

GENERATIONS

MAGAZINE | OCT·NOV 2013

When Caregiving Comes Full Circle

A personal story shared by Emme Tomimbang

“Suddenly, I had to let go of caregiving and ‘self caregive,’...”

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Caregiver Survival Tips

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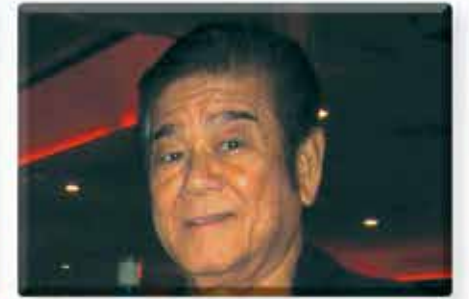
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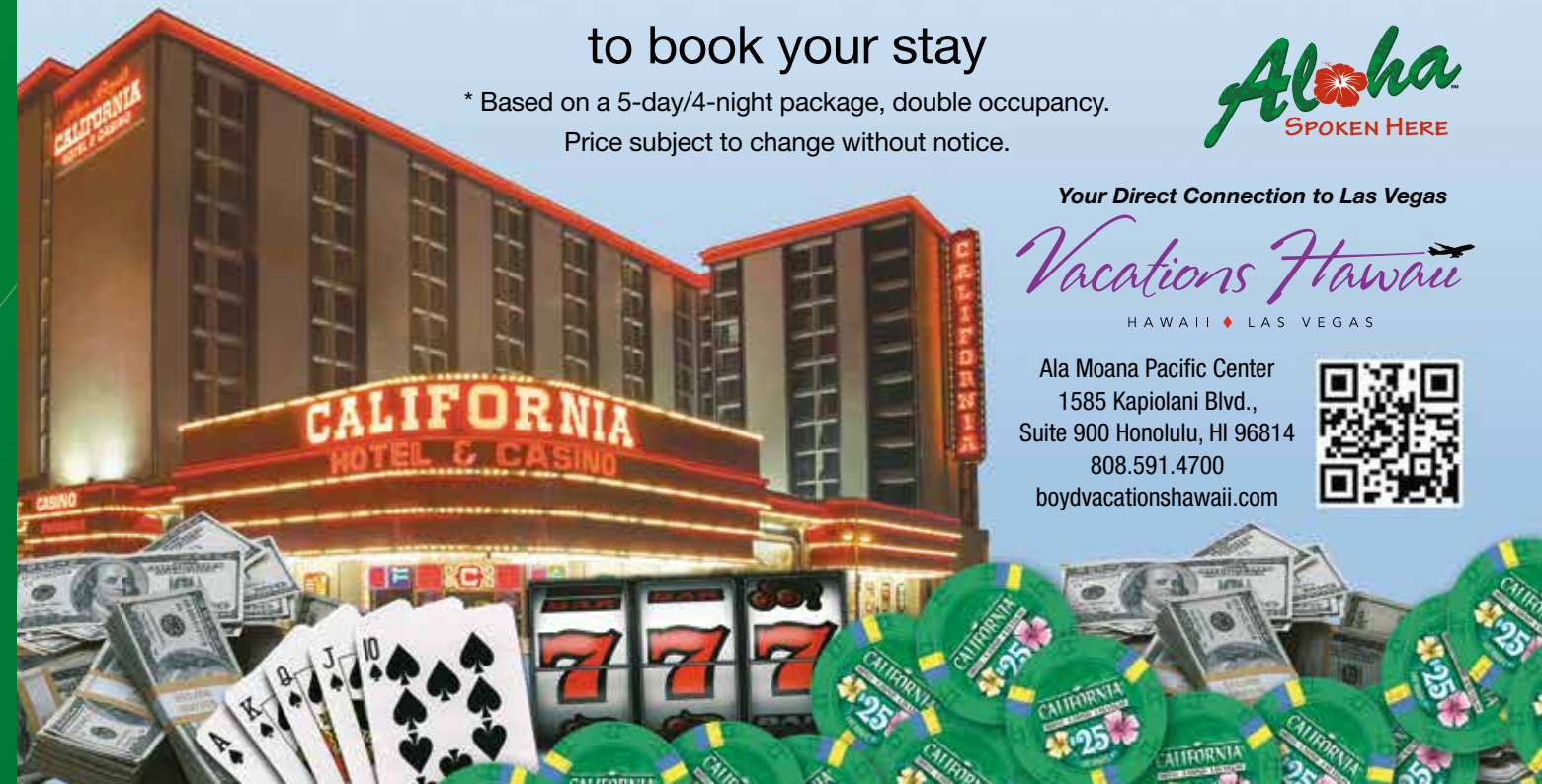
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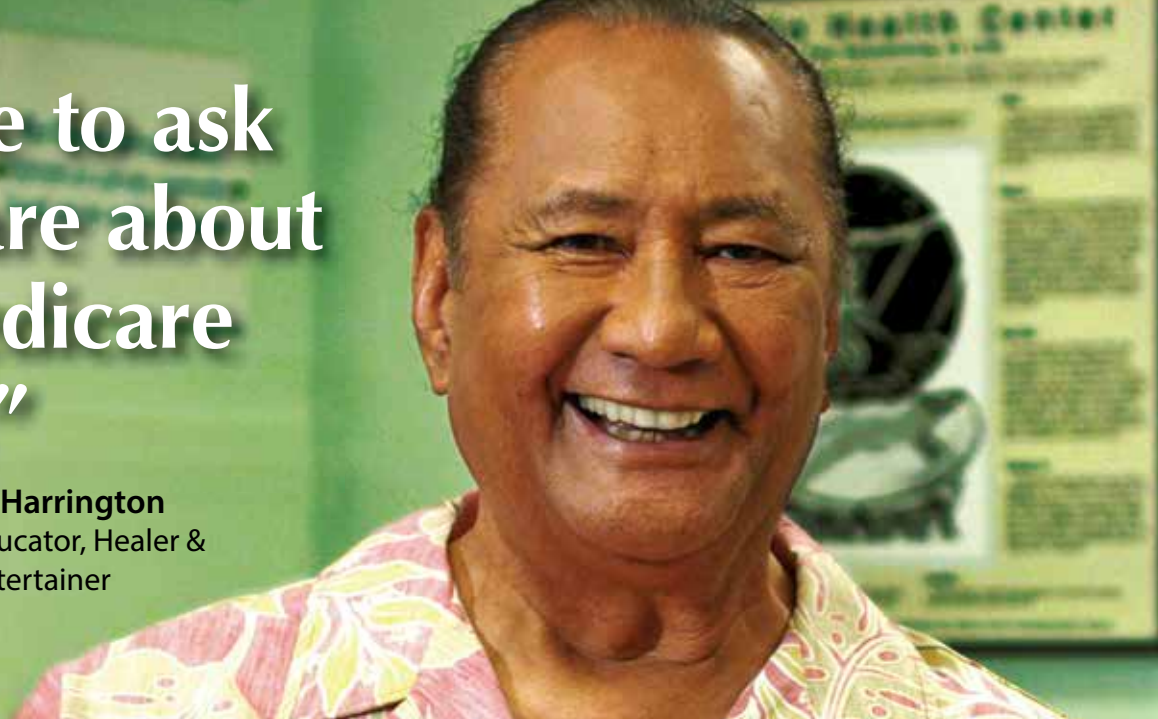
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COVER STORY | EMMIE TOMIMBANG: A PERSONAL STORY SHARED

It was dizzying at times to bounce between patients, but this was my mom and my husband, I needed to be there for both of them.

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Where has the year gone? As we near the holiday season I am reminded of how important our families are to all of us. And there is no bigger issue that most of us will all face other than caregiving for our parents.

As November is National Caregiver's Awareness Month, this issue of the magazine is dedicated to all the caregivers in Hawai'i who take care of their loved ones. There are more than 249,000 people in the Islands who provide over \$162 million in unpaid caregiver support, according to a AARP report.

A big mahalo to TV personality Emme Tomimbang and her husband Jim Burns, retired chief judge of the State Intermediate Court Of Appeals, for sharing their personal caregiving story with *Generations Magazine*. Our cover story, *When Caregiving Comes Full Circle*, exemplifies the struggles—and rewards—of caring for family and friends.

Speaking of family, we welcome *Generations Magazine's* new business partners—Ventus Design, Alternate Energy, California Hotel and HiHealthCare. All of our business partners are "vetted" in that they are senior-friendly businesses, love working with our older population and understand the importance of trust and respecting each other. We cannot bring you *Generations Magazine* without their support, so if you're looking for senior services, please consider our business partners.

Recently at the Hawai'i Senior Fair at the Neal Blaisdell Center, the magazine offered a chance to win a 5-night, 6-day Las Vegas vacation with submission of a survey. Congratulations to our Senior Fair survey winner Myrna Arakaki, 70, of Kaneohe. She told us that she and her husband are excited and thankful. (We will publish the results of the survey in the upcoming December/January issue.)

In our goal to continue to provide more resources for our readers, one of our columnists Frank B. Shaner and I are kicking off a new radio program called the "Baby Boomer Show." For more information of when to tune in and give us a call, turn to page 9.

Lastly, check out our *Generations Magazine* website at www.Generations808.com. It is easier than ever to navigate. Because many attendees of the 7th Annual Elderhood "Aging in Place" workshops didn't get to see all of the presenters, we uploaded videos of the presentations online. Thanks again to all of our presenters!

Have a safe and Happy Halloween!

Live well,



Percy Ihara, Editor/Publisher



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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.

Welcome to our new contributors (in order of appearance):



DAVID T. NAKAMAEJO is President of Comforting Hands Senior Care, a home care agency specializing in companion care services for older adults who want to continue living in the comfort of their own home. He's an active community volunteer serving on the Department of Health Injury Prevention Advisory Committee and the Fall Prevention Consortium.



