

GENERATIONS

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MAGAZINE | VOL 5/5 • OCT/NOV 2015



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This issue is jammed with great information and articles about women. Starting on page 16, Martha Khlopin tells the story of three youthful senior ladies who won the 2015 Ms. Medicare pageant. She explores the “Nature of Youth”—the source of youthfulness at any age. Her conclusion may cause you to take another look in the mirror.

The connection between youthfulness and health finds the physical side with Wendell, a retiree whose doctor took him off diabetes pills because he has been controlling his sugar by living a healthy lifestyle (p.36). On the spiritual side, an exhibition of Ikebana Japanese floral arrangement comes to O‘ahu in October, promising communion with nature, quiet peace and renewed inspiration (p.24). And meet the women of Nā Koa Football Club (p.28).

Other Highlights

On page 33, clinical researchers at Hawai Pacific Neuroscience encourage us to follow a nutritious diet that can support our brains and keep them healthy longer.

We can make a difference. Our legislature is considering The Hawaii Care Act that defines instruction hospitals give to family caregivers when patients are discharged from the hospital. Learn about this issue on page 32, and how to help AARP support it.

The Generations Magazine and KHON2 9th Annual “Aging In Place Workshop” was a huge success! If you could not attend, our U.H. intern, Brittany Nakamoto details event highlights on page 12. We’ll be looking for you next year!

November begins the giving season. On page 52 Deputy Prosecutor, Scott Spallina tells us how to research charities so we know our gifts are getting to the people we want to help. If you are gifting part of your estate to your favorite charity, attorney Jeff Sisemoore tells how to do it on page 50.

The Generations staff and partners wish you a very happy Thanksgiving holiday. We thank our writers and advertisers for supporting Hawai‘i seniors and families. We are most grateful for you, our readers, and for the opportunity to bring you helpful resources for living. ■

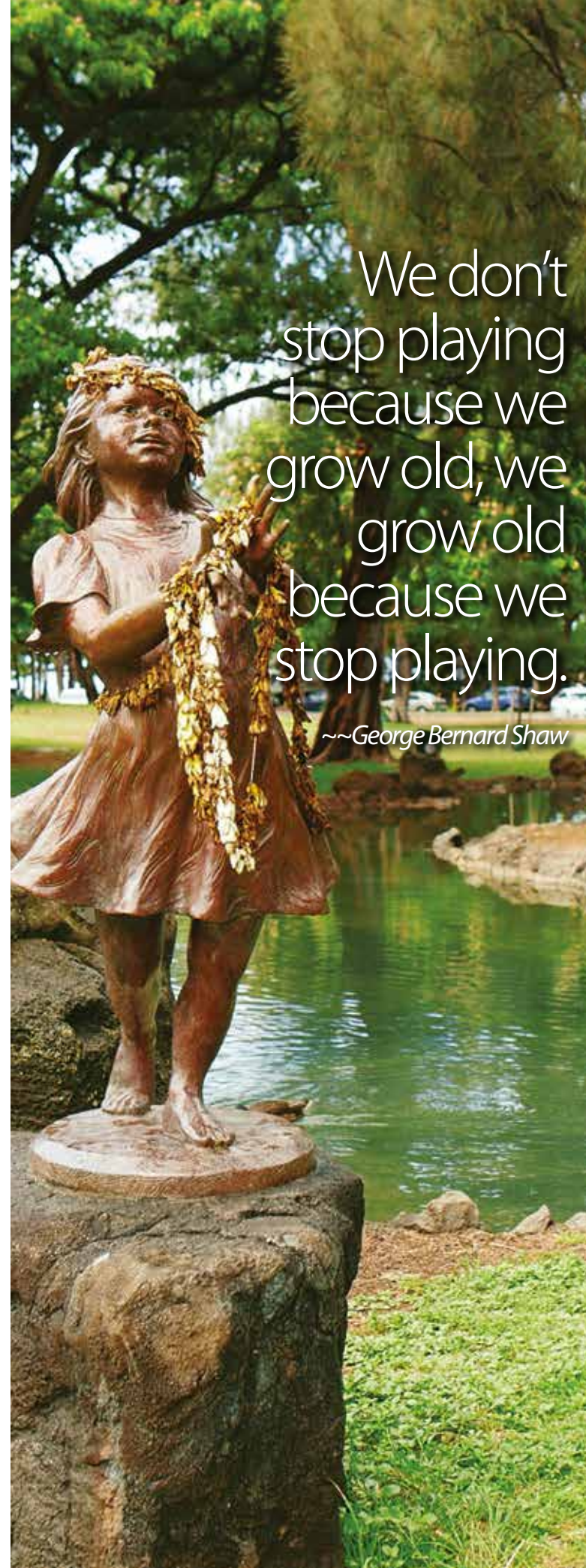


Every Day is Brand New!

Katherine Kama‘ema‘e Smith, *Associate Editor*



Sherry Goya and GM Intern, Brittany Nakamoto were assisted by over 15 volunteers from Project Dana and AARP—greeting and directing 1500 attendees to 9th Annual Aging in Place Workshop breakout rooms. Mahalo everyone!



We don't
stop playing
because we
grow old, we
grow old
because we
stop playing.

~~George Bernard Shaw

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Generations Magazine calls upon Hawai'i's experts—from financial and legal advisors to health care professionals and noted chefs—to produce informative and meaningful resources for our local seniors and their families. We are grateful for their contributions.



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KELIKA ISHOL has been with Pohai Nani since 2013 and brings over a decade of experience in helping seniors. Her previous professional positions were Marketing Director for Heatherwood Retirement Community in Boise Idaho, Lifestyle Counselor for Kisco Senior Living-Ilima At Leihano, and Executive Director of Windward Senior Day Care Centers. She has served as a board member of The Hawaii Pacific Gerontological Society, the Alzheimer's Association, and various other agencies.



MARTHA KHLOPIN is a licensed insurance professional and hosts "Morning Drive With Martha." Tune in to KNDI-1270AM weekdays at 4:30 am – 6 am. With LiveWell Resources Hawaii, Martha conducts Medicare workshops for individuals, businesses and senior clubs. She is Board Vice-President of the Family Education Centers of Hawaii (FECH) and Hawaii YFC.



JULIE MOON is the owner of Moon Physical Therapy, LLC with 14 years of experience. She earned a Bachelor of Science Degree in Human Biology from Texas Woman's University, a second Bachelor of Science Degree in Human Biology and a Master's Degree in Physical Therapy from American International College in Springfield, MA. Julie specializes in Aquatherapy, Cardiopulmonary Rehabilitation, Geriatric Therapy, and Orthopedics and Sports Physical Therapy.



