your friendships. The happiest people have the deepest friendships. That’s what the Bible has continually proclaimed. Friendship with God and friendship with one another is the key to happiness.

At our church we focus on enjoying friendships. Following any get together, our Senior Fellowship Group always leaves feeling uplifted, lighthearted and joyful. Mostly in their 70s or 80s and some even 90+ years young, this amazing group of seniors gets together every week for their Sunday school class. They come to learn, laugh and enjoy coffee and snacks together. They also meet in a small group of 20 twice a month. During the meetings, they share lives, caring hearts and delicious lunches. On a recent excursion about 35 people went by charter bus to visit the Arizona Memorial and then enjoyed a lunch

Toshiko Ito & Elaine Takamine



Gladys Iwaoka & Alice Nakagawa



Amy Kawamoto & Florence Uyearten



Joyce & Doris Uehara



“There is no possession more valuable than a good and faithful friend.”—Socrates

at Zippy’s. It seems that they always enjoy eating together. As I’ve personally interacted with our Senior Fellowship Group, I wholeheartedly agree with the researchers that say friendship is the key to happiness.

So don’t neglect your friends, as they will bring you much joy. If you’d like to make more friends, check out community churches, as many have fellowship groups. Ralph Waldo Emerson once said, “God evidently does not intend us all to be rich, or powerful or great, but He does intend us all to be friends.” So take time to enjoy your friendships. They will bring you more joy than watching Korean shows on TV. ■

## Fosamax, a prescription for femur fractures?



Merck, the maker of Fosamax, failed to warn doctors and patients that long-term use of Fosamax could cause non-traumatic femur fractures leaving you in severe pain and on a long road to recovery. If you or a loved one have taken Fosamax and have suffered a femur fracture, call us. We can help. There is no fee if there is no recovery.

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# Good Health & Living

by Elizabeth Meahl

Hawaiian Seniors live long with good food, song and dance.

**K**e Ola Pono No Nā Kūpuna Program (KOPP), meaning “good health and living for elders” is one of many projects operating within ALU LIKE Inc., a state-wide non-profit agency that helps Native Hawaiians achieve their potential for themselves, families and communities. KOPP enriches the lives of Native Hawaiian elders by preserving and restoring their health, sense of dignity and self-respect, while promoting cultural education and lifelong learning.

KOPP provides nutrition and supportive services to independent Native Hawaiians 60 years of age or older on the islands of Hawai‘i, Kaua‘i, Maui, Moloka‘i and O‘ahu.

KOPP offers Native Hawaiian seniors with several critical services. Daily nutritious congregate meals are available at project sites, whereas home delivered meals are provided to qualified individuals who are unable to attend site activities. To ensure that seniors have access to healthy meals, the program offers limited transportation services to/from the project sites and for shopping and health-related needs during regular program hours. In addition, outreach and referral services link participants to extra services such as recreation, education, health monitoring and nutrition counseling.

KOPP has also been very involved with the Chronic Disease Self-Management Program (CDSMP) through collaborations with the state Executive Office on Aging and the four county offices on aging. This evidence-based program, developed at Stanford University, has proven to be helpful for kūpuna who are trying to manage one or more chronic condition.

Hawaiian cultural activities are an important part of the program. Participants may say they do not want to exercise, but they have no problem performing hula or playing their ‘ukulele or guitar for up to two hours. Kūpuna love to entertain at senior fairs and other community events, however, the main focus is having a good time with each other. Kūpuna are welcome to participate in mele (music) activities if they are experienced, or learning it for the first time.

Kūpuna also engage in additional Hawaiian cultural activities including, ‘ōlelo (Hawaiian language), history, arts and crafts. Intergenerational cultural projects give kūpuna a chance to give back to their community. Both kūpuna and keiki benefit by creating a much-needed bridge between the generations and allow kūpuna to return to their traditional role as cultural teachers.

For more information, please contact the Kūpuna Program. Below are meeting times for every week of the month, except where noted.

**O‘ahu: (808) 535-6700**  
Nānākuli: Mon. & Fri. 9:30 a.m.–12:30 p.m.  
Papakolea: Tues. 9:30 a.m.–12:30 p.m.  
Waimānalo: Wed. & Thur. 9:30 a.m.–12:30 p.m.

**Hawai‘i: (808) 961-2625**  
Kona: Mon. (once a month) 10 a.m.–12 p.m.  
Hilo: Tue., Thur. & Fri., 9 a.m.–1 p.m.  
Pahoa: Wed. 9 a.m.–1 p.m.