STAN MICHAELS works for the Hawai'i Department of Health, Emergency Medical Services and Injury Prevention Branch. This is Stan's third career, and his first working for a state agency. He is dedicated to his family, and to doing everything he can to prevent falls.



TERI BRUESEHOFF brings years of experience to her position as chief operating officer at HiHealthCare, a subsidiary of The Hawaii Group and the parent company of HiHomeCare and HiNursing. She has proven leadership skills in the face of any crisis and a natural ability to connect with people of all ages.



DR. TYRIE JENKINS is a nationally recognized ophthalmologist and eye surgeon. She is a pioneer in the field of laser vision correction. She was the first surgeon to perform LASIK in 1997 and most recently utilize LenSx® technology to perform bladeless laser cataract surgery in Hawai'i. She has received several awards, including being twice named on the Top 100 list of eye surgeons in the U.S. by VISX (the manufacturer of argon fluoride excimer laser machines).



CARMILLE LIM is Common Cause Hawai'i's executive director, a Hawai'i State Commission on the Status of Women commissioner, and a National Associations of Commissions for Women board member. She was a 2012 Pacific Business News "Forty Under 40" and Filipino Junior Chamber "Outstanding Young Filipino" Honoree.



PATTI EPLER is the Editor of Honolulu Civil Beat and Editor-in-Chief of HuffPost Hawaii. She oversees a staff of 12 reporters and editors between the two publications. An investigative journalist for more than 30 years, she has won numerous journalism honors, including two Pulitzer Prize-winning projects.

KIRK MATTHEWS | SHERRY GOYA | MARTHA A. KHLOPIN | FRANK B. SHANER | AARP
 DR. RITABELLE FERNANDEZ | JULIE MOON | SAGE PLUSS | JANE BURGISAY | TIFFANY M. BROWNE
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The Elderhood Project

My mother fell and hurt her knee. She's 86 years old. I am thousands of miles away. My sister lives in the same town as my mother which makes her, by default, my mother's caregiver. I feel guilty. That is not uncommon for siblings who are not able to provide assistance to parents who live in another town—or on another continent. There are situations where it is impossible to be the primary caregiver, whether you want to or not.

As seniors, we want to do the best we can to be self-sufficient and to take care of ourselves. But sooner or later [hopefully later] we will have to depend on others to look after our well-being. This is a message to the next generation. Think about who is going to be your caregiver. If you can count on your children, fine. But remember, there are professionals standing by who can help support the entire family. But if you have seen the headlines lately, you realize there is a loom-

ing crisis. There will be more people who need assistance than there are people available to offer it. These are important things to think about as we age. As we have said many times in the past, sooner or later you will be a caregiver or one receiving care. We are fortunate that *Generations Magazine* provides a great deal of resources to help us all with our specific family needs. In fact, the cover story of this issue, *Living A New Normal*, highlights the importance of caregiving and offers some insights and additional community resources.

And, just remember, that although you may not always be able to be by a loved one's side, a simple phone call to check in or sending some photos of grandkids can go a long way in making someone feel loved. ■

The Elderhood Project airs on KHON2 Friday morning news at 5:45 a.m. and Thursday news at 5 p.m.



Find Your Local Senior Club

by Sherry Goya

Like many of the City & County's Parks and Recreation senior programs, the Moanalua Senior Citizens' Club did not meet in June, July and August while the City's Summer Fun programs took over their locations. When I delivered *Generations Magazine's* August/September issue on Monday, September 9th, I heard one of the seniors say that it was just like the "first day back to school."

The Moanalua Senior Citizens' Club was organized on February 2, 1981 with 16 members. Today, the club is 154 strong, has an active board, meets every Monday at the Moanalua Recreation Center, from 9 a.m. to Noon, and has two bowling leagues. Its board members and committee chairs are quite organized and impressive, with reports, speakers, entertainment or excursions scheduled each Monday. The club also has fundraisers throughout the year.



Moanalua Senior Citizens' Club, board members and advisor. Lt.-Rt.: Roy Takara, Jane Uehara, Betsy Miyahira, Alice Toyota, June Minakami, Jeannette Nishikawa, Jenna Mow (Advisor), Daniel Levay, Sherry Goya (*Generations Magazine*), and Herbert Chang.

The City & County of Honolulu has more than 35 senior clubs, representing about 3,500 participants in East, West, Leeward and Windward 55 years and older. For more information, call (808) 763-3003 or visit www.honolulu.gov/parks/programs/senior. ■

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Following Your Passion Is Worth The Risk

by Frank B. Shaner — “I’m not ready to be called a senior.”

As an entertainer, I have always had a great love for the arts and my professional life reflects that as well. But painting was the farthest thought in my head. I did, however, secretly admire painters from afar. I would study their paintings and read their back stories. I would feel a strong sense of connection when I read about how they lived their lives and their philosophies and dreams.

So that familiar feeling, that tug at my gut came around again and hit me real hard on Tuesday Sept. 11, 2001 (9/11). I had felt it before but never really confronted it or allowed it to well up in my soul, as it did that day.

We often think to ourselves, Oh yeah, I’ll investigate that emotion and see what comes of it, but for now I’m just too busy to do anything about it. So, I put it off yet another time. Those burning embers deep in my na’au, trying to surface once again, were pushed down and lay dormant.

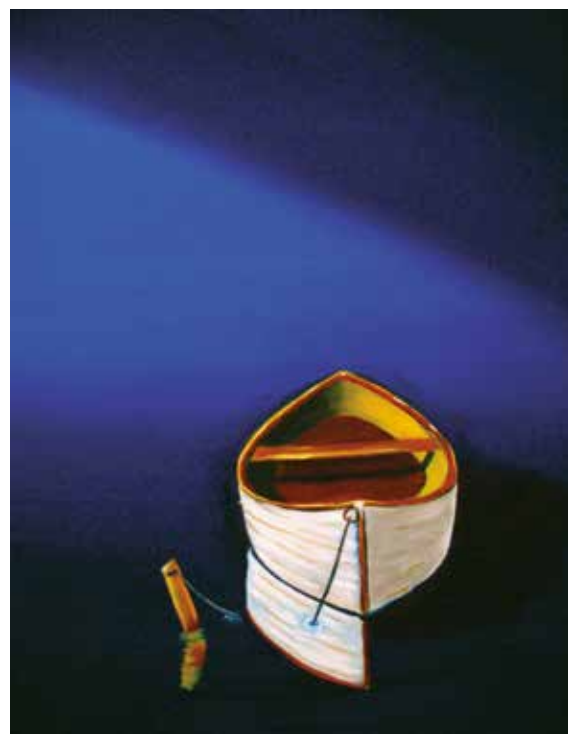
We are funny us human beings. We are always looking for a sign it seems... something that will tell us what to do with our lives. Pursuing our own dreams means we have to alter our present course, walk the path less traveled and risk failure and embarrassment.

I believe that signs are being showed to us all the time! Some are laid out in front of us and yet we still don’t see them. These extraordinary higher vibrations that we all have felt in our lifetimes wait for us to acknowledge their split-second appearance in our lives.

I’m talking about passion!

And so, in your life, if that passion came knocking at your door today, what would you do? Well, I can tell you what I did. I finally answered the door.

I can tell you that all the fears that accompanied the passion were realized. It was hard making that abrupt turn. Oh, but the gifts it brings, the feeling of soaring high above the Ko’olau. A freedom and separation from a physical reality that turns into spirituality!



Quiet Harbor—oil on canvas

Now it is a higher reality, now it is the divine. Faith, hope, love and passion!

Finally, I said to myself, I’m going to paint today. I’m going to listen to that nudge, that rumbling in my gut and see how far I can take it.

From that moment forward, my life would change in a very profound way.

Since September 11, 2001, I have painted every day.

This is what I would like to impart to you... a little bit of my mana’o: You, too, can seize the moment! Make the move to pursue that secret you’ve been pushing down and hiding for so long. The time is now... grip your shafts! I guess what I am saying here is, *It’s never too late to find that passion!* ■

Join in a conversation with **Frank B. Shaner** on Facebook and experience his art online at www.frankshaner.com.



For Once In My Life!

by Martha A. Khlopin

If you are a Tony Bennett fan, there are few things better in middle age than listening to a medley of his hits, which has to include “I Left My Heart in San Francisco!”

He recently performed at the Neal Blaisdell concert hall and his performance was spectacular. At the young age of 87, he belted out the first song he recorded in 1932, and next Charlie Chaplin’s, “Smile.” He followed with a medley of his favorite hits that caused the crowd to clap and cheer and ended with a 10-minute standing ovation.

Bennett performed for about 90 minutes. A duet with his daughter was a real crowd pleaser. He danced and twirled, didn’t miss a note, word or beat. He talked a bit about an upcoming new album with Lady Gaga and told the crowd to please go out and buy it because he needs the money. He laughed and blew kisses to crowd and told his adoring fans how much he loved them.

As he sang a favorite, “For Once In My Life,” I changed the lyrics to match my Medicare-centric mindset.

This is the tune I was hearing;

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For once in my life,
I have everything in the world that I need.* ■

Martha Khlopin hosts the popular weekly radio program “**Medicare Moment with Martha—The World of Medicare**” sponsored by AlohaCare. It airs on **KHNR-690AM on Saturdays from 11–11:30 a.m.** and on **KGU-99.5FM on Sundays from 10–10:30 a.m.** For info, call (808) 973-0754, mkhlopin@alohacare.org.

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Choose Healthy, Live Well is a pre-diabetes education program offered by the Straub Health Management Department. This 5-session program can help people at risk for Type 2 diabetes take the first step toward preventing diabetes and living a longer, healthier life.