WENDI RURI UMINO. Since 1992, Wendy continues to study Ikenobo ikebana. Currently, she joins fellow members from the local Ikenobo Ikebana Society and Ikebana International in spreading the joy of flower arranging to youth at Honolulu Museum of Art—Spalding House. While working for the California State Legislature for more than 20 years, she wrote numerous reports on health, environment, and the economy.

And a continuing mahalo to our ever-present contributing partners (in alphabetical order):

PAMELA CUNNINGHAM | KELIKE ISHOL | SCOTT MAKUAKANE | KIRK MATTHEWS & LINDA COBLE
CHEF MICHU | JULIE MOON | Dr. DENNIS NAGATA | ANNETTE PANG | EILEEN PHILLIPS
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Meet GM Radio: Your Next Best Friend

Sometimes the easiest way to learn is by listening. Tune in to GM Radio on KHNR 690 AM every Saturday 5-6pm and Sunday evenings 3-4pm, for resourceful information from professionals in the field of aging. You know GM Radio Host Percy Ihara will get to the heart of what matters most to seniors. His focus on aging issues leads to meaningful discussions on topics we want to hear. At generations808.com there are thirteen past show segments to listen to — any time you want — just look on the homepage right under Generations Radio KHNR AM690.

Click on “Playlist” and cruise taped interviews with experts on everything from financial planning to ways to manage dementia — all resources for living that can benefit you and your family. Pick an interesting topic like Alzheimer’s or Home Security. Listen to expert personalities like financial planner Michael Yee. Catch up with Deputy Prosecutor Scott Spallina on “Elder Abuse,” or listen to what Cindy Osajima has to say about Project Dana.



Station Engineer, Kim Lecar and GM Radio Host Percy Ihara

Radio Host Percy Ihara, with his relaxed upbeat demeanor, pulls out an interesting and meaningful discussion. You’ll get to know the experts as well as learning what they have to say.

The currently featured audio interview is with Sales Manager Kevin Kaneshiro of Vacations Hawai’i, a major travel company specializing in Las Vegas vacation packages for people in

Hawai’i. Seniors enjoy their \$699 special package — four nights at the California Hotel and Casino, three meals a day, plus airfare and ground transport—all for less than the cost of standard airfare. The California Casino draws craps enthusiasts to its famous Golden Arm Club since 1989, when Stanley Fujitake played one dice hand for over three and a half hours! Players who keep the dice for more than an hour get a name plaque on the “Golden Arm Wall.” Believe it or not, I learned this by listening to GM Radio online at www.generations808.com. What a great resource. Check it out ■



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Record Crowd Packs 9th AIP Workshop

by Brittany Nakamoto, Generations Magazine Intern



This year's 9th Annual "Aging in Place Workshop" at the Ala Moana Hotel was the most successful that Generations Magazine and KHON2 Elderhood Project have ever hosted. Seventy-five exhibitors awaited the arrival of over 1,500 excited attendees. The workshop took place on Aug. 15, and between 8:30 am and 2:45 pm, 18 different sessions offered topics for seniors ranging from financial planning to healthy workout routines.



A key session on preparing to stay in your home drew a standing-room-only crowd. Attorney Stephen Yim suggested seniors be sure that their wills and trusts conform to current U.S. and Hawai'i state regulations. Percy Ihara discussed

how reverse mortgage programs can help seniors keep owning and living in their homes. Financial planner Michael W. Yee answered many questions on preparing for the costs of long-term home care.

The workshop sessions educate seniors on ways to remain mobile, independent and alert so they can live independently in their own homes. AARP even hosted a birthday party to celebrate the 80th anniversary of Social Security with a visit from Sen. Brian Schatz. Seniors also had a special opportunity to meet three winners of the 2015 Ms. Medicare Pageant.

Long life has many challenges. Gerry Silva, state president of AARP, spoke on the future of Social Security, assuring seniors that it's "here to stay." He said, "If it weren't for Social Security, about half of the people over age 65 would be below the federal poverty line."

The Aging in Place Workshop teaches ways to manage in our own homes as we age—to delay moving to a care facility as long as possible. That way, we can enjoy living in the place where we raised our children, surrounded by family and friends, and precious memories. ■



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Playtime for Tutu

by Sherry Goya, Generations Magazine Staff

On a warm Friday morning in July, I spent some one-on-one time with my four-year-old granddaughter at the Hawaii Children's Discovery Center in Kaka'ako. We've been going there for over two years and love visiting all three floors. During some visits, we just spend two or three hours on one floor, and then there are times when Alexis wants to explore all three!

On this particular day, as I watched her play in the familiar "Rainforest," where kids learn about the environment. There was a 50-50 parents-to-grandparents ratio with keiki younger than one year old to over seven. I am sure there are many grandparents in Hawai'i who babysit, some full-time and some, like me, who watch grandchildren during holidays or school vacations.

The discovery center is a great place for grandparents to have a few hours of fun, education and entertainment. Share the experience of "Your

Tutu" on the ground floor, where there is a grocery store with shopping carts and food, plus a check-out counter, a bank with a drive-up teller window, mechanic's shop to repair a car, fireman's truck and equipment, theater for performances in costume and even a post office with mail boxes all around the town.

To learn more, check out their website at www.discoverycenterhawaii.org. Visit them at 111 Ohe St. in Kaka'ako or call 808-524-5437. Lastly, I'd have to say, there are lots of places to SIT and enjoy Alexis at play for this Tutu! ■

Stories for and about seniors and their caregivers are always worth sharing, like a 100 birthday announcement, send it to me, Sherry Goya, with a photo. 808-722-8487 | SGoyaLLC@aol.com



A Time to Ask... A time to Listen

by Kirk Matthews & Linda Coble

By the time you read this, I will have traveled to Oregon to visit my mother. I am lucky to have her in my life. I was one of the original baby boomers, born when my dad returned from WW II.

During our visits, we drive to many of the places where I grew up. And we will talk. This is her joy. Her long-term memories are more vivid than her recollection of what she had for breakfast. I see nothing wrong with that. Every time we talk she brings up something I never heard before.

MOM: "That's where the principal of the school poached a deer."

KIRK: "You never told me that!"

MOM: "You never asked."

Writers in this magazine always try to pass along important information. This is mine—ask while you have the opportunity.

During our trip, we will also attend Linda's milestone 50th high school reunion. I can't wait to see all the fat, bald guys she dated in high school! Some of these "kids" she has known since grade school. (Here's where the "Mom" connection comes in.) Linda and her friends will remember their school days very clearly, but forget the room number at the hotel.