**Maui: (808) 242-9774**  
Paukukalo: Mon. thru Thur. 9 a.m.–12 p.m.

**Kaua‘i: (808) 245-8545**  
Anahola: Wed. 9:30 a.m.–1 p.m.  
Waimea: Thur. & Fri. 9:30 a.m.–1 p.m.

**Moloka‘i: (808) 560-5393**  
Kaunakakai: Mon. & Thur. 9 a.m.–1 p.m.  
Ho‘olehua: Wed. 9 a.m.–1 p.m. ■



Above: Maui kūpuna enjoying a field trip to Kahakuloa. Right: Nānākuli kūpuna participating in ‘Ohana Day with ALU LIKE’s keiki program.



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## The Hidden Epidemic – Dementia

How and why we're not prepared for an increase in cases.

by Chris Ridley, MSW, DCSW, LCSW

Dementia is a degenerative neurological disease, which is incurable and fatal, rendering a person unable to care for himself/herself. It can deplete family members emotionally and financially, yet there is insufficient funding to research this disease.

In America more than 5.4 million people are presently diagnosed with Alzheimer's disease. It is the sixth leading cause of death. Neurological diseases cannot be prevented, cured or even slowed down. Major diseases such as cancer, cardiovascular and HIV have decreased in death rates, whereas Alzheimer's disease has increased by 66%, even though it is underdiagnosed.

Dr. Ken Dychtwald, founder and president of Age Wave, speaks of the "longevity revolution" caused by the progressive creation of antibiotics in the 1920s, the polio vaccine in 1950s, the increase in chronic disease management and the progress of medications, which have resulted in "more old people." In 1900, the average age of death was 47 years, whereas in 2000 the average age of death was 78 years.

Dychtwald focused on the majority of the population, which is noted as the baby boomers born in 1946-1964. In the years 2000-2020, Dychtwald noted that a large portion of the population will be 55 or older. He states that society's single greatest challenge will be that 1 in 2 people who are 85 or older will have dementia. There will not be enough resources to deal with this disease. Dychtwald calls for research to "wipe the disease out!"

Meryl Comer, CEO and president of Goeffrey Beene Foundation — Alzheimer's Initiative, shares how caregivers hide the disease, bearing the brunt of the consequences while carefully protecting the dignity of the loved one.

Harry John, president and CEO of the Alzheimer's Association, notes that our country spends \$6 billion dollars on cancer research yearly, \$4 billion on heart research yearly and \$3 billion

on HIV research yearly, whereas we only spend \$1.5 billion on dementia. Results from this include decrease in deaths of a negative 3% to 8% in cancer, a negative 13% to 20% cardiovascular deaths, a negative 29% in HIV deaths and an increase of a positive 66% deaths in dementia. This does not reflect the huge number of the undiagnosed population with dementia.

Now is the time to act! Go to [www.alz.org](http://www.alz.org). Hit the 'Advocate or Walk to End Alzheimer's' tab. Help in any way you feel comfortable. Help on the micro level by helping someone you know who is forgetful. Help on the macro level by speaking to our politicians and advocating for those afflicted Alzheimer's.

For more information, contact Chris Ridley of the Alzheimer's Association at 443-7360. ■

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## your MIND & BODY

by Dr. Ritabelle Fernandes, MD

### Sleepless Seniors

Insomnia is defined as having trouble falling or staying asleep. Insomnia affects 1 in 3 adults every year in the United States. Fifty percent of people over 65 years have various sleeping disorders. It can be transient, acute or chronic. Acute insomnia is brought on by situations such as stress at work, family pressures or a traumatic event. Chronic insomnia lasts for a month or longer and is the symptom or side effect of some other problem. Individuals with insomnia and short sleep duration are at increased risk for developing a number of health issues, including diabetes and hypertension.

Adults need 7½ to 8 hours of sleep each night. As we age our need for sleep decreases slightly to 6½ to 7 hours at night. Normal aging includes a general trend toward more time in bed but the same or less time asleep. Older people tend to go to sleep earlier in the evening and wake up for the day earlier in the morning. Compared with young adults, the elderly tend to have delayed sleep onset, fragmented sleep, early morning awakening and decreased time in deepest stages of sleep.