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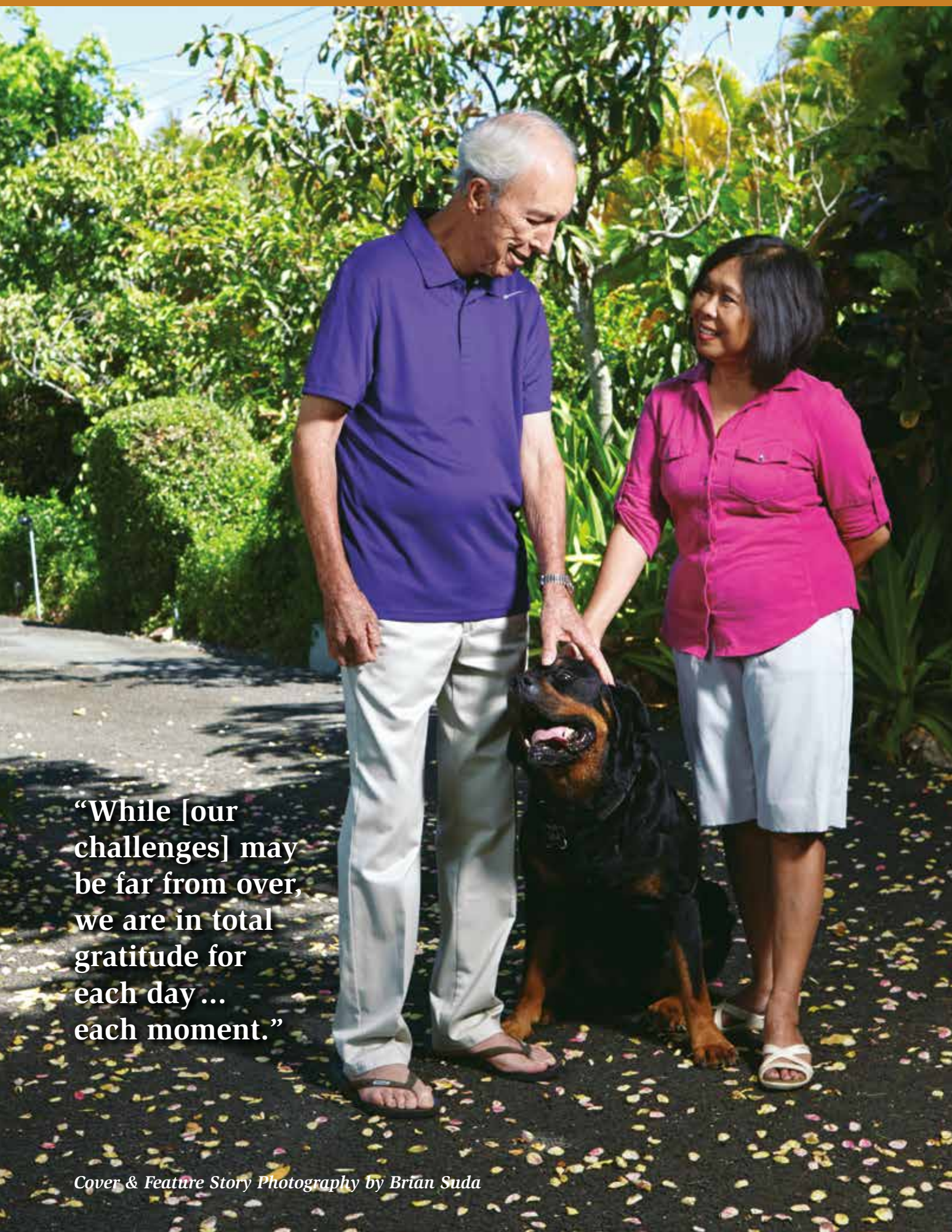
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“While [our challenges] may be far from over, we are in total gratitude for each day... each moment.”

Cover & Feature Story Photography by Brian Suda

November is National Caregivers Month. It is a time to acknowledge the important role that family, friends and neighbors play in caring for the ill, disabled or aged.

Family caregivers provide an estimated \$450 billion worth of unpaid care to loved ones annually, according to the Family Caregiver Alliance. Also, 65.7 million caregivers make up 29 percent of the U.S. adult population.

In this issue of *Generations Magazine*, TV personality Emme Tomimbang shares her personal story of how learning to be the caregiver—and the patient—changed her outlook on life and family forever.

When Caregiving Comes Full Circle

A personal story shared by Emme Tomimbang

Most of you know my work as a television news reporter, host and producer of my own show *Emme's Island Moments*. In my 20 years of TV news and another 20 in independent television production, I've done hundreds of people profiles, lifestyle clips and health segments on AIDS, diabetes, leukemia and heart disease. But nothing could have prepared me for the life-changing role as a caregiver. This time, I was not researching, interviewing or reporting on a difficult subject for a television series—rather, I was living the drama—the life of a caregiver and, eventually, the patient.

My husband Jim Burns, who retired as Chief Judge of the State Intermediate Court Of Appeals six years ago, and I share our story publicly because we want other couples and families who find themselves caregiving each other to know they are not alone.

About two years ago, I started a life-altering journey in becoming a multiple caregiver for a friend, mother, husband and, yes, even a pet. My caregiving experience started with one of my best friends, Mary, who had just returned

from a visit to the Philippines. The following day she suffered a stroke that placed her in intensive care at The Queen's Medical Center. In the weeks that followed, I helped her husband and family care for her in the hospital, at rehab and later at home. Most of what I did included emotional support, weekly visits and some advocacy work helping them navigate through the confusing world of hospital, home and healthcare.

Today, I'm happy to report that my friend walks proudly with a cane and is recovering well.

Three months after Mary's hospitalization, my mom, Nena, had back surgery and at the age of 85 was hospitalized at a Kaiser Permanente Medical Center. She bravely fought to live even while on a ventilator and trachea tube. She could not speak until three months later. During her hospital stay, my sisters (*one of them who flew in from San Francisco almost monthly*) and I took daily, six-hour hospital caregiving shifts. Our family became part of her medical team. After a seven-month hospital stay, my mom was eventually taken off all her machines and left Kaiser for an advanced nursing home.

Caregiving: In Sickness, In Health

Three months prior to my mother's departure, my husband Jim was diagnosed with throat cancer stage 4. So while caregiving for my mom in the hospital, I was blindsided with my husband's life-threatening diagnoses. We hit the ground running learning about his illness, treatments and eventual home care.

We found out about Jim's medical matter in October 2011 just days before our planned trip to Australia to visit relatives.

Our internist Dr. Thomas Au suggested, "Go take that trip and enjoy yourselves. When you return, we'll begin treatments." It was the best advice. We had a wonderful time knowing our lives would be so different once we returned home. It made the trip bittersweet, but we took pleasure in our moments together even more so.

Our family's Thanksgiving dinner in 2011 was to be the last normal meal Jim would eat for months. From that point on, he was tube fed and I had to learn how to administer cans of liquid food and medication that needed to be crushed and given by syringe.

All this was so new and strange to me, but I was determined to learn it all and do it well. And it was never easy.

I had friends who were nurses, professional caregivers and nursing home operators — all on speed dial. It was one question after another. I've come to appreciate the hard work all professional caregivers and healthcare workers face day to day.

In December, we realized we had to postpone our Christmas celebrations, and my husband and I spent New Year's Eve watching the countdown from his hospital bed at Kuakini Medical Center.

During Jim's chemo and radiation treatments, he developed pneumonia and had two separate weeklong hospital stays. I ran back and forth from his hospital room at Kuakini Medical Center to the Care Center of Honolulu (*formerly The Convalescent Center of Honolulu*) across the street to check on my mom. It was dizzying at times to bounce between patients, but this was my mom and my husband, I needed to be there for both of them.

My Turn

Then, in May of 2012, I faced my own medical condition. I had just completed writing the "Hawaii 5-0 Revisited" TV special — working late nights, early mornings and in between caregiving my mother and tube feeding my husband. I had just sent my husband with a friend who drove him to a doctors' appointment when I collapsed after towelng off from a shower. I just hit the floor. I had no idea what happened, but my 110-pound Rottweiler, Rufus, used his nose to open our sliding screen door and woke me up by licking my face. With his help I was able to get to the phone and call my husband. I miraculously remembered his cell number, dialed it and told him I needed help.

The following moments are a blur. I remember hearing both male and female voices. The EMTs and firefighters attempted to stabilize me while trying to control a protective Rufus who didn't want strangers in the house or near me. My husband returned home just in time to sequester Rufus in the next room, while EMT's put me on the gurney and rushed me to Castle Medical Center.

At Castle, my husband was told that I had suffered a ruptured brain aneurysm (a swollen blood vessel, with risk of rupture, severe hemorrhaging

and sudden death) and needed to be taken to The Queen's Medical Center's Neuro-ICU unit. I was again rushed by ambulance, and my husband who hadn't driven in nearly seven months was now driving himself to meet me at Queen's.

Suddenly, the caregiver became the patient and the patient became the caregiver. We traded roles in a matter of moments.

I don't remember too much of the first week of my two-week hospital stay. But when I came to, I could not believe I had "lost" an entire week. *Where did the time go, what happened to me, why was I even at the hospital?*

No one would say at first. Then, slowly, I was told I had a two-and-a-half-hour procedure in which two platinum coils were placed in my brain to stop the bleeding and repair a broken aneurysm. My neurologist Dr. Sung Bae Lee told me that I "cheated death" and I was in the 25 percent of patients who survive.

That was a lot of information to resolve and accept. I couldn't believe it.

Once I was conscious, the doctors then became concerned about a spike in my blood pressure, which was caused by my worry over Jim's well being. I thought, *While I've been hospitalized, who has been tube feeding him? Who is giving him his meds?* Being a caregiver is all consuming and nearly impossible to "turn off" — even from a hospital bed.

Fortunately, the hospital had someone clean his feeding tube when he came to visit me. And, because my niece, Juliette, was a head nurse of the ICU Unit, she quickly dispatched another nurse to check in on Jim at home.

During this time, my mother was across the street, worried and constantly asking how Jim and I were doing. Suddenly, I had to let go of caregiving and 'self caregive,' heal and get my own health back on track.