I look forward to driving to the places dear to my mom's heart. Because I love her, by proxy they are dear to me, too. After more than 40 years of talking on the television, it will be pleasant just to listen for a while—and maybe ask a question or two. ■

Retired Broadcast Personalities and Journalists Kirk Matthews and Linda Coble speak from the heart on issues concerning boomers and seniors. Post comments for them on Generations808.com.

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The Fountain of Youth

by Martha Khlopin,
Radio Host of Medicare Moment with Martha

If you have heard of the centuries-old myth of the mystical Fountain of Youth, you know it was rumored to be a spring that healed and restored the youth of anyone young or old, lame or sick, who would drink from it or bathe in its waters. Explorers spent their lives searching for such a spring, but... was it only a dream?

A short peek into the lives of three Hawai'i residents, recently crowned Ms. Medicare™ 2015, reveals the curious nature of youthfulness—it flows from within...



Laurie Bachran
Ms. Original Medicare



Fay Rawles Schoch
Ms. Medicare Advantage™



Terri Rainey
Ms. Medicare/Medicaid Dual Eligible

The inaugural Ms. Medicare™, “Age of Elegance” pageant, held last year in Hawai‘i, was the very first of its kind. The idea, which became the mission for the competition and celebration, was my notion that qualifying for Medicare at age 65, or at any age due to disability, does not diminish an individual’s vitality or relevance in life. In fact, it seemed to me that Medicare supports healthy aging. Ms. Medicare titleholders promote this mission, acting as role models for those newly eligible for Medicare or existing Medicare beneficiaries who remain healthy and continue to enjoy an active life, long after Medicare age. Crown holders want other Medicare beneficiaries to learn more about the value of government health programs like Medicare and Medicaid. By appearing

at health fairs and events focused on aging and healthy living, the pageant winners share their own personal experiences as Medicare beneficiaries. The titleholders focus on Medicare program affordability, beneficiary rights and protections, quality of care, preventive screenings, and freedom to choose plan type and options. They also share how Medicare coverage allows them to continue to live life to its fullest without concern about increasing healthcare needs, which may arise as they age. Each Ms. Medicare is eager to share how Medicare works for them, regardless of the health plan they have chosen to provide their coverage. This year’s sponsors include KNDI radio, Ohana Health Plan, Get2insurance.com, and Southern Insurance Group. >>

“Our bodies are our temples and God made us all wonderful. I nourish myself, my family, and friends with natural whole foods and nutrients, which allows energy and vitality to flow within us. This is how we enjoy and sustain healthy, productive lives.”



Laurie Bachran, at age 86 years young, holds the title of Ms. Original Medicare. Original Medicare provides coverage for a portion of the costs for core benefits like in-patient hospital care under Part A and Part B doctor visits, lab work etc. Original Medicare beneficiaries can pair their coverage with a stand-alone Part D prescription drug plan, and/or a Medicare supplemental plan, to cover some or all of the costs not covered by Original Medicare.

Laurie is truly an “original.” In the 1970s, decades before the current trends of juicing, raw diets or “fasting” periodically to cleanse the system, Laurie owned and operated Living Foods health-food store in Kane‘ohe, the place to go

for delicious freshly made smoothies, organic food and herbal supplements. If you catch up with Laurie at home, she will blend you a nutritious smoothie. You will certainly find restoration in her personal warmth and energy, in the brief minutes it takes her to whip up your drink. A cornucopia of healthy fruits and vegetables is a constant staple in her kitchen.

Laurie, was born in the late 1920s, and returned to Hawai‘i after college in 1949 with her husband,

Bill Bachran, whom she met during a production of *The Mikado*. Bill worked as a media and public relations consultant for over 40 years. He managed the Hawaiian Open and Sony Open in Hawai‘i media room for decades and was fluent in Japanese. Bill’s work allowed Laurie and Bill to meet and enjoy the company of Frank Sinatra, Norman Rockwell, Gary Cooper, Arnold Palmer, Tiger Woods—all originals in their fields. Their marriage of 60-plus years produced three sons, three daughters, 10 grandchildren and 13 great-grandchildren. Bill credited Laurie with keeping him vibrant and healthy as he continued to work long after he became an octogenarian.

Now in her eighties, in addition to appearances as Ms. Original Medicare 2015, Laurie continues to work as a beauty consultant for Better Health Unlimited and as a member of the Xyngular Corporation. Elite American Health trade association recently recognized her dedication, leadership and achievements in nutritional counseling. Laurie educates individuals interested in learning habits that produce healthy lifestyles and enhanced quality of life. In addition, she is a highly sought after public speaker and author of two cookbooks: *Mrs. Hawai‘i’s Cookbook* and *Mrs. Hawai‘i’s New Cookbook*. She also holds a master’s degree in theology, and volunteers at River of Life shelter. She used to teach Bible studies throughout the islands and served as a co-pastor for New Hope Christian Fellowship. She believes a joyful spirit and spiritual strength are the keys to a rich, satisfying life.

The nature of Laurie’s youthfulness begins with healthy nutrition, regular exercise, and drinking healthy amounts of water. Once tapped,



Above: Tutu Laurie and her grandchildren are all “in the pink”—her favorite color—enjoying an outing at Kane‘ohe Bay.

Left: Four generations of the Bachran clan now pursue active healthy lives in Hawai‘i. Laurie maintains a healthy lifestyle, mindful of her diet, exercise and water intake. She also models and teaches her family the tenets of her Christian faith, which offers strength and joy for a rich and satisfying life.

a mystical “Fountain of Youth” seems to spring from her in all directions. Just meeting her leaves you feeling refreshed and optimistic.

If wife, mother grandmother, great-grandmother, entrepreneur, pastor and author is not enough to convince you of her vitality, Ms. Original Medicare is not Laurie Bachran’s first pageant title—and even at the age of 86—it’s not necessarily her last. Laurie competed in a national contest sponsored by AARP and was selected as one of AARP’s Fresh Faces of 2008. In 1963, two years before The Medicare Act was signed into law, Laurie was crowned Mrs. Hawai‘i.

Original Medicare celebrated its 50th birthday in July—how fitting that Laurie be crowned Ms. Original Medicare 2015. She is a true original. Laurie will likely continue to be active and vibrant until age 100. Stay tuned—you may see her in a 2030 Ms. Original Centenarian Pageant! >>



“There is great strength coming from connection with family and friends. Watching families develop common goals, encourage each other and grow spiritually fuels my life energy. It is important to show love and be surrounded by people you love. My family is my center.”