#### Causes of insomnia:

- Changes in sleep patterns because of different work hours or travel
- Acute stress, such as hospitalization or illness of a relative
- Behavior-related problems, such as anxiety or depression
- Medical problems, such as sleep apnea or hyperthyroidism
- Use of alcohol or caffeine
- Medicines, such as those used to treat heart problems and cancer
- Pain, shortness of breath and other discomfort

#### How is insomnia diagnosed?

The health care provider will take an interview, perform a physical exam and take a blood sample for laboratory tests. A person may be asked to

keep a sleep diary. The provider may order a sleep study that involves sleeping overnight in a sleep center.

#### How is it treated?

Avoid daily use of sleep medications as they can become addictive. Cognitive behavioral therapy encourages good sleep habits and uses several methods to relieve sleep anxiety. Techniques such as relaxation exercises sleep, restriction therapy and reconditioning may be useful.

Chronic insomnia involves treatment of the underlying disorder. For example, if insomnia is caused by depression, the medicine used to treat depression should help insomnia. In some situations, a medication may be prescribed to aid sleep. Ambien (zolpidem), Sonata (zaleplon), Lunesta (eszopiclone) are some of the newer drugs on the market replacing benzodiazepines as sleeping pills. Herbal supplements such as Melatonin, L-tryptophan or Valerian tea are also used to treat insomnia.

#### What lifestyle changes are recommended?

Good sleep habits include:

- Stick to a schedule of sleeping time and waking time
- Get regular exercise
- Avoid or limit caffeine or alcohol, especially after lunch
- Stop smoking
- Drink less liquids after dinner to avoid going to the toilet at night
- Don't eat a heavy meal late in the day
- Find way to relax before the bedtime, such as reading, warm bath, massage
- Avoid or limit naps during the day
- Do not read or watch television in bed
- Minimize sleep interruption by closing the bedroom door to avoid noise and keeping the bedroom temperature comfortable ■



## Back Pain Due to Injuries

### Using acupressure points and ice.

by Michael Reed Gach, Ph.D., author of *The Bum Back Book*

When I have back pain, it's usually due to strain and injury due to lifting. This often results in pain hours later, due to the inflammation. In addition to using acupressure points, locally as well as above and below the painful area, I apply ice packs every two hours (for about 15 minutes) to reduce the inflammation and pain.

**Holistic Medical Advice:** I rarely see my Western medical doctor, but he taught me something valuable. As a preventive medical care physician, he taught me that icing your lower back 30 nights, before retiring to bed, can be remarkably healing. It also works for injuries and pain in your ankles, including sprained ankles and for knee pain, and sciatica.

**How Ice Works to Heal an Injury:** Simply ice the area for 15 to 20 minutes before you go to sleep, 30 nights in a row. When you're asleep, your body weight is supported, and thus there's no pressure on your spine. As ice reduces the inflammation, blood and energy can freely flow to heal your injury during the time you're asleep. Give yourself gentle acupressure for 5 to 10 minutes to increase the energy flow is especially healing.

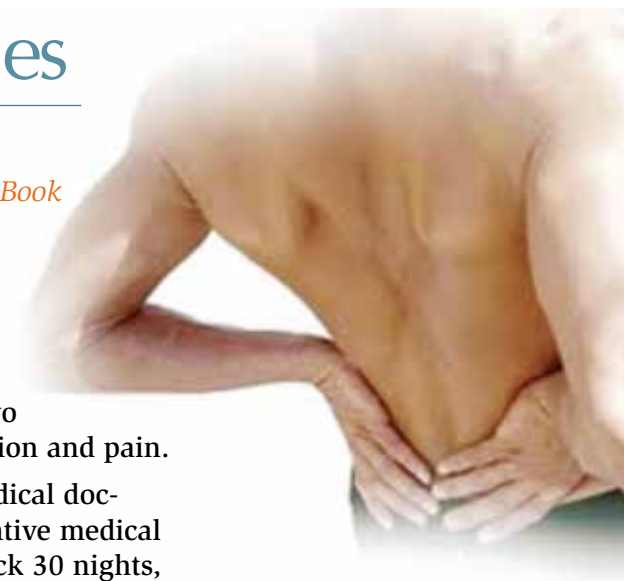
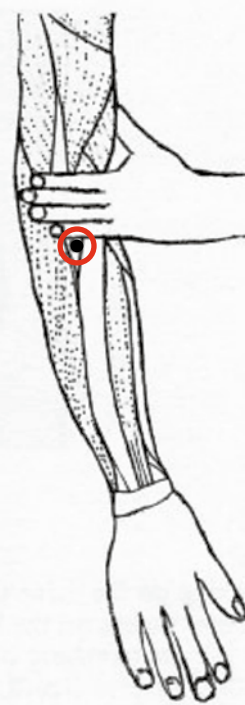
#### Using acupressure for lower back pains:

There is a special point on the arm for relieving aches and pain in the lower back. This point requires strong, firm stimulation. In order to effectively relieve an ache or pain in the lower back this point should be pressed hard enough to be momentarily painful.