When I finally came home, I tried to resume my own duties as a caregiver. It was among the most challenging days of my life.

Post-Op & Puppy Love

Taking medications for my aneurysm and post procedure made it difficult to be my husband's caregiver. But by this time, he had become so self reliant and spent more time trying to take care of me. I finally caved in and had to let go. This is where Rufus, my Rottweiler, began to caregive both of us. Yes, our 9-year-old dog intently watched both Jim and me, making sure he knew where we were at all times. I have to admit, I'm calmer and more relaxed when Rufus is nearby. He even reminds me when its time for my daily nap. He nudges me and draws me to the bedroom and he sleeps on his blanket next to my bed.

We have friends and house help to come in, too. Our cleaning lady Bernie helps me around the house, which has been a hospital zone for the past year. Through The Queen's Medical Center's head and neck support group, we found our home chef Mike O'Connor. Mike is teaching me how to cook soft textured foods for Jim to swallow. Jim has lost his taste buds, so Mike teaches me how to make the food 'look good' enough to eat. Chef 'O Connor helps cancer patients like Jim eat calorie- and nutritionally-rich foods.



Emme is a veteran broadcaster, with more than 35 years of experience in media. Nearly 20 yrs. ago she launched EMME, Inc. and her TV series "Emme's Island Moments," where she interviewed everyone from pop idols to U.S. presidents.



Emme with Mark Dacascos, actor from Hawaii 5-0.



Emme with Jasmine Trias, American singer-entertainer placing third on Season 3 of American Idol.



Emme with Yvonne Elliman, acclaimed American musician and songwriter.



Emme with celebrity chefs: Russel Siu, Jean Marie Josselin, Alan Wong, Sommelier Chuck Furuya, and Roy Yamaguchi



Emme and Jim with President Barack Obama.



All You Need Is Love...

by Maria Glidden, Hawaiian Humane Society Communications & Events Manager

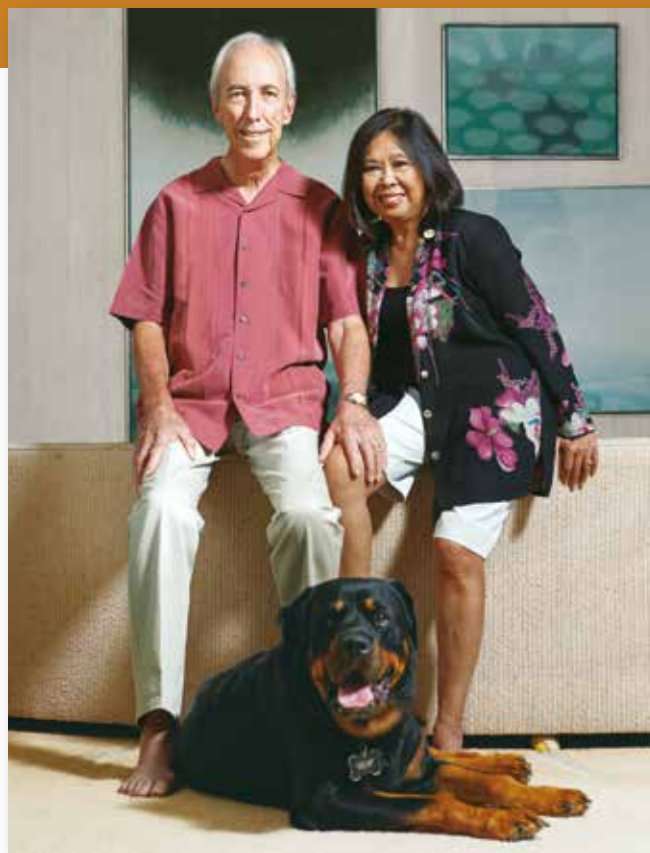
What can brighten the day of a hospice patient with no one to visit them or a person going through chemotherapy? With a cold nose and furry smile, the Hawaiian Humane Society's Joy Ambassadors help to spread cheer as part of the pet visitation program. Volunteers and their pets visit about 50 hospitals, care homes and rehabilitation centers to greet the residents.

One of those special pets is Athena, who found a new family with long-time volunteer Ron. Now they are an active part of the Society's Joy Ambassador team. Programs such as pet visitation help draw pet owners and their animals closer, while helping others enjoy the human-animal bond.

For many people, the most endearing friends are their animal companions. Pets help with anxiety, lower blood pressure and improve a person's mood. The touch of an animal can bring great

comfort. In the last year, Joy Ambassadors teams touched the lives of more than 15,000 people.

For information in becoming a pet visitation volunteer, call Jamie Langlois at 356-2222 or visit HawaiianHumane.org. ■



Giving Thanks For A Second Chance

My husband jokes that our home is the Burns-Tomimbang-Rufus nursing home. We are all in recovery. It's been a roller-coaster ride for nearly three years, but we've each managed to caregive one another and survive many of our challenges together. While our struggles may be far from over, we are in total gratitude for each day, each moment.

We've come to understand that senior living not only means navigating our way through our own aging process and health issues, we also need to caregive our loved ones. It is a fact of life. Hopefully, we can all learn and teach one another how to shortcut through this part of life. We celebrate life in a whole new way with moments and milestones each day. And we can't say thank you enough to the people who have helped us during these critical times, including our family, friends, doctors, nurses, therapists and our Times Supermarket pharmacist.

A year to the day I collapsed at home, I found the EMTs and firefighters who responded to our 911 call and came to my home. I had the chance to thank them personally for saving my life. They, in turn, thanked me, saying they rarely hear about what happens to their cases and it makes them feel good to know that someone they helped is doing OK. Many do not survive. I'm forever grateful to them, because I did.

Jim, me and Rufus are living the "new normal." We will never be the same people we were before all of this. And that's ok. It sort of feels good to be different... to see life and feel the gifts that come our way.

We constantly remind people like us—caregivers—to look for agencies and organizations that can offer support. They are out there. And caregiving as a couple does make your love richer and offer more tenderness in your relationship. And love should thrive "in sickness and in health." ■

If you or a family member is in need of professional caregiving help, please resource this issue of Generations Magazine or visit www.Generations808.com. Additional information can be found at www.caregivers.com or search support groups by county at www.tinyurl.com/hawaicare.

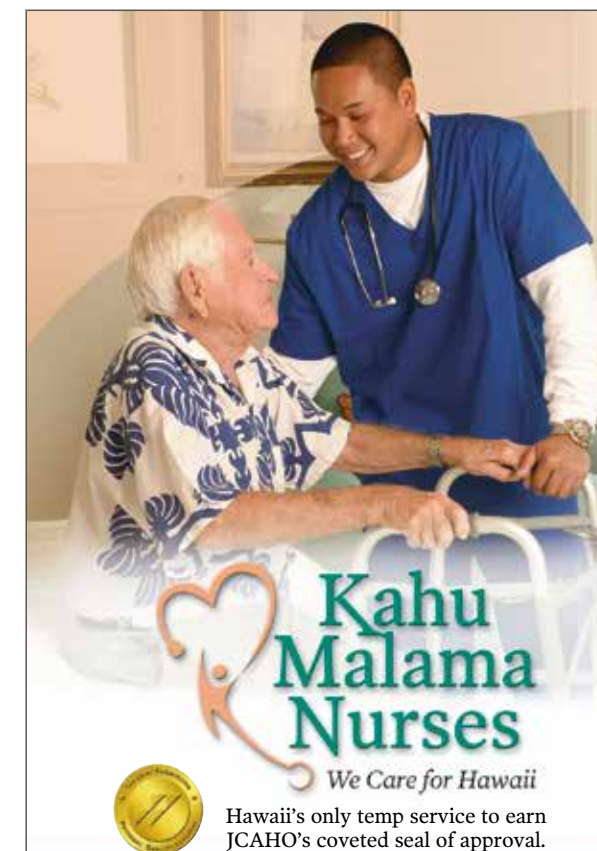
Then, as life continued to throw curve balls ... my mom, whom I started to visit again about two months into my own recovery once I received clearance to drive, quietly passed. This was a very emotional time for me and my sisters. But I was grateful for the time spent caregiving her in the hospital, watching her enjoy her final life's moments. She was a "mom" till the end, always asking about how Jim and I were doing. When I reassured her that we were on the road to recovery, she decided it was time to leave. Life continually evolved between caregiving, life and death.

Shortly later, we noticed that Rufus was limping and acted less jovial than his usual self. We learned that he had aggressive arthritis and hip dysplasia—most common with large dogs. This is the dog who saved me and later became my uncertified 'service dog.' I was going to help him at all cost. Now it was our turn to caregive Rufus.

After a pre-diagnosis from our veterinarian Dr. Allen Takayama, we were sent to the Veterinary Emergency & Referral Center of Hawaii where Dr. Doug Rohn gave Rufus an MRI to show us the advancement of his medical ailments.

We were told about an animal acupuncturist, Dr. Wendy Asato, in Kailua. Today, Rufus is responding well to acupuncture and happily goes in once a month for his treatments.

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Caregiver Burnout

by Tiffany M. Browne, Nightingale Case Management, Inc.

In 2012, 15 percent of Hawai'i's population was 65 years and older. This statistic continues to increase; and as part of our culture in Hawai'i to care for our loved ones, many families have assumed the role of caregiver. Being a caregiver can include providing supervision, assisting in meal preparation, doctor's visits, medications, and more. It is common for those providing care to struggle with managing a full-time job, raising a family and the demands of being a caregiver.

The term "caregiver burnout" refers to the physical, emotional and mental exhaustion frequently experienced by caregivers. According the American Heart Association, signs and symptoms of caregiver burnout can include:

- depression
- changes in appetite
- change in sleep patterns
- difficulty concentrating

It is important to recognize these symptoms and take the necessary steps to seek help from family, friends or a medical professional.