Fay Rawles Schoch was crowned Ms. Medicare Advantage™ 2015, representing those beneficiaries who choose to get their Medicare coverage from a private insurance company. These plans are known as Medicare Advantage plans under the category of Medicare Part C programs. A government publication, *Medicare & You 2015*, lists AlohaCare, Kaiser, HMSA, Humana, Ohana Health Plan and UnitedHealth as health organizations that offer Medicare Advantage plans to Hawai‘i Medicare beneficiaries.

Fay has had long and diverse careers as an insurance executive, bank trust officer, offshore cruise-line human resources director, and certified Adlerian parent educator and writer. All her

pursuits demonstrate a deep connection with the world around her, but her deepest passion is her work as a parenting educator and writer.

Fay continues to conduct parenting workshops and develops written materials for them. Now in her early 70s, she and Robert Schoch are married for more than 40 years. They met at an insurance conference and on their first date Fay learned that Robert was a single dad raising two girls and a boy. After a short courtship, they married.

At the young age of 25, Fay became the parent of three toddlers under the age of five. As a new wife and stepmom, Fay discovered the work of German psychologist Alfred W. Adler. It resonated

with her as the perfect prescription for managing her instant family. Fay began absorbing Adler’s work and applying his concepts at home. She credits her ability to smile through tough times and challenges of rearing a family to her Adlerian training. It teaches that we cannot control events, but we can control how we respond to them. Adlerian theory of parenting takes a holistic approach to mutual respect and accepting responsibility for behaviors. Counselors teach, guide and encourage children with the ultimate goal to promote each individual’s sense of belonging, and to increase their social interests and societal contributions. Adlerian techniques focus on all family members valuing each other, staying connected and participating in “family meetings,” where everyone is encouraged to share their concerns, successes and challenges.

As the children reached their teenage years, Fay found she was expecting; soon she had a blended family, with the oldest in her 20s and the youngest in diapers. Adlerian parenting techniques again proved most valuable.

Each sibling accepted and doted over their little sister; they remained close even as college and relationships drew them away from home. Fay’s youngest became a great athlete, comfortable playing soccer and football. With her parent’s support, she successfully petitioned to compete on a Pop Warner football team. After graduating from Punahou School, she received a congressional appointment to attend the United States Merchant Marine Academy in New York, served on the high seas for six years and is now a Coast Guard reservist, USCG Third Assistant Engineer. Fay’s daughter also earned her masters



For Fay Rawles Schoch, the important connections to her husband and children radiate out to grandchildren, community and the world beyond. In her travels to the Vatican and Spain, she experiences the novelty, beauty and value of all people.

perfectly frames her lovely smile. Fay radiates a light and joy that are consistent with the benefits of the legendary “Fountain of Youth.” Her lifelong practice of Adlerian concepts has allowed all who partake of her wisdom to enjoy a sense of belonging, well-being and a connectedness to family, friends, community and society as a whole. A simple hug or “aloha” from Fay triggers a sense of well being—that all is okay in the world and your presence in it makes life better. >>

degree at the Massachusetts Institute of Technology. She is currently an executive with Intel Corporation and lives in Silicon Valley with her husband and two children. As she raises her own toddlers, She uses Adlerian parenting concepts and frequently consults with mom for new tips.

Fay has been teaching Adlerian theory parenting classes for more than 25 years and is a founding director of the Family Education Training Center of Hawai‘i (FETCH). Many of her former students are grandparents now, who return to her classes to share their successes using techniques Fay taught them—and to keep learning Adlerian techniques that help them care for their grandchildren.

Fay maintains a busy schedule, traveling to Europe to see family and friends, visiting her adult children and grandchildren on the West coast, and teaching parenting classes. She loves attending a water aerobics class offered by the Windward YMCA.

Fay smiles easily and has a sense of humor that brings a smile to everyone she meets. At age 72 years young, her skin is smooth and flawless and her shoulder length hair

“As a child, my mother stressed the importance of correct posture... That coaching opened many opportunities and fortune; and led to the physical lifestyle I have today. I am forever grateful for her investing in me. Her care and wisdom continue to burn brightly within me.”



Terri Rainey represents our Ms. Medicare/Medicaid Dual Eligible pageant title. Medicare beneficiaries who qualify for both federally administered Medicare and full Medicaid benefits from their State health program are known as “duals.” If a Medicare beneficiary is dual eligible, they can join a Medicare Special Needs Plan or SNP. Health plans that offer Medicare SNP’s, provide a valuable service for duals by coordinating benefits between the Federal Medicare program and State Medicaid plan to ensure the beneficiary has a seamless experience accessing benefits from both programs.

Our youngest crownholder at the young age of 68, Terri Rainey is elegant and charming. As a

personal trainer and life coach, Terri has the physique of a ballerina and the grace of a European princess. It will come as no surprise that as a young child, Terri was a music prodigy and child model. She also competed and was crowned Miss Fashionetta 1965 and Mrs. Ebony World Hawai‘i 1992. Terri is the co-owner of Nubian Pageant Systems® and has been a judge or consultant for many local pageants, including Miss Hawai‘i USA, Miss Cherry Blossom, Miss Filipino Hawai‘i and the National Miss United Way.

Terri has been married to George Rainey for more than 35 years. In 2010, they co-founded and launched Nubian Pageant Systems on the island of Maui where they reside. Based out of Hawai‘i,



Pageant owner Terri Rainey and her husband, George (Right), mentor African American men and women through Nubian Pageant Systems. Top: Nubian Pageant winners. Bottom: Terri with her mom, Gladys Lee, attending a fundraiser dinner dance in Honolulu.

the Rainey’s organization has an overarching mission to role model personal development in African American men, women and children as young as 4 years of age, “instilling a rich African cultural pride and teaching our ancestors’ contributions and achievements to the world.” They wish to create a stronger community of individuals who exercise strong character, wholesomeness and compassion.

Terri’s experience, as well as her personal commitment and dedication to the causes she believes in, enabled her to begin her reign as Ms. Medicare Dual Medicare-Medicaid immediately after the December 2014 crowning ceremony. She has been a sought-after educational speaker at senior clubs and events throughout Maui, and has dazzled audiences with both her oral presentations and also her appearance. Terri graces any stage with the eloquence of royalty. She is compassionate, with a heart of gold—but she may not let you eat cake. Trim and muscular, Rainey follows the workout regimen of an Olympic athlete, paying strict attention to what she eats and the dietary habits of those around her. She is a walking, talking “Wikipedia” of nutritional facts, but does not attempt to be heavy-handed or aggressive—or insist you



adopt her dietary regimen. Her energy, strength, balance, flexibility and obvious low body fat tell her story—people look and ask her how to get there. The benefits of her healthy lifestyle are reflected from head to toe, challenging others to learn more from her and adopt her habits.