This point is located four finger widths below the elbow crease of the forearm. Place all four fingers together (as a measure) with your index finger against the elbow crease. The point will be on the middle of your forearm, just outside your little finger. You will feel a muscular band or cord. The point is directly under this muscle.

To make sure you have the muscle, wiggle the middle finger of the arm on which you are searching. Press directly onto the muscle that "pops out" and hold firmly for five seconds; it will be momentarily painful. Stimulate this special point on both arms to relieve pain in the lower back.

For more acupressure back care, visit [www.acupressure.com/acupressure\\_books.htm](http://www.acupressure.com/acupressure_books.htm). ■



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| <p><b>RSVP Volunteer Program</b><br/>715 S. King St., Suite 211, Honolulu 96813<br/>Volunteer opportunities for persons 55 years and older.</p>  | <p>768-7700</p>                                     |
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Source: Senior Information & Assistance Handbook | 768-7700 | Elderlyaffairs.com

# The City's Complete Streets

## New law paves way for safer streets for pedestrians, cyclists and the disabled

Pedestrian and bicycle safety advocates celebrated in May as the Honolulu City Council unanimously passed an ordinance that paves the way for the development of a multi-modal mobility infrastructure, making it safer and easier for residents of all ages and physical abilities to get around.

The passage of Bill 26 is the culmination of nearly six years of work at the state and county levels of government by advocates concerned that Honolulu's roadways are predominantly designed for use by automobiles and provide dangerous conditions for those who don't drive. Bill 26 requires that Honolulu's roadways accommodate access and mobility for all users of public highways, including pedestrians, bicyclists, transit users, motorists and persons of all abilities. The new law is a significant milestone in the fight to ensure that city transportation planning and design takes into account Hawai'i's aging population.

"This law is the beginning of a culture shift in Honolulu transportation planning," said AARP Hawai'i Director of Community Outreach Jackie Boland. "Hawai'i has the highest fatality rate in the country among pedestrians age 60 and older, and that has to change. Our city streets belong to everyone — pedestrians, bicyclists, drivers, young and old, the able and the disabled."

Bill 26 sets the stage for the implementation of Complete Streets in Honolulu. It describes Complete Streets features and principles, provides for the interdepartmental coordination and transparency necessary to ensure that city streets are made more accessible for all users.

Examples of Complete Streets features include such things as sidewalks, crosswalks, accessible curb ramps, curb extensions, raised medians, refuge islands, roundabouts or mini-circles, traffic signals and accessible pedestrian signals, shared-use paths, bicycle lanes, paved shoulders, street trees, planting strips, signs, multi-modal pavement marking and striping, street furniture, bicycle parking facilities, public transportation stops and facilities, including streetscapes, dedicated transit lanes, and transit priority signalization.

AARP is a membership organization for people age 50 and older with nearly 150,000 members in Hawai'i. We champion access to affordable, quality health care for all generations, provide the tools needed to save for retirement, and serve as a reliable information source on issues critical to older Americans.

For more information, please visit [www.aarp.org/hi](http://www.aarp.org/hi), [www.facebook.com/AARPHawaii](http://www.facebook.com/AARPHawaii) or [www.twitter.com/AARPHawaii](http://www.twitter.com/AARPHawaii).

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# Pre-Existing Condition Insurance Plan

Information provided by the Hawaii State Health Insurance Assistance Program (SHIP)/ Sage PLUS Program

In March of 2010, Congress passed and President Obama signed the Affordable Care Act—the new health insurance law. The law creates a new program—the Pre-Existing Condition Insurance Plan—to make health insurance available to you if you have been denied coverage by private insurance companies due to of a pre-existing condition.

If you've been locked out of the insurance market, the Pre-Existing Condition Insurance Plan program may be able to help you through 2014. In 2014, you will have access to affordable health insurance choices through a new competitive marketplace called an Exchange and you will no longer be discriminated against based on a pre-existing condition.

## THE PROGRAM:

- Covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs. All covered benefits are available to you, even to treat a pre-existing condition.
- Doesn't charge you a higher premium just because of your medical condition.
- Doesn't base eligibility on income.