Families may also want to consider exploring alternative options for care. For instance, The Community Care Foster Home Program is a long-term care program where qualified adults can receive medical care and supervision in licensed Adult Foster Homes without the excessive cost. For more information about the Adult Foster Home Program, please visit www.humanservices.hawaii.gov. ■

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Caring for Yourself: Kidney Disease Update

by Jeffrey B. Sisemoore, Director of Planned Giving, for the National Kidney Foundation of Hawaii

What would you do if you were told you might be sick, or might become sick, even though you feel fine, have no symptoms of which you are aware, and think that you are generally in “good health?” Would you bother to do anything at all under those circumstances? Would you tend to think that you will deal with a potential health problem if and when you begin to notice some symptoms? After all, we’re all generally pretty busy, and dealing with something that “might” become an issue could easily be filed in the “Someday, Maybe” file.

A New Study is Published

Unfortunately, for many Americans this scenario is, or will become, a reality—and many of us are unaware that a problem may exist. According to a new analysis published in the *American Journal of Kidney Disease*, nearly six of ten Americans will develop kidney disease in their lifetime. That’s not a misprint; a new study completed by a team of researchers at Johns Hopkins University determined that the lifetime risk of moderate kidney disease for Americans is 59.1 percent. That is substantially higher than the lifetime risk of having a heart attack, diabetes or invasive cancer (which are significant illnesses in their own right). According to the analysis, “Chronic kidney disease (CKD) is rising in prevalence, increasingly expensive, and associated with a high degree of morbidity and mortality.” (*Am J Kidney Dis.* 2013;62(2):245)

For those of us living in Hawai‘i, the prospect of a similar lifetime risk is even more daunting. While the Johns Hopkins University study did not make a state-by-state breakdown, it is generally known that Hawai‘i has a higher incidence of Chronic Kidney Disease than is found on the Mainland. At least in part, that is because CKD is not an equal opportunity disease. For reasons that are not yet clear, certain ethnic groups have a higher incidence of the disease than do other ethnic groups, including (in no particular order) Hawaiians and other Pacific Islanders, Asians, including Filipinos, Japanese, Chinese and others, African Americans and Latinos. Given the ethnic

composition of our local population, it is reasonable to expect that the lifetime risk of CKD for people living in the Islands will be even higher than reported for the nation as a whole as represented in the Johns Hopkins University study.

The new analysis, the first of its kind for kidney disease, also called attention to the very high risk that women have of developing moderate kidney disease, in part because moderate kidney disease risk increases dramatically starting at age 60. Women have a tendency to outlive men, making kidney disease a particular concern of women who might expect a long life.

Additionally, diabetes and high blood pressure are the leading causes and risk factors, yet many people don’t link these with kidney disease. Even those with diabetes and high blood pressure aren’t always tested for kidney disease. High blood pressure can cause kidney disease, and in turn kidney disease can cause high blood pressure, so there is a cyclical relationship.

What You Can Do to Safeguard Your Kidney Health

Clearly, Chronic Kidney Disease is a serious, high-risk problem. Fortunately, *having* a problem and *dealing* with a problem are not necessarily the same thing. In the case of Chronic Kidney Disease, for many people—even those who may be in the early stages of the disease—there are things that can be done to help.

A good first step you may want to take is to learn whether or not you may have kidney disease, even if you “feel fine” and consider yourself to be “in good health.” According to the National Kidney Foundation, the awareness level of most people is really low. It is estimated that fewer than 50 percent of people with *advanced* kidney disease (stage 4) are aware of their disease. It’s safe to say that most of us who may be in the early stages of kidney disease are also unaware of our true health condition. As a result of this latest study, the foundation is now calling on healthcare professionals and adults at risk to take action. People at risk for kidney disease should have an



annual screening. Those who are generally considered to be at risk include people with diabetes, high blood pressure, and those over 60 year of age or with a family history of kidney failure.

Your family physician can order simple urine and blood tests to check for the disease. A urine test is for albumin—a protein—which indicates early kidney damage. The blood test measures kidney function. Filtration of less than 60 indicates kidney disease—less than half the filtration capacity of healthy adults.

Early detection allows early intervention, which can help prevent progression of the disease and the risk of complications, such as heart disease and stroke. Early detection can also improve patient safety in terms of appropriate medication use for those with reduced kidney function.

Other things an adult can do to reduce the risk of kidney disease include the following:

- **Control blood pressure and blood sugar**
- **Maintain proper weight through healthy diet and regular exercise**
- **Quit smoking**
- **Avoid excessive use of pain medication that can harm the kidneys, such as ibuprofen.**

Once kidney disease is advanced—when urine tests for kidney damage show large amounts of protein in the urine and blood tests measuring kidney function are less than 30—a nephrologist can provide the expert care that is needed. At this stage, diet is critical and the help of a clinical dietician is helpful.

Be proactive. Don’t wait until you don’t feel quite right to take the tests. And, if you have any of the risk factors mentioned in this article, check with your family doctor. Early detection will enable you to have a better quality of life and hold the disease in check.

Let Us Help You and Your Caregiver

For all of us, having better awareness of our health and nutrition is key to living an enriching lifestyle. At the National Kidney Foundation of Hawai‘i we try to make this easy. Our website, Facebook page and eNewsletters are filled with information that will keep you up to date. We encourage people to join the Willie K. Challenge, which encourages us all to eat better and exercise. Our programs department regularly holds public health and kidney screening events that inform people and measure a person’s kidney-related health.

If you are a patient, family member or a caregiver, we offer support groups to help you cope with the lifestyle surrounding kidney disease. Members meet to discuss important treatment issues, learn from the experience of others and become active in managing kidney disease.

Caregivers and patients may also want to participate in our Peer Mentoring program, where those who have dealt with the challenges of chronic kidney disease address your questions and concerns.

Our *K.I.W.I.* program is open to patients and caregivers who want to learn about lifestyle issues such as nutrition and exercise, how to shop for kidney-friendly foods and prepare meals for kidney patients.

To join a program, become a volunteer or simply keep in touch, call Jeff at 589-5976 or email jeff@kidneyhi.org.

For more information, visit the National Kidney Foundation of Hawai‘i at www.kidneyhi.org, or the national website at www.kidney.org. ■



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Reverse Parenting

by David Nakamaejo, *Comforting Hands Senior Care*

The role of being a “reverse parent” didn’t occur to me until I dropped off my father on his first day at adult day care. While walking back to my car, I said to myself, *I hope the day care doesn’t call me and say they’re sending him home because he soiled his clothing or worse yet; he got into a scuffle with another senior.*

I chuckled to myself, *Wow, now I’m the parent taking care of my father. The roles have been reversed.*

I tell my fellow baby-boomer friends; we’re reverse parents. I get laughter and sometimes I get head shaking. In Hawai‘i and across the nation, there are adult children (like me) who are caring for their parents. A role few of us are prepared to take on. Caregiving blindsides many of us.

My father passed away November 2007, and then the reverse parent role started again two years later with my mother. I tell friends, “I have an 86-year-old daughter.” And just like anyone else—regardless of age—she wants to be heard ...and, gratefully, I have learned to listen. This is one thing I’d like to tell my fellow baby boomers to do—*ask... and listen.* My mother has told me many stories that are “pearls.” For example, her father, my maternal grandfather, was a fisherman on the aku boat. She explained how he had very strong arms and legs, as it wasn’t an option for a him to tell the boat captain that he needed to take a break while the fish were still biting.

Another pearl involved my paternal grandparents who worked for the first governor of Hawai‘i, Joseph B. Poindexter. My grandfather was the chef and my grandmother (“Baba”) was one of the servers. She wore traditional kimono while serving dinner guests at the Governor’s Mansion. President Franklin D. Roosevelt appointed Poindexter for two full terms, 1934 through 1942. He was among the first to advocate Hawai‘i’s statehood, yet that endeavor was interrupted in December of 1941 when the Japanese attacked Pearl Harbor.

My mother told me that on the day of the surprise attack on Pearl Harbor, my grandfather was planning to go out fishing in his small boat that

he had moored at Kewalo Basin. For some reason he decided against it, but his friend did go out to sea. In the mayhem that occurred, he was mistaken as being part of the Japanese Navy disguised as a civilian and was killed.

I’m fortunate to own a home care agency and have a brother who puts in just as much time and effort caring for our mother. My brother and I do the night shifts and one of our employees cares for my mother during the day. However, for families that don’t that level of support, there are respite programs, adult day care centers, transportation services and support groups in the community. Each family is unique, and needs different resources. If you want to discuss options available for caring for your parents, feel free to call **545-3700** or visit **www.ComfortingHandsHawaii.com**. ■



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by Teri Bruesehoff, *Chief Operating Officer,
HiHealthCare (The Hawai‘i Group subsidiary)*

It’s only natural to want to stay at home. So being informed about good caregivers and their services can enrich your home experience by making everyday tasks a little easier and safer. The services you need depends on your and health strategies and type of support, as well as your financial and insurance situation.

Ask the home care agency how they ensure safe, qualified, professional service:

Q. What types of screenings are performed before hiring a caregiver?

A. For your safety and health benefits, be sure the caregiver has been pre-screened properly and is qualified. Here is a checklist to help guide a wise decision:

- Federal and State Criminal Background Checks
- Drug Screening (*ten panel*)
- Sex Offender Check (*all 50 states*)
- Medical Disciplinary Screening
- Employment and Education Verification
- Professional and Personal Reference Checks
- Office of the Inspector General (*OIG*)
- Social Security Check
- Adult / Child Protective Services Screening
- DMV Motor Vehicle Report

Q. Are caregivers bonded and insured through the Home Care Agency?

A. The agency should provide you proof of current professional liability, general liability, workers’ compensation and temporary disability insurance.

Q. Who is the caregiver employed by?

A. Caregivers should be employees of the agency and not an independent contractor. If they work more than 20 hours a week on a regular basis they are eligible for health care under the Prepaid Health Care Act.