There is no question that Terri has unlocked the secrets of the “Fountain of Youth,” and bathes daily in its restorative waters. Terri and her husband travel extensively, and have been around the world at least once—halfway around many times. Terri is so photogenic, that snapshots of her and George, touring, exercising, relaxing on the beach or shopping in foreign ports around the world look more like professional photo

shoots, destined for commercial use. Terri definitely emits the image of someone decades younger than her 68 years. A fountain of youth within her continues to feed her passion to help others discover their own special vitality and personal strengths.

The three reigning titleholders of the 2015 Ms. Medicare Pageant all teach us an important lesson about the true nature of youth.

They have found ways to nurture an uncommon youthfulness inside them and draw on it every day. Explorer Ponce de Leon, failed to locate a physical fountain. Perhaps that elusive fountain actually lies within all of us, just waiting to be drawn to the surface by proper nutrition, a sense of well-being, connectedness to the people and world around us, and robust, active movement throughout our day. This is the nature of youth.

As the reigning Ms. Medicare titleholders’ year of service concludes, their greatest contribution just might be guiding us to the notion that our “Fountain of Youth” lays dormant inside all of us. Its restorative powers may be unleashed at any age, if we emulate the lives of people who successfully bathe in its waters and drink from its springs. Let’s seek out health, strength and joy! The rest of our lives on Medicare begins today—let’s find that “Fountain of Youth!” ■

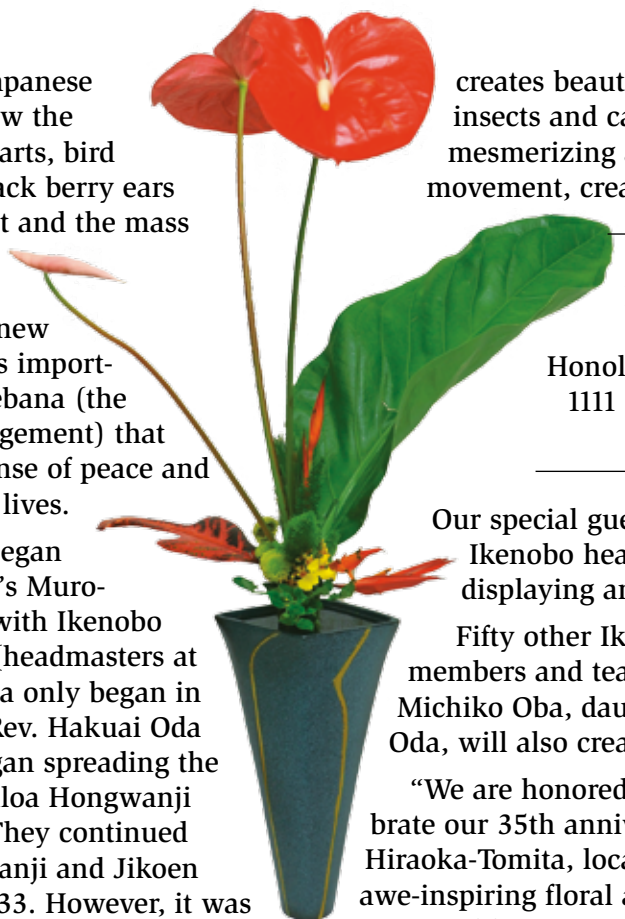
Japanese Floral Art: 35 Years in Hawai'i

by Wendy Umino, Ikenobo Instructor

Thirty-five years ago Japanese families in Hawai'i saw the anthurium's shiny hearts, bird of paradise's crane neck, black berry ears of the "Mickey Mouse" plant and the mass of areca palms, fluttering in the wind. Inspired by the flowers and foliage of their new homeland, these immigrants imported Ikenobo—the soul of ikebana (the art of Japanese flower arrangement) that brought such a profound sense of peace and harmony into their western lives.

The practice of Ikenobo began over 550 years ago in Japan's Muro-machi period (1333–1568) with Ikenobo Senkei and Ikenobo Senno (headmasters at that time). Hawai'i's ikebana only began in 1925. After leaving Japan, Rev. Hakuai Oda and his wife, Kako Oda, began spreading the joy of ikebana from Pappa'aloa Hongwanji Temple on Hawai'i Island. They continued that mission at Aiea Hongwanji and Jikoen Temple Hall on O'ahu in 1933. However, it was not until 1980 that the 45th headmaster, Sen'ei Ikenobo, established the Honolulu Chapter under the direction of Kako Oda, its first president.

Soon, in October, Ikenobo Ikebana Society, Honolulu Chapter, shares that peace and harmony with you, as it celebrates its 35th anniversary and honors the pioneers who brought the floral tradition to Hawai'i. Experience the force of nature that moves a branch to flow with the trade winds,



creates beauty in a leaf half-eaten by insects and calms the mind with the mesmerizing allure of flowers—silent movement, creativity, harmony and color.

October 15–18
Ikebana Exhibition
35th Anniversary
Honolulu Museum of Art School
1111 Victoria Street, Honolulu
Admission is Free!

Our special guest, Yuki Ikenobo, the 46th Ikenobo headmaster designate, will be displaying an exhibition of her art.

Fifty other Ikenobo Ikebana Society members and teachers, including Sensei Michiko Oba, daughter of Rev. and Mrs. Oda, will also create arrangements.

"We are honored to have Yuki-sama celebrate our 35th anniversary with us," said May Hiraoka-Tomita, local chapter president. "Her awe-inspiring floral arrangements will bring peace and harmony to our islands." ■

Ikenobo Ikebana Society, Honolulu Chapter
1521 Alexander St., #1204, Honolulu 96822
800-221-9388 | ikenobohonolulu@gmail.com
www.facebook.com/IkenoboHonolulu



Photography by Barbara and Roger Tinius

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2015 Ms. Medicare Queens:

- Laurie Bachman, Ms. Original Medicare
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- Fay Rawles Schoch, Ms. Medicare Advantage
- Eda Daniels, Ms. Medigap

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Kailua Kona Welcomes 67 Softball Teams

by Generations Magazine Staff



A huge rainbow of teams took to the field: Kona Gold tested their mettle and prevailed in the A Division.