## ELIGIBILITY

There are a few requirements to meet before you can enroll in the Pre-Existing Condition Insurance Plan – regardless of whether your program is run by the U.S. Department of Health and Human Services or your state. Applicants must:

- Be a citizen or national of the United States or reside in the U.S. legally.
- Have been without health coverage for at least the last six months. Please note that if you currently have insurance coverage that doesn't cover your medical condition or are enrolled in a state high risk pool, you are not eligible for the Pre-Existing Condition Insurance Plan.
- Have a pre-existing condition or have been denied coverage because of your health condition.

If the Pre-Existing Condition Insurance Plan in your state is run by the U.S. Department of Health

and Human Services, you can call **1-866-717-5826 (TTY 1-866-561-1604)** and ask for an application or go to [www.pcip.gov](http://www.pcip.gov) and go to “apply”.

## HOW TO APPLY IN HAWAII FOR THE PRE-EXISTING CONDITION INSURANCE PLAN

To apply, you will need to provide a copy of one of the following documents, which will be used to make a decision on your application:

- A denial letter from an insurance company licensed in your state for individual insurance coverage (not health insurance offered through a job) that is dated within the past 12 months. Or, you may provide a letter dated in the past 12 months from an insurance agent or broker licensed in your state that shows you aren't eligible for individual insurance coverage from one or more insurance companies because of your medical condition.
- An offer of individual insurance coverage (not health insurance offered through a job) that you did not accept from an insurance company licensed in your state that is dated within the past 12 months. This offer of coverage has a rider that says your medical condition won't be covered if you accept the offer.
- A letter from a doctor, physician assistant, or nurse practitioner dated within the past 12 months stating your name and current or past medical condition, disability, or illness. This letter must also include the name, license number, state of licensure, and original signature of the doctor, physician assistant, or nurse practitioner.

For more information or the rates in Hawai'i, please call the Hawaii State Health Insurance Assistance Program (SHIP)/ Sage PLUS Program at **586-7299** or **1-888-875-9229**. We are a volunteer based Medicare counseling program for the State of Hawai'i. ■



# Ready To Retire?

Tools to help you decide when's the right time for you.

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

These days, everyone is taking a new look at their finances—and no one is looking more closely than the millions of baby boomers who are nearing retirement age. While some boomers expected to retire at one of the traditional milestones, such as age 62, the current economy is forcing many of them to re-evaluate their plans. Many are wondering if they should work longer, or how their Social Security benefit—or their spouse's benefit—would be affected if they continued working.

To help them find answers, Social Security has published a fact sheet called *When To Start Receiving Retirement Benefits*. You can read it online at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

As most workers know, your choice of a retirement age—from 62 to 70—can dramatically affect your monthly Social Security benefit amount.

If you choose to start receiving benefits early, the monthly payments will be reduced based on the number of months you receive benefits before you reach your full retirement age. The rate of reduction will depend on the year you were born. The maximum reduction at age 62 will be:

- 25 percent for people born between 1943 and 1954
- 30 percent for people born after 1959

If you wait until your full retirement age, your benefits will not be reduced. And if you should choose to delay retirement, your benefit will increase up to eight percent a year from your full retirement age until age 70. However, there is no additional benefit increase after you reach age 70, even if you continue to delay taking benefits.

Social Security also has created several retirement planners to help you make an informed decision. Social Security has an online calculator that can provide immediate retirement benefit estimates to help you plan for your retirement. The online *Retirement Estimator* uses informa-

tion from your own earnings record, and lets you create “what if” scenarios. You can, for example, change your “stop work” date or expected future earnings to create and compare different retirement options.


To use the Retirement Estimator, visit [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Read *When To Start Receiving Retirement Benefits* at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html).

And for general information about Social Security, visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

Retirement decisions are unique to everyone. Make sure you are up to date with the important information you will need to make the choice that's right for you. ■

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## Having 'The Talk' With Your Loved Ones

Where do they want to be cared for and how?

by Percy Ihara

Women have a 79% chance of needing care, and men you are not far behind at 69%.

~ According to AARP

Recently, I reached my 50s, along with millions of other aging baby boomers. I can still remember when I was in my 20s and I thought 50 was old—really old! But, baby boomers are revolutionizing how we think about age ... and, also about how we care for our post-war, baby-making parents.

Our parents—the Greatest Generation—are living well into their 80s and 90s. As such, boomers are challenged with making caregiving decisions more than any other previous generation.