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Fall Prevention

by Stan Michaels of the Hawai'i State Department of Health



There I was, the Hawai'i State Fall Prevention Coordinator, fallen, spread eagled, with a dent in my car door in the shape of my own forehead. It happened so fast, one second of inattention and I was flat on the ground. And to make matters worse, I had just left the quarterly meeting of the Hawai'i Fall Prevention Consortium.

First, it's important to know that falls are the most common fatal unintentional injuries in our state. Second, falls are the leading cause of nonfatal injuries among Hawai'i residents with more than 21,000 emergency room visits per year. That's more than two falls every single hour. That's a lot of pain, misery and money. And the majority of the fallers are 65 years or older. One single moment of inattention and, in my case, stupidity, and I fell. However, this fall (like most others) was preventable.

I use the word "stupidity" because I should know better. Someone called my name, I turned to respond, and continued to walk without looking where I was going as I tripped on a curb and ran my forehead straight into my car door. Had my forehead come in contact with anything other than the soft spot in the side door of my car ... say six inches to the left where the steel pillar and door hinges are, I would have been severely injured. I was just lucky.

At 72 years of age, and with lousy balance, I cannot afford to make these mistakes. I know that we all have friends who have tripped, fallen, collided with their dog, slipped in their bathtub or in some other way fallen and severely injured themselves. We are all old enough to know better ... we must stop being inattentive especially while walking. While walking, walk and watch where you put your feet. If you want to chat with a friend while walking make sure you are on a level path with no obstructions. Don't stop walking, as it is one of the best things we can do to stay active and strong. Just be careful and don't forget to raise your head and look several feet ahead now and then so that you can respond to obstacles or a change in terrain, grade and, yes, as with my case ... curbs.

Four simple tips:

You can prevent falls and stay independent by taking these simple precautions.

- 1) **Medication** — Some medications cause dizziness, which can lead to falls. Be proactive and make an appointment with your doctor or pharmacist today to review your medications, including any over-the-counter drugs and supplements.
- 2) **Exercise** — Balance and strength are essential to preventing falls. Be active and do simple movements — walk, garden, yoga, swim, dance, tai chi — every day to prevent a fall.
- 3) **Vision** — Maintaining good vision helps with balance and safety. Be proactive and have your eyes and eyewear checked at least once a year.
- 4) **Remove Hazards** — Make your home safer by removing fall hazards. Keep pathways clear and the floor free of objects. For a home safety checklist, visit www.nogethurt.hawaii.gov.

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health.hawaii.gov

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In 1953, Aikido found its way from Japan to Hawai'i through Tohei Sensei, a top student of Aikido's founder, Ueshiba Sensei. Aikido is a martial art that combines the use of mind, body and spirit. Tohei Sensei founded the Ki Society and a style of Aikido called Shin Shin Toitsu or Ki-Aikido, where Ki (the mind moves body principle) is studied through the physical practice of the art. By studying physically, you not only learn Ki-Aikido techniques but you also gain true mind-and-body unification.

At one time Aikido was only for self-defense. Now it's a way of life. Over the past three years, Ki-Aikido has helped many gain calmness, focus and more confidence. It helps physically, emotionally and transcends outward to your livelihood.

Now, the power of Ki is available to all. Over the past 60 years, it has been practiced by millions — the young, the mature, male and female.

Christopher Curtis Sensei, chief instructor of the Hawaii Ki Federations welcomes everyone to the celebration of Aikido's 60th Anniversary in Hawai'i with a special public seminar.

FRIDAY, NOV. 15, 6:30 p.m. to 8:30 p.m.

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*Space is limited. To RSVP, contact 372-7724 or email lohahiki@me.com



Caregiving & Medicare

Information and Assistance provided by The Hawai'i SHIP/Sage PLUS Program

As the air cools and the mango trees produce the last of their fruit, we approach the fall season and the Medicare Open Enrollment Period. November is also National Caregivers Month. These are both very important times for individuals with Medicare and our unsung heroes — caregivers.

Medicare's Open Enrollment Period is from October 15 - December 7. This is an opportunity to change, drop or enroll in a Medicare health or drug plan.

The staff and volunteers at the Hawaii SHIP/Sage PLUS Program would like to encourage everyone to do a *Medicare Plan Check Up* before Thanksgiving. This check up involves some simple questions that you can ask yourself or about the person you are taking care of.

- What is my current coverage?
- Does it cover my medications?
- Does my physician and other providers work with my plan?
- Do I have Medicare?
- Do I have a former employer's retirement plan?
- Could that insurance be impacted (possibly cancelled) if I enroll in a Medicare Health or Drug plan?
- Do I have coverage from the Veterans Administration or TriCare for Life?
- Does my insurance include drug coverage?
- Is my current plan/coverage meeting my needs?
- Is my plan still affordable- including premiums and co-pays/co-insurances
- Are there any new Medicare Advantage options available that include a benefit that I need (vision, dental, health club membership) and is not covered by Original/Traditional Medicare?

The Hawaii SHIP will be providing Medicare Screenings across the state during October and November. To see when we will be in your area, visit www.hawaiiship.org, email help@hawaiiship.org or call 1-888-875-9229.

We also provide assistance from a Certified Counselor who can help you look at your Medicare health options.

We would also like to highlight some information that is available for caregivers from Medicare. For *A Caregiver's Resource Kit* with helpful videos, pamphlets and other information, visit www.medicare.gov/campaigns/caregiver-resource-kit.html.

Can't afford your prescription drug costs or your Medicare Part B premium? Call the Hawaii SHIP/Sage PLUS Program for a free screening and assistance completing the applications.

Would you like to help your community? Call for our volunteer experiences at 888-875-9229. ■



Share A Tip With Your Favorite Senior

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



While the Baby Boom era is behind us, its effects live on. The number of people reaching the autumn season of life is higher than ever. In fact, the World Health Organization reports that there are around 600 million people aged 60 and older living in the world today. That number is expected to double by 2025 — a short 12 years from now — and is expected to reach about 2 billion by 2050.

In the United States, 10,000 people reach retirement age every single day.

Younger people often turn to their elders for advice, as older people have the life experience and reflection that younger people lack. But given the fast-paced changes the world now experiences, with new technologies becoming outdated in a matter of years or even months, there may be some helpful insights you can share with your elders.

For example, if you know someone who is nearing retirement age, tell them about www.socialsecurity.gov. They may not be aware of the helpful and easy-to-use tools available to them. It's no exaggeration to say that even someone who does not use the Internet on a regular basis can easily plan their retirement or even complete their retirement application online in a matter of minutes — much less time than it would take to drive to a local Social Security office.

The best starting place for anyone thinking about retirement is Social Security's Retirement Estimator. Use it to get an instant, personalized estimate of future retirement benefits in a matter of minutes. Spend a few more minutes plugging in different information, such as different projected future wages and different retirement dates, to help make a wise decision on the best retirement date. The Retirement Estimator is available at www.socialsecurity.gov/estimator.

Then there's the online retirement benefit application. In as little as 15 minutes, a person can apply for Social Security benefits and submit their application online. In most cases, once one submits the application, there is nothing more to

do but wait for the first payment. It's really that simple. And, if one decides they'd like to double-check some information before submitting the application, that's fine too. The application can be paused and then restarted at any time during the process. It's all available at www.socialsecurity.gov/applyonline.

It makes sense to go to our elders for advice and guidance. But in this technology-driven world, we may be able to offer a little advice to the sages as well. A good bet is to tell the older adults in your life about www.socialsecurity.gov. ■

For other information and locations near you: 1-800-772-1213 (toll free) | 1-800-325-0778 (TTY) www.socialsecurity.gov.



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You're The Caregiver, But Who Will Take Care Of You?



The pool of family and friends to care for Hawai'i baby boomers as they age into their 80s will be less than half as deep as it is today, according to a new report from AARP. The report predicts the ratio of potential family caregivers to elders needing care will plummet from today's six caregivers for each person over the age of 80 to fewer than three caregivers per elderly person in 2030.

The Aging of the Baby Boom and the Growing Care Gap from the AARP Public Policy Institute also anticipates that the dearth of family caregivers projected for 2030 to 2050 will intensify the emotional, physical and financial costs borne by future caregiving family members and friends.

"About half of older Hawai'i residents believe they will be able to rely on their families to meet their needs when they need long-term care," says AARP Hawaii State President Gerry Silva. "But this confidence is likely to erode when it collides with the dramatically shrinking availability of family caregivers in the future."

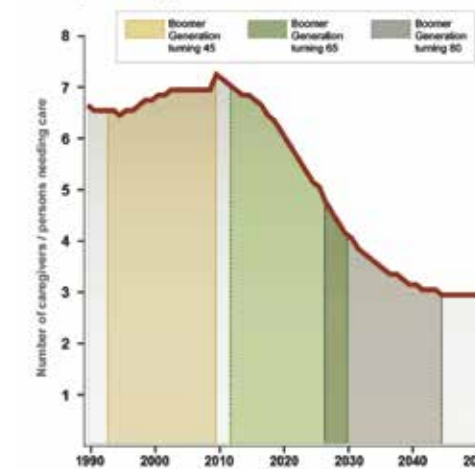
As the number of Hawai'i residents over the age of 80 increases in the next 20 years, the number of people in the primary caregiving years will remain flat, the report states. Meanwhile, in 2050, there will be nearly three times as many people age 80 and older in Hawai'i as there are today. As a result, by 2050, the caregiver support ratio which was 6.1 in 2010 when boomers were in their peak caregiving years, is projected to drop to 2.1 percent when the boomers will have reached their 80s. According to the report, in just 13 years, as

the baby boomers age into their 80s, the decline in caregiver support will shift from a slow decline to a free fall.

The new caregiver report calculates the availability of caregivers by dividing the number of people in the most common caregiving age range (those ages 45-64) by the number of older people most at risk of needing long-term services and supports (those ages 80+). The former group reflects the demographics of today's average caregivers, the latter is the population likely to have some kind of disability and need help with daily activities.