The 40th Hawaii State Senior Softball Tournament drew 67 teams to compete at Kailua Kona on Aug. 4-6. This year, eight divisions vied for victory on Kona Makaeo ball fields at Old A's Airport Park. Maui fielded 13 teams, while O'ahu gathered 17. Hawai'i Island turned out a big 25 teams, and 12 more teams flew in from Kaua'i. When all the players huddled together for the Pledge of Allegiance, their vibrant colored team shirts created a solid rainbow—a sign of the great games ahead and a unified spirit. The heat rose, as pitchers and fielders stared down batters prepared to take the bases. By tournament end, brown dirt masked tennis shoes and sticky shins. It did not matter which team came in first, second, or third. Hats

off, there were happy smiles all around.

Solid competition in the A Division decided three winners:

Kona Gold slid to first place, the Honomu Rockets landed second, and Kona Legends placed third. League Director Randell Kokubun honored the two longest standing teams to play in this competition: The Pomaika'i Seniors from Hilo and the Kohala Seniors.

One might assume that senior softball is an all-male game, but a number of women swung the bat too! The day shined with a love for the game, a get-together of friends, and good sportsmanship. That's really what it's all about—playing hard and having fun! ■

Women of Nā Koa

by Sherry Goya, Generations Staff

The 2015 season for the Nā Koa Football Club started on Aug. 31 and will continue every Monday for 11 more lunches at the Willows Restaurant, starting at 11am. This season, the University of Hawai'i Rainbow Warriors will play 12 straight games without a week off. There is no bye for Nā Koa boosters either. Coach Norm Chow kicked off their first lunch meeting to a round of applause as he announced, "This is the best football team in the three years I have been at UH." He beamed as he talked about his players' and coaches' stats, noting his admiration for each one.

I noticed that women made up one-third of the audience; some with their husbands, but many alone or with a girlfriend. All listened intently to Coach, tracking every question and answer. One woman told Coach that although the stands may not always be filled, Nā Koa boosters, UH fans and alums continue to support him, his staff and players. Coach thanked her and said he would take that message back to his staff and players. I caught him after lunch and asked, "Why do you think one-third of today's meeting were women?" He grinned, "Women enjoy football!"

After lunch, I met Dana Chandler, the ultimate Rainbow Warrior booster—with season tickets for every UH sport. She's a Cal Poly graduate, who calls Hawai'i her home now for 35 years. She joined Nā Koa to help our student athletes. Bea Shimamoto is a UH alumna who loves football and men/women's volleyball. She can't make all the Nā Koa lunches because she attends every away game and stays to vacation. Bea broke into a big smile when I mentioned the November UNLV game. She'll be there. Maybe you will, too!

Both women see the educational aspect of football, preparing young men for leadership,



Above: Coach Norm Chow speaks at the first luncheon of the season. Below: Kim Fujiuchi, Executive Director, front far left and women of Nā Koa Football Club



career and raising a family. They relate to Coach Chow because of his positive attitude, family-oriented coaching method and teaching skills. He is a great spokesperson for UH because he deeply appreciates his staff, his players and their families. In return, Coach Chow

and his program enjoy the enthusiastic support of 550 members of Nā Koa Football Club. As he says, "For over 25 years, Nā Koa is a large part of the UH Football tradition; their support is critical to the program's continued success, both on and off the field of play." ■

Nā Koa Football Club
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Assisted Living in the "Urban Core"

by Anthony Buhain, Director of Marketing and Branding, The Plaza Assisted Living

For Honolulu residents, assisted living and retirement communities used to mean moving away to a quiet suburb. They yearned for a simple life, free from home maintenance, chores, cooking and cleaning, but not seclusion—miles from their church, social clubs, stores, restaurants and civic events.

Today, assisted living facilities are being built in urban locations, and moving to a retirement community does not necessarily mean leaving friends, family and comfortable surroundings. New facilities offer "in town" living, in familiar neighborhoods, like Waiki-

ki. Convenient and accessible high-rise communities provide support services of all kinds, including housekeeping and meal service, security and

community activities. Seniors used to a vibrant lifestyle can take morning walks along the Ala Wai Canal and meet up with friends at their favorite corner café.

The growing demand for assisted living options means that Honolulu companies like The Plaza Assisted Living will be "building more facilities in familiar neighborhoods," says Colby Takeda, administrator of The Plaza at Waikiki. "Our seniors want to remain active in their community—to stay at the 'urban core' of the city they love."

Urban living is not for everyone, but if your retirement dreams include Honolulu city lights, maybe now your dreams can come true. ■

The Plaza at Waikiki—A Senior Living Community
1812 Kalakaua Ave., Honolulu HI 96815
808-955-0800 | www.theplazaassistedliving.com



Who Was That Mermaid?

by Generations Magazine Staff

Synchronized swimming is alive and beautifully executed by Mermaids Hawai'i, home-pooled at Windward YMCA in Kailua. Since 1971, they have been "teaching and performing water ballet for fascinated crowds." It's not a paid act—just teacher Alice Robert's vision to "dance" in the pool like her Hollywood idol, the great Esther Williams, and to pass on the sport to future generations.

The Mermaids are waiting for her favorite singer/songwriter, Kumu Hula Keali'i Reichel, to show up at one of their free shows.

"We swim to some of his songs," says Alice, "while our hula dancers accompany us, poolside. I think he'd enjoy seeing us swim to his music—it's perfect for synchronized swimming."



Left: Mermaid Janet 70, Mermaid Elyana, 5. Top: Mermaids perform throughout Hawai'i.

The Mermaids are every age, from five to 86. They have a lot of swimmers, but need "land volunteers" to help with performance logistics: making and laundering costumes, running the sound system, taking pictures, setting up and breaking down. It's fun! To be a mer-volunteer, call Alice.