Every week I have conversations with fellow boomers about caring for our parents. Comments run from *I can't keep taking time off from work to take my mom to the hospital and I'm tired of rushing home to fix dinner for dad* to *I am exhausted by the evening caregiving chores and I'm staying over nights because Dad has breathing issues and needs 24-hour care*. These scenarios are typical for many families in Hawai'i, where caregiving of some form or fashion happens in 1 in 4 households.

Regardless of how well your parents are aging, every family needs to have to "the talk." I suggest that adult children and parents be proactive about this. Have a plan before you are faced with a major health issue.

If you are the adult child, ask your parents about who they'd like to take care of them, where they'll be cared for, and how to pay for services in the case that family cannot provide adequate care.

- Do they have long-term care insurance?
- Where are their legal papers?
- Where are their bank accounts?
- Do they have an attorney?

If you are a parent, please make time to discuss caregiving with your spouse and children. Planning will ensure that you receive the care you want and deserve. If you do not plan with your children, they may have to make decisions for you ... decisions that you may not agree with.

Percy Ihara is a reverse mortgage consultant and speaks regularly on various senior-related issues. If you'd like a presentation for your group, call 234-3117 or email [Percy@Generations808.com](mailto:Percy@Generations808.com). ■

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## Estate Plans Explained

How Can I Be Sure My Family Won't Fight After I'm Gone?

by Scott Makuakane, Est8Planning Counsel, LLLC

Unfortunately, there is nothing you can do to guarantee that there will be no fighting among your loved ones after you are gone. There are plenty of difficult emotions to deal with after the passing of a loved one, and conflict can easily make matters much worse. Here are some steps you can take if you are concerned about whether you'll be able to rest in peace.

**Encourage family to sit down and talk out their differences.** This is central to the Hawaiian practice of ho'oponopono. Very often, small offenses grow into large offenses if they are not resolved. Families are sometimes torn apart because problems fester, and then get aggravated by various tensions, and then hit the boiling point when a senior family member dies and is no longer there to keep the peace. Most of the estate-related litigation we see has nothing to do with the estate per se, yet it becomes the focus of battles. If you are aware of conflicts between your children, encourage resolution and forgiveness during your lifetime.

**Explain your estate plan.** Include explanations for any gifts that may be misinterpreted or resented. Most of the time, we want to treat our children equally, but that does not necessarily mean giving each of them the same amount of assets when we die. If you helped one child buy a house and helped another put his children through expensive private schools, you may want to give your other children bigger shares upon your death. Providing some kind of explanation for this can head off hard feelings.

**Ask your estate planning attorney to include an in terrorem clause in your will and trust.** As you might guess from the name, it is intended to strike terror into the heart of anyone who might be inclined to contest your estate plan. The clause can be as detailed as you like, but at a minimum, you might want to say that if anyone questions your competency or the validity of your estate plan after you are gone, they had better prove their case in court, because otherwise they

will receive nothing from your estate. This kind of language can discourage many problems, but it still does not guarantee that no one will call your bluff.

**Acquaint your children with your estate plan.** Make sure they understand that you are not giving up your right to change your plan in the future, but are simply giving them an idea of how your estate plan may look upon your death. Whatever you do, don't use the explanation as an opportunity for manipulation. You may have heard the story about the lady who privately told each of her children, "When I'm gone, you're going to get the house." She hoped to assure that her children would treat her well during her lifetime. You can imagine what happened when she died and her children found out that the house went to Mom's favorite charity. The biggest beneficiaries of that estate plan were the lawyers who represented the charity and each of the children.

Most of the time, estates pass from generation to generation without conflict or hard feelings, but the subject deserves some thought if you have reason to believe that your loved ones will not see eye to eye. ■

SCOTT MAKUAKANE, Attorney at Law of Est8Planning Counsel LLLC, specializing in estate planning and trust law.

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## Big Plans for Small Businesses

How to plan for retirement as a small-business owner.

by Michael W. K. Yee, CFP

If you're a small-business owner, protecting yourself and your business goes beyond securing proper insurance agreements and building an emergency financial cushion—it also means ensuring that your savings will sustain you throughout retirement.

Most people have retirement savings plans sponsored by their company, however, in the absence of such a plan, the process may be more complex. You must determine how to keep your income flowing after retirement or how to capitalize by selling your business and creating a nest egg.

It's never too early to begin planning for retirement and there are several things you can do as a small-business owner to prepare.