The complete report, *The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers*, can be found at www.tinyurl.com/aarp-caregiving.

Caregiver Support Ratio



In 2010, the caregiver support ratio was more than 7 potential caregivers for every person in the high-risk years of 80-plus.

In 2030, the ratio is projected to decline sharply to 4 to 1; and it is expected to further fall to less than 3 to 1 in 2050.

POLICY ACTION: Rising demand and shrinking families to provide LTSS call for new solutions to the financing and delivery of LTSS and family support.

Source: D. Redburn, L. Fawcett, and A. House, *The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers* (Washington, D.C.: AARP Public Policy Institute, August 2013); www.aarp.org/pressroom

AARP is a membership organization for people age 50 and older with 148,000 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. ■



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Caregiver Survival Tips

by Dr. Ritabelle Fernandes, MD

Caregivers often are so busy caring for others that they tend to neglect their own emotional, physical and spiritual health. Caregiver stress can be particularly damaging since it is a long-term challenge. Caregiving can be overwhelming at times and if this stress is left unchecked it can take a toll on a person's health, relationships and state of mind. Caregiver burnout is a state of physical, emotional and mental exhaustion that may be accompanied by a change in attitude from positive and caring to negative and unconcerned. Burnout often occurs when caregivers don't get the help they need or if they try to do more than they are able.

What Are the Symptoms of Caregiver Burnout?

Caregivers who are burned out may experience fatigue, stress, anxiety and depression, with the following included:

- Withdrawal from friends and family
- Loss of interest in activities previously enjoyed
- Feeling irritable, hopeless and helpless
- Changes in appetite and weight
- Changes in sleep patterns
- Getting sick more often
- Feelings of wanting to hurt oneself
- Emotional and physical exhaustion
- Lack of energy
- Difficulty concentrating
- Unable to relax

What Causes Caregiver Burnout?

Some caregivers place unreasonable demands on themselves as they are unable to accept help from others, seeing caregiving as their exclusive responsibility. Caregivers are too busy providing care that they often neglect their own health. Many people are confused when thrust into the role of a caregiver, unable to separate it from previous roles such as spouse, child, etc. Caregivers who have unrealistic expectations get frustrated more easily. There may be a sense of lack of con-



trol over financial resources, planning and management of their loved one's care. Many caregivers cannot recognize when they are suffering from burnout until it is too late.

Here are some *caregiver survival tips*:

- Share your feelings with others
- Set realistic goals
- Plan ahead
- Take one day at a time
- Ask for and accept help
- Learn about available resources
- Develop contingency plans
- Make your health a priority
- Get enough rest and eat properly
- Make time for leisure
- Be good to yourself ■

Cataract Corrections

by Dr. Tyrie Jenkins

What is a cataract?

The eye's lens is mostly made up of water and protein, but as we age, some of that protein in the lens begins to clump together, resulting in cloudy patches of vision. This is called a cataract.

What does a cataract do to my vision?

As the cataract grows, vision worsens. Cataracts usually develop slowly and are painless, though the symptoms are troubling, and ultimately can lead to blindness if not removed.

When should you worry about cataracts?

Cataracts affect nearly 22 million Americans age 40 and older. According to the American Academy of Ophthalmology more than half of all Americans have cataracts by age 80. Adults get cataracts usually due to aging, exposure to sunlight and can also be affected by smoking, improper nutrition, systemic diseases, injury to the eye or certain medications.

Symptoms include:

- Blurred, foggy or cloudy vision; a sense of film over your eyes
- Blues and greens seem faded
- Difficulty reading small print
- Double vision
- Seeing halos around lights at night

Are there new ways to correct cataracts?

Laser cataract surgery is a simple and relatively painless procedure that is done on an out-patient basis. Cataract removal is the most frequently performed surgery in the U.S. and nine out of 10 patients who have cataract surgery regain between 20/20 and 20/40 vision. New bladeless, computer-controlled laser refractive cataract surgery, LenSx®, offers greater accuracy and precision than previous methods. ■

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The Benefits Of Aquatherapy

by Julie Moon, Physical Therapist

Buoyancy & Viscosity



Unlike “water aerobics,” aquatic therapy is a specialty of physical therapy performed in a warm-water pool to assist patients in healing. The effectiveness of an aquatic program rests largely on the physical properties of water, along with the skilled guidance of a qualified physical therapist.

The water’s buoyancy removes the stress and pressure on muscles and joints, which lowers pain levels and allows for greater range of motion during exercises. This safe, weight-free environment allows patients to exercise pain-free for longer periods. There is no other exercise that can provide this type of low-impact, calorie-burning environment.

The water’s viscosity assists weaker patients, while providing resistance for patients who are strong enough to increase their speed of body movements. Water makes muscles work harder than the same exercises on land.

The hydrostatic pressure (equilibrium) of the water decreases joint pain and soft tissue swelling at the injured sites.

The water’s warm temperature relaxes tight muscles and increases blood flow. Warm water allows patients to be comfortable and exercise as soon as they are immersed, foregoing the need for a lengthy warm-up period.

One of the biggest benefits of aquatherapy is the emotional boost patients get when they are able to do things in the water that they normally cannot do on land.

Aquatic therapy is a powerful, motivating choice for those who would like to break the cycle of chronic pain, increase strength or range of motion, improve balance and coordination, reduce stress and anxiety, and enhance feelings of well-being and confidence. ■

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Abuse of Trust: When Caregivers Become Criminals

by Scott Spallina, Senior Deputy Prosecuting Attorney

When May Lee (*victim's name changed*) hired Susan Chin to be her caregiver, it seemed like the perfect solution to her long-term care needs. Over time, however, when Chin gained Lee's trust, she slowly gained access to Lee's finances and convinced her to sign a "power of attorney" (sometimes referred to in our office as a "license to steal"). It was not long after getting this legal document, that Chin violated the trust given to her and sold Lee's house for more than \$600,000, of which Chin kept the money for herself.

Although Susan Chin's actions were found out and she was prosecuted for her crimes, May Lee still endured financial hardship, emotional stress and, ultimately, the loss of her dream of spending the rest of her life in the home that she had once owned.

When Yumi Smith (*victim's name changed*) hired an agency to assist her in caring for her husband who was in poor health, she trusted that the company would provide her with caregivers who were not only responsible and professional, but who also wanted to sincerely help her in caring for her husband. Unfortunately, this business sent Kathlyn Lepena, a caregiver who ended up helping herself to Smith's jewelry.

The Honolulu Police Department investigated this crime and was able to recover most of the jewelry Lepena stole. Eventually, Lepena pled guilty to the felony offense of Theft in the Second Degree and is presently under court supervision for her crime.

Unfortunately, the above two cases are only a couple of the many crimes the Elder Abuse Justice Unit at the Office of the Prosecuting Attorney has handled in the past several years. It is cases like these that highlight the risks involved when hiring a stranger to care for yourself or a loved one in your own home.

So, how should you hire a caregiver to come into your home? How can you prevent abuses?

When looking for an agency or service that will provide a skilled worker to come into the home and provide assistance, it is important to do your homework first.

Here are two agencies that can let you know if any complaints have been made against a business:

- Better Business Bureau
(808) 536-6956
- Consumer Resource Center
State Dept. of Commerce and Consumer Affairs
(808) 587-3222

Additionally, if you type in the company's name with the word "review" in an Internet search engine (such as Google and Bing), you might find reviews from people, either offering praises or warnings. Also, seek recommendations from friends who have already gone through the process of finding somebody.

Perhaps the best thing that can be done, however, is to protect your financial information. Upon hiring a caregiver, never give out private financial or personal information, account numbers or blank checks. Your caregiver is there to take care of your family—not your money.

Remember, a stranger is entering your home or the home of someone you care for. It is a lot better to know the background of these providers, than to assume they are the caregivers you envisioned them to be. ■

To Report Suspected Elder Abuse, call:
Adult Protective Services
808.832.5115
ElderAbuse@honolulu.gov
or visit **www.ElderJusticeHonolulu.com**.
All reports are confidential.



Secret Money for Senior Veterans

by Scott A. Makuakane, Counselor at Law

Many Veterans believe that they have to have suffered an in-service disability to qualify for monetary benefits from the Veterans Administration. This is a common misconception. Depending on health, income and assets, many senior Veterans (and their dependent or surviving spouses) can qualify for not only basic "Improved Pensions" based on low income, but also supplemental benefits of up to \$2,053 per month as of 2013. The supplemental benefits are called "Housebound Benefits" and "Aid & Attendance Benefits."

In order to qualify for any of these pension benefits, the Veteran (or surviving spouse, based on the Veteran's military service record), must satisfy the following general criteria:

- The Veteran must have served at least 90 days of active duty.
- At least one day out of the 90 days of active duty must have been during war time (there are defined dates for the beginning and end of World War II, the Korean War and the Vietnam Conflict; and the Gulf War, which began on August 2, 1990, is not concluded yet, and its ending date will be set by Presidential Proclamation at the appropriate time).
- The Veteran must have received a discharge other than dishonorable.
- The claimant and household must have limited income and assets.
- The claimant must have a permanent and total disability at the time of application (note that a surviving spouse can qualify for a basic low income pension without being disabled, but the Veteran must be disabled—although the disability does not have to be related to war time or military service).
- The disability must have been caused without the willful misconduct of the claimant and must not have been due to the abuse of alcohol or drugs.

As the name implies, Housebound Benefits are payable where the claimant is substantially confined to his or her home because of permanent disability. In order to qualify for Aid & Attendance benefits, the claimant must:

- Require the aid of another person in order to perform personal functions required for everyday living (such as bathing, feeding, dressing, toileting, transferring from bed to a wheelchair, or dealing with incontinence) OR
- Be bedridden, in that he or she must remain in bed apart from any prescribed course of convalescence or treatment OR
- Be a patient in a nursing home due to mental or physical capacity OR
- Be blind or have very poor vision.