The Mermaids are rehearsing for a free Oct. 25 Halloween Show at Windward YMCA, in Kailua. Call 808-864-8122 for details. ■

Mermaids Hawai'i
Artistic Director Alice P.S. Roberts
808-864-8122

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LIFESTYLE

LIFESTYLE

SENIOR CLUB MEETINGS: KAUAI & MAUI COUNTIES

KAUAI		of the month		
Anahola	Anahola Clubhouse	3900 Kawelo St.	*call for times	822-5283
Hanapepe	Hanapepe Neighborhood Ctr.	4451 Puolo Rd.	1st & 3rd Tues	335-3731
Kalaheo	Kalaheo Neighborhood Ctr.	4480 Papalina Rd.	*call for times	332-9770
Kapaa	Kapaa Neighborhood Ctr.	4491 Kou St.	Thurs / 9 am	822-1931
Kaumakani	Kaumakani Neighborhood Ctr.	2301 Kaumakani Rd.	4th Fri	335-5770
Kekaha	Kekaha Neighborhood Ctr.	8130 Elepaio Rd.	Tues / 9 am	337-1671
Kilauea	Kilauea Neighborhood Ctr.	2460 Keneke St.	Wed / 9 am	828-1421
Koloa	Koloa Neighborhood Ctr.	3461 Weliweli Rd.	Wed / 9 am	742-1313
Lihue	Lihue Neighborhood Ctr.	3353 Eono St.	Tues / 9 am	241-6858
Waimea	Waimea Neighborhood Ctr.	4556 Makeke Rd.	Thurs / 9 am	338-1122
MAUI		of the month		
Haliimaile	Haliimaile Vitagold Sr.	Haliimaile Gym Annex	1st Tues / 9 am	249-2970
Hana	Hanalani Sr. Club	Hana School	4th Mon / 9:30 am	249-2970
Kahului	Hale Mahaolu Akahi	Hale Mahaolu Cafe., 300 W Wakea Ave.	3rd Wed / 9 am	249-2970
Kahului	Hale Mahaolu Elima	Hale Mahaolu Elima Cafe., 11 Mahaolu St.	1st Mon / 10 am	249-2970
Kahului	Hale Mahaolu Elua	Hale Mahaolu Elua Cafe., 200 Hina Ave.	1st Fri / 9 am	249-2970
Kahului	Kahului Filipino Seniors	Kahului Comm. Ctr.	3rd Thurs / 9 am	249-2970
Kahului	Kahului Senior Citizens	Kahului Union Church, 101 W Kam. Ave.	3rd Mon / 10 am	249-2970
Kahului	Roselani Senior Club	Roselani Hall, 88 S. Papa Ave.	1st Wed / 9 am	249-2970
Keanae	Kaulana O Keanae Club	*call for location details	1st Fri / 9:30 am	249-2970
Kihei	AARP South Maui	Kalama Heights, 101 Kanani Rd.	2nd Mon / 10 am	264-0300
Kihei	Hale Mahaolu Ehiku	Hale Mahaolu Ehiku	2nd Fri / 11:30 am	249-2970
Kihei	Kihei Piliialoha Club	Kihei Comm. Ctr.	1st Wed / 9 am	249-2970
Kula	Aarp Kula-Ch 49	Kula Comm. Ctr.	3rd Mon / 10 am	249-2970
Kula	Kula Camelia Club	Kula Comm. Ctr.	2nd Mon / 9:30 am	249-2970
Kula	Kula Gate Ball Sr. Club	Kula Gate Ball Field	1st Fri / 7:15 am	249-2970
Kula	Kula Gateball Club	*call for location details	1st Tues / 10:30 am	249-2970
Lahaina	Hale Mahaolu Eono	Hale Mahaolu Eono, 810 Kelawea St.	1st Thurs / 11 am	249-2970
Lahaina	Lahaina Hongwanji Craft Club	Lahaina Hongwanji, 511 Wainee St..	2nd Tues / 9 am	249-2970
Lahaina	Lahaina-Honolua Sr. Club	Lahaina Senior Ctr.	3rd Thurs / 9:30 am	249-2970
Lahaina	Piilani Senior Club	Piilani Comm. Ctr.	4th Wed / 9:30 am	249-2970
Makawao	Makawao Hongwanji Sr.	Makawao Hongwanji, 1074 Makawao Ave.	4th Mon / 9:30 am	249-2970
Pukalani	Pukalani Pensioners	Hannibal Tavares Comm. Ctr.	1st Tues / 9:30 am	249-2970
Waikapu	Waikapu Senior Club	Waikapu Comm. Ctr.	4th Fri / 9:30 am	249-2970
Wailuku	Alulike Seniors	Paukukalo Hawaiian Homes Comm. Ctr	4th Thurs / 9:30 am	249-2970
Wailuku	Hale Mahaolu Ekolu	Hale Mahaolu Ekolu Cafe., 717 Makaala Dr.	3rd Fri / 9 am	249-2970
Wailuku	ILWU Central Maui-Quarterly	ILWU Hall	2nd Fri / 9:30 am	249-2970
Wailuku	Lokenani Seniors	Lokelani Hale, 1889 Loke St.	4th Tues / 9 am	249-2970
Wailuku	Maui Okinawa Kenjin Kai Sr.	Maui Okinawa Cultural Ctr., 688 Nukuwai Pl.	1st Mon / 9 am	249-2970
Wailuku	Maui Rakuen	Wailuku Hongwanji, 1828 Vineyard St.	1st Thurs / 9 am	249-2970
Wailuku	Na Kupuna O Lokelani	Paukukalo Hawaiian Homes Comm. Ctr	4th Thurs / 9:30 am	249-2970
Wailuku	NARFE	MEO Classroom 2, 99 Mahalani St.	3rd Tues / 9:30 am	249-2970
Wailuku	UPW-Quarterly	UPW Hall	3rd Thurs / 10 am	249-2970
Wailuku	Wailuku Aloha Club	Wailuku Comm. Ctr.	3rd Fri / 9:30 am	249-2970
Wailuku	Wailuku Filipino Club	Wailuku Comm. Ctr.	3rd Tues / 9 am	249-2970
Wailuku	Wailuku Imua Club	MEO Classroom 2, 99 Mahalani St.	2nd Tues / 9 am	249-2970
Molokai	Molokai AARP	*call for location details	1st Wed / 9:30 am	249-2970
Molokai	Nee Imua Molokai	*call for location details	2nd Fri / 9:30 am	249-2970
Lanai	Lanai Area Council	*call for location details	3rd Tues / 9 am	249-2970

OAHU & HAWAII senior club listings can be found at www.generations808.com > Resources page > AprMay 2014 and OctNov 2014

Note: Be sure to call clubs first for time and date confirmation.
*Senior Club meeting information provided by Kauai County ADRC and Maui Economic Opportunity, Inc.



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Hawai'i CARE Act Coalition

by Gerry Silva, State President AARP Hawai'i

Caregiving became a full-time responsibility for Lahaina resident Montella Lopez in her mother's final years. In the six times her mother was discharged from the hospital, Lopez said she received little or no instruction on how to care for her mother at home.

As Hawai'i's population ages and the number of people with chronic conditions increases, pressures on unpaid caregivers mount. Thousands of Hawai'i caregivers like Lopez are providing complex care for which they are unprepared—such as medication management and wound care.

In response to this urgent need, a group of advocates and elder-support agencies are calling on state lawmakers to approve legislation requiring Hawai'i's hospitals to offer family caregiver instruction—at the time of discharge. The Hawai'i CARE Act Coalition wants all hospitals to recognize and support the critical role of family caregivers to ensure safe hospital-to-home transitions.

This summer, a Legislative Family Caregivers Working Group has held monthly meetings to assess the role of family caregivers in hospital discharge procedures. Working Group members are reviewing proposed CARE Act legislation that features three commonsense provisions:

Allows patients to designate a family caregiver, and put that person's name in the hospital record.

Notifies the family caregiver prior to the patient's discharge from the hospital.

Requires hospitals to offer caregiver instruction—at discharge—for medical tasks they need to provide for the patient at home.

Hospitals opposing the proposed legislation say they already follow federally established guidelines for patient discharge. Advocates emphasize that guidelines only require discharge instruction for patients—not family caregivers who may be required to carry out those instructions.

New research on family caregivers in Hawai'i has created greater urgency for legislative action in support of an estimated 154,000 relatives, partners, friends and neighbors who assist older loved ones at home. According to the AARP Public Policy Institute report, family caregivers statewide provided unpaid care worth \$2.1 billion in 2013.

In the past two years 17 other state legislatures passed bills providing for greater involvement and instruction of caregivers at the time of hospital discharge. Hawai'i seems to be falling behind.

It's time to support our family caregivers who make it possible for their parents and grandparents to live more independently and remain in their homes and communities. Given our rapidly aging population and prohibitive cost of paid eldercare in the islands, Hawai'i should be leading the way in support for caregivers—not falling behind.

Residents are urged to support the CARE Act in Hawai'i by signing an online petition at action. www.tinyurl.com/AARPSupportCAREAct. ■

AARP Hawai'i state office:

808-545-6006 | Toll-Free: 866-295-7282

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Calvin Hara
NHA, CASP, Administrator

Healthy Brain Food

by Steve Blake, ScD, & Kore Kai Liow, MD, Hawaii Pacific Neuroscience Institute

If diet can affect our chances of getting diabetes and heart disease, what about Alzheimer's disease? Medical studies indicate that we may lower our risk of Alzheimer's disease simply by getting better nutrition. During the course of this dementia, half of the brain cells may die off. Certain foods can be protective and help us keep our brain cells alive. Alzheimer's may start years before diagnosis, so it is never too early to use risk-reduction methods.

How can we protect our brains?

A diet high in antioxidant fruits, beans, nuts and vegetables can protect our brain cells. In the "Nurses' Health Study," researchers found that dementia was delayed an average of two years with just a cup of berries daily. Nearly 93 percent of Americans lack vitamin E in their diet. Just a handful of walnuts and sunflower seeds daily can supply enough vitamin E to keep brain cells alive. Enzymes that protect our brain cells from destruction depend on four minerals: copper, zinc, manganese and selenium. Since we may not eat these minerals every day, supplements are available to supply them. Vitamin C found in fruits and vegetables is necessary to protect our brain cells. Many Americans do not even get the daily minimum 75 milligrams of vitamin C. In our current Hawaii Dementia Prevention Trial, patients receive 800 milligrams of the ascorbated form of vitamin C every day.

Getting blood to the brain

Our brains need good blood circulation to keep memory sharp. Arteries in the brain can become clogged up like heart arteries. Tiny pieces of plaque may break off and block blood supply to a section of the brain, causing mini-strokes, and leading to eventual memory problems. Limiting intake of saturated fat can keep our brain arteries clean and reduce high cholesterol associated with formation of Alzheimer's plaques in the brain. Animal fat is the chief dietary source of saturated fats. In our clinical trial on nutrition and dementia, patients get very small amounts of cheese, beef, pork and butter. By contrast, fish are low in saturated fat.

What to do?

Diet is a powerful tool in building good health. Please consider eating more whole, fresh fruits and vegetables, along with some nuts, beans and whole grains. For one-on-one nutritional counseling, memory evaluations or to participate in dementia clinical trials, please contact Hawaii Pacific Neuroscience Center.

Healthy food choices...

decrease the risk and progression of dementia. Protecting your brain cells with diet can be easy, cheap and delicious:

- **A cup of berries daily**
- **A cup of cooked green vegetables daily**
- **A handful of nuts or seeds daily**
- **Less animal fats from cheese and meat**
- **Brain and body food supplements:**
 - Folate and vitamin B12 –
 - Zinc, copper, manganese and selenium –
 - Ascorbated vitamin C –
 - Vitamin E –*(as gamma and alpha tocopherol)*



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Cold Laser Therapy for Pain

by Julie Moon, Physical Therapist

Pain affects more Americans than diabetes, heart disease and cancer combined. The American Academy of Pain Management estimates that more than 100 million Americans suffer from chronic pain. Patients often explore multiple options for relief, but pain medication continues to be the mainstay of chronic pain management in the U.S.

Forty years of research supports the efficacy of cold laser therapy or low-level laser therapy (LLLT). It is a proven analgesic, anti-inflammatory and effective healing regimen. There are many modalities for pain management, but cold laser is unique because it not only reduces pain, but also stimulates healing in tissues, like bone, cartilage, muscle and spinal discs.

Under the care of a medical professional, LLLT is considered safe. It offers a non-invasive option to acupuncture and surgery. There is no pro-

longed recovery time, it is painless and FDA cleared. It is not addictive and eliminates the complications of long-term drug treatment.

Each session only takes 10 to 20 minutes, and it may take a series of treatments before you experience results. LLLT can provide pain relief or pain reduction, especially for patients seeking a treatment without the use of surgery or drugs. Used alone or in combination with other therapeutic tools, cold laser is changing the way physical therapists improve patients' quality of life. ■

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Laser Therapy for Treating Sleep Apnea

by Dennis T. Nagata, DDS

Sleep apnea is a breathing disorder with frequent awakenings and breathing disruptions of 10 seconds or longer, that occur when the patient's airway becomes blocked.

Sleep apnea lowers blood-oxygen levels, puts a strain on the heart, and is associated with high blood pressure, headaches, depression and daytime sleepiness. If left untreated, severe and fatal health problems can occur, such as stroke, heart attack, diabetes, obesity and hypertension.

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Fotona's NightLase therapy is a non-invasive, laser treatment to improve sleep. NightLase reduces sleep apnea and decreases snoring by application of gentle, laser-induced heat to contract collagen and tighten oral mucosa tissue