**Make saving a priority.** As other financial goals or needs arise, saving for retirement may get overlooked. It's tempting to re-invest a large portion of your profit into your business, but you may regret not socking away more savings for your personal financial security, especially if retirement comes along faster than you expected. If you don't have a retirement savings plan, consider contributing to an IRA or other qualified investment plan. It's less tempting to pull money from accounts that are earmarked for a specific goal.

**Develop a succession plan.** It's important to think about how to protect the resources you've invested into your company and plan for its future. Research the legal procedures for transferring ownership (to a family member or employee). Document in writing who you intend to take over your business after you've retired. There may be tax ramifications when you sell or transfer your business, so be aware of these so you can prepare for the financial impact.

**Prepare to sell.** If you intend to sell your business, be realistic about its value. It's difficult to consider accepting less than you believe it's worth, but if you retire in a down market or sooner than you planned, you may need to

compromise on an offer. Keep in mind that selling your business may be emotional. Learning about the selling process before you consider offers may make it less stressful and ensure the decisions you make are financially sound.

Retirement can be especially confusing and complicated for small-business owners, so consider working with a professional financial advisor who can help you balance your business needs with your personal ones. Everyone has different priorities and values, but it is up to each individual to prepare for his/her own retirement. The earlier you begin planning, the easier it will be to fulfill your long-term financial goals and avoid difficult trade-offs. ■

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

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## Are You A Planner?

The end of your life begins now.

by Stephen B. Yim, Attorney at Law

*The best time to plant a tree was 20 years ago. The second best time is now. ~ Chinese Proverb*

While more Americans are living longer, they will inevitably cope with one or more chronic conditions and disability. Recent statistics reveal that more than 70 percent of individuals in their 80s have some degree of dementia or diminished capacity. In order to ensure that your wishes are followed, that you are properly cared for, and that you and your family do not experience undue stress or conflict—planning is no longer just a good idea, it is imperative. And, there's no time like the present, as the Chinese proverb so poetically suggests. Many families wait until it is too late to engage in proper planning. This leaves them and their families in a crisis, often with family members (brothers/sisters) fighting with each other, causing unnecessary stress and leaving the family member (father/mother) without proper care.

Research is also revealing that traditional planning—estate plan, durable general power of attorney, advance healthcare directive and a trust—is sometimes not as effective as one had planned.

**There are many reasons for this, including:**

- after signing estate plans, people do not fully understand what they completed or the decisions that will have to be made in the future
- the documents that make up an estate plan do not usually provide much guidance in and of themselves
- our goals and preferences may change, and few people review their plans from time to time to accommodate these changes
- the appointed agents, representatives and trustees seldom understand the maker's wishes
- the maker's wishes are not entirely known, and thus not fully honored

**“Only 29 percent of people create a living will or power of attorney for health care.”**

~ 2007 AARP poll

I suggest that we change our view so that signing one's estate planning documents does not signify the completion of planning—rather, it represents the beginning of the planning process.

Estate planning should be less of an “transactional model” (the making and signing of our documents) and more of a “communications model” (the start of a conversation with our family, agents, trustees and care providers, who are the central role in this estate planning process).

**The Communications Model to estate planning involves a 5-step approach:**

- Reflect on your personal experiences, values, desires and preferences
- Talk to the person you are considering appointing to make medical or financial decisions for you should you become incapacitated
- Appoint the person to speak for you when you are no longer able to speak. Work with a qualified estate planning attorney to create, review and tailor your advance health care directive, durable general power of attorney and trust
- Share your ideas, wishes and decisions regarding your financial and health care preferences with family, friends, agents, trustees, health care providers
- Review your estate plan from time to time to accommodate change (adding properties, changing beneficiaries, etc.). ■

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## Time For Thanks!

Join in on healthy, summer events.

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

Every once in a while an opportunity comes along to say, *Thank you*. We never grow too old to express our thanks, and we should graciously receive thanks from others. In truth, being thankful should be woven into the fabric of life. This is true for individuals and it is true for community organizations, such as the National Kidney Foundation of Hawai'i (NKFH).

This summer, with a weeklong series of free concerts, fairs and events, the NKFH would like to thank the community for its year-round support in the fight against kidney disease.

The signature event occurs in late June when NKFH hosts the **XVI International Congress on Nutrition and Metabolism in Renal Disease and First World Renal Nutrition Week, from June 26 - 30, 2012**. The congress is a biannual gathering of doctors, nutritionists and medical researchers in renal disease and nutrition from around the world.

### Sixth Annual Peace on Earth Concert

Hawai'i Theatre

June 27, 6:45 p.m.