Applying for these supplemental benefits is not a quick or simple process, and if you decide to apply, you may want to enlist the help of a Veterans' assistance organization or a specially-trained individual. Note that whoever assists with the application cannot charge a fee for that service. However, other services by the individual or organization may be chargeable. ■

Scott Makuakane, Counselor at Law
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Estate Planning: Prevent The Fighting

by Stephen B. Yim, Attorney at Law

You kids, don't fight when I'm gone. These were always my Mom's words as she left to go grocery shopping, and left my brothers and me home alone. I remember, as soon as we'd heard the car leave the garage, we would start fighting over something.

Now as an adult, I notice that the same experience happens among adult children when their parents leave for the last time. While parents are with us, we tend to behave and get along. And once our parents die, many of us begin to argue and fight.

This is sad for me to see time and again ... as children not only lose a parent, but also their relationships with their siblings. None of my clients want their children to fight—especially after they're gone. In fact, this is one of the main reasons why people set up estate plans. And estate planning attorneys can advise parents how

to minimize the risk of jealousy, rivalry and infighting between their children. Sometimes we must continue to parent beyond the grave.

Here are five estate planning suggestions to minimize fighting:

- Don't give your children the same asset, give them different things
- Make it as equal as possible
- Don't leave decision-making up to them—you are the parent and these are your assets ... you make the call
- Meet with the family and explain the estate plan
- Clearly explain your reasoning behind your decisions and share the "why" behind each gift ■

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Retirees Have Confidence Yet Lack Finances

by Michael W. K. Yee, CFP

Just five years after the onset of the financial crisis, Americans' confidence about retirement is rising with the strengthening economy. According to the *New Retirement Mindscape® 2013 City Pulse* index, two in five (42%) Americans feel on track for retirement. This is more than last year (37%), and more than any other year since the index began in 2010.

Yet, the lack of action people are taking to prepare financially for retirement has remained relatively unchanged over the past few years. While nearly three in four (72%) have taken some action to prepare for retirement, this number is smaller than in 2011 and 2010 when the economic recovery was still unstable.

The annual *New Retirement Mindscape City Pulse* index examines the 30 U.S. metropolitan areas. The index serves as a barometer for national and local retirement trends.

According to the index, nearly half (45%) of Americans think that healthcare expenses during retirement will be one of the most challenging financial issues. Likewise, two-thirds (68%) of Americans express concern about the pending changes due to the Affordable Care Act, and half (51%) of those concerned say that their top worry is that they will end up paying more for healthcare.

Of the 30 largest U.S. metro areas, San Francisco–Oakland–San Jose (#1), Detroit (#2) and Hartford–New Haven (#3) were the most confident and prepared. There are a few things that set these cities apart. If you're preparing for retirement, take note of the following factors:

• **Contribute to retirement accounts beyond a workplace-sponsored plan.** More residents than average in the top three cities contribute to IRAs or other personal investment accounts (other than or in addition to workplace-sponsored plans). Making regular financial contributions to these types of accounts and maintaining a diversified

portfolio will likely make you feel more confident about life after you leave the workforce. You may also have more control over your personal accounts as you do in an employer-sponsored plan, and withdrawals typically carry fewer penalties—though it's important to avoid withdrawing from your retirement savings accounts if possible.

• **Maintain positive feelings about retirement.** Although the financial market fluctuates, you have control over how you respond to its ups and downs. Respondents in two of the top three cities were far more likely than the national average to say that thinking about retirement makes them feel empowered. Thinking positively about the future—and acting on those feelings by taking proactive steps to prepare—is key to helping build retirement confidence.

• **Consider working with a financial professional.** Residents in two of the three most retirement-ready cities were more likely to work with a financial advisor. The national survey results uncovered that only one in four (23%) Americans say they have determined the amount of money they need to save for retirement and even fewer (11%) report having a written financial plan. A financial advisor can help you define and work toward your retirement goals. ■

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Michael W. K. Yee, CFP®, CFS®, CRPC®, is a Financial Advisor CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 26 years.

Ameriprise Financial created the *New Retirement Mindscape 2013 City Pulse* index utilizing survey responses from 10,045 U.S. adults ages 40-75. The survey was commissioned by Ameriprise Financial, Inc. and conducted online by Harris Interactive from June 6 - June 26, 2013. The national average sample and the 30 U.S. metropolitan areas were each weighted independently to best represent each area. Propensity score weighting was also used to adjust for respondents' likelihood to be online.

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Demanding Good Government

by Carmille Lim of Common Cause Hawai'i

Forty years ago, the Watergate scandal outraged Americans and diminished the public's trust in government. Demonstrations were held nationwide demanding that a more honest, open government be held accountable to the public, thus sparring the good government movement.

"Good government" is used to describe the ideal corruption-free government that is transparent, responsive to the public rather than private interests, robust with citizen participation, and where public officials are held accountable for their actions.

Common Cause Hawaii has been a leading 'good government' voice advocating for improved process-related measures that affect our democracy. For the last 40, it has advocated for campaign finance reform, voting modernization, and stronger transparency and ethics in the Legislature. It considers process-related issues and improvements as universal issues that impact all of our social and economic policies.

Today, one good government issue provokes the public with as much force as Watergate did: the 2010 U.S. Supreme Court's decision on Citizens United, which opened the floodgates of special interest money from corporations, unions and wealthy individuals into "Super PACs" (political action committees that do not coordinate their efforts with candidates) seeking to influence our elections.

As a result of Citizens United, Mainland corporate spending on national campaigns ran into the billions in 2012. Locally, the 2012 elections data reflected that 16 Super PACs spent \$4,801,069.06 on Hawai'i campaigns. The 315 Hawai'i candidates who ran for State and County offices spent \$13,404,231.01. The 16 Super PACs managed to spend 26 percent of the entire pool of money spent on Hawai'i elections. According to the Campaign Spending Commission, Hawai'i also attracted a significant amount of "outside" money from Mainland donors: 24 of the 61 registered non-candidate committees received 100 percent of their funding from outside sources.

Citizens United reminded Americans how fragile our democracy is, and the strides we must take to strengthen it.

Communities across the country are advancing resolutions through their city councils and state legislatures that declare support for a constitutional amendment to overturn Citizens United, challenge corporate power, and eliminate unlimited campaign spending.

As part of our effort to limit special interest money's influence in politics, in 2012, Common Cause Hawaii introduced two state legislative resolutions (HCR 5 and HR 5) and one Honolulu County resolution (Resolution 12-207), all of which passed. In the 2013 legislative session, Common Cause Hawaii successfully advocated for HB1147 (now Act 112), which would require Super PACs to list their top three donors in political ads.

Our work extends beyond legislative activities. We are currently coaching high school students on key good government issues: money in politics, transparency and ethics. Additionally, we are planning a series of workshops to involve mobile-application (apps) developers in creating apps to share Campaign Spending data in attractive and convenient ways.

With the prevalence of social media, a new wave of citizens are in tune with how special interest money influences public policy, and can quickly raise awareness to questionable issues and actions. Through our advocacy and outreach, we develop new activist leaders and equip them to make informed decisions and participate meaningfully in the law-making and electoral process.

Together, we can present a unified voice demanding higher standards for government ethics and transparency, and firmly say: money has no place in politics. ■

Don't Miss A Beat With Online News

by Patti Epler, Editor of Honolulu Civil Beat and Editor-in-Chief of HuffPost Hawai'i

A couple years ago, University of Hawai'i journalism professor Bev Keever had her students undertake a very basic reporting exercise: request misconduct reports filed with the Legislature by Hawai'i's four county police agencies.

It turned out to be anything but simple. But Keever, a former Vietnam War correspondent, finally obtained what turned out to be vague summaries, sorely lacking in detail, and only for the Honolulu Police Department dating back to 2000.

By the time Keever got the records, her class of blossoming reporters was long gone. So she brought the three-inch stack of photocopies to *Honolulu Civil Beat*, a relatively new arrival on the media scene here.

Keever's groundwork became a five-part investigative series in *Civil Beat*. "In the Name of the Law" explored the public policy decisions that have kept police disciplinary records off limits to the public in Hawai'i since the mid-1990s, when an earlier crop of UH journalism students fought — and won — a Supreme Court victory opening misconduct files. Their victory was short-lived; the police union convinced political allies in the Legislature to exempt police records from disclosure.

I'll let you read all about the politically charged situation that spanned three governors and many legislative sessions. You can find it at www.civilbeat.com under Special Reports.

But the project that took more than six months to pull together illustrates just who we are. Started by eBay founder Pierre Omidyar and his business partner, Randy Ching, in May 2010, Civil Beat is the only independent news organization in Hawai'i dedicated to public affairs journalism. We don't cover sports, entertainment or lifestyle features unless they involve some aspect of public policy. Taxpayer money is always a big issue for us, as is raising questions of possible wrongdoing or lack of government transparency.

We've provided in-depth coverage of controversial issues, from the Honolulu rail project to the

debate over genetically engineered crops. Earlier this year, another multi-part special report examined the history of the Ala Wai Canal, its flawed design and environmental problems — and its murky future.

We believe a vibrant news organization is vital to democracy and we can make a difference in the lives of people and public policy through solid, smart, watchdog journalism. In fact, legislators and other elected officials circulate our stories and quote from our coverage.

One of our main goals is to foster civil discussions through our website, a virtual "civic square" where people can gather to understand, debate and discover the issues. We welcome community voices and invite you join us online.

And we've won a slew of journalism awards for our work, including being named the *Best News Site in Hawai'i* for three years in a row by the Society of Professional Journalists.

In September, we teamed up with *The Huffington Post* to launch HuffPost Hawaii, which brings news to Hawai'i while sharing our local issues with a global community. Visit us at www.huffingtonpost.com/Hawaii or email hawaiiblogs@huffingtonpost.com. ■



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