Free admission; open to public

This concert event, with Al Waterson as emcee, will feature some of Hawai'i's best performing artists from a variety of music genres. Among the performing artists is Ginai performing with Pierre Grill, the Thursday Night Jazz Band, the a cappella choral group known as the Samoan Gospel Heralds, Haw'n Boy Mike Ka'awa and his band, and The Carmen Haugen Quartet.

### National Kidney Foundation of Hawai'i Health and Craft Fair

Hilton Hawaiian Village Hotel, Tapa Lounge

June 28, 10 a.m. – 2 p.m.

Free admission; open to public

The National Kidney Foundation of Hawai'i Health and Craft Fair has two components, separately staged. The first component of the event is a craft fair featuring Hawaiian crafts made by local artisans.

The second component is a health fair that will offer various health screenings sponsored by WE, a "hui for health" program that provides health screenings throughout Hawai'i in conjunction with other healthcare organizations. Screenings include spirometry, glucose, kidney, hepatitis and hearing tests. While anyone can contract kidney disease, people with high blood pressure and diabetes, as well as certain ethnic groups such as Filipinos, Native Hawaiians, Japanese and others of Asian background are most at risk. A free screening can lead to early detection and treatment.

### Quilted Memories Tour

Hilton Hawaiian Village Hotel, Tapa Lounge

June 26– 30

Free admission; open to public

The Quilted Memories Tour will be on display throughout the week in the Tapa Ballroom area. This tour features quilts made by families of organ donors. Each 7 x 7-inch square fabric swatch includes a "life vignette" that portrays a part of a donor's life. Once the swatches are sewn together into a quilt, it is a powerful testimony of the ultimate gift of life. The Quilted Memories Tour is an outgrowth of the bereavement support group of the Hawai'i Donor Family Council and is supported by the NKFH.

If you are a medical professional and want to attend the XVI International Congress on Nutrition and Metabolism in Renal Disease, or if you would like to attend the gala and silent auction on Friday evening, June 29, please contact [jeff@kidneyhi.org](mailto:jeff@kidneyhi.org). ■

## Our Kūpuna, Our Kuleana

Decades of service protect seniors from fraud.

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

This year, Hawai'i's Better Business Bureau (BBB) will be turning 67 years old. The bureau was here from when Hawai'i became a state to when one of its citizens became the U.S. President—and it's still going strong. In fact, you could say that the BBB is a kupuna of local business.

As the BBB continues to grow and serve the people of Hawai'i, it takes on local culture, values and traditions. The bureau's position has become much like the kūpuna of Hawaiian culture; a major source of wisdom and the transmitters of knowledge and training to younger generations. Simultaneously, it helps to keep kūpuna safe as consumers.

While being the revered segment of Hawai'i's society, many of our kūpuna are still at risk for becoming victims of fraud. According to Consumer

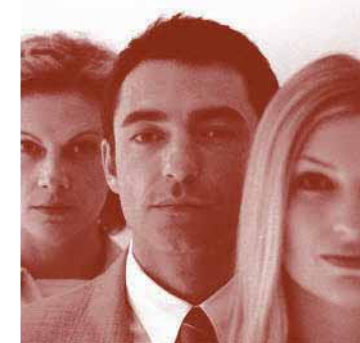
Sentinel and the bureau's own data, the rate of fraud against seniors continues to rise. With Hawai'i's senior population growing faster than the rest of the country (State of Hawai'i Executive Office on Aging report and the 2010 US Census Data), it is safe to say that Hawai'i's kūpuna could use every extra set of eyes and ears to help watch over them.

Hawai'i's BBB, through the BBB Foundation of Hawai'i, contributes to the protection of kūpuna through various educational outreaches. It offers informational presentations to many senior clubs on O'ahu and the Neighbor Islands. It also staffs a table at every major senior fair in the state. Additionally, it serves on the Advisory Council of the Executive Office on Aging's Senior Medicare Patrol program.

**Hawai'i's BBB is the first place you come to get the answers if:**

- You are looking for an ethical business to patronize
- You are looking for an honorable charity
- You have questions about the trustworthiness of a business or charity
- You have questions about a letter, email or phone call you've received
- You have a complaint against a business or charity you would like resolved

Just as the Hawaiian culture believes one's life essence (i.e., spiritual energy and ancestral knowledge) can be transmitted through the sharing of the hā, Hawai'i's BBB believes that it facilitates the perpetuation of our local culture and protects kūpuna through sharing knowledge with seniors and the next generation. ■



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- Federal Trade Commission (FTC)

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Cynthia Arnold  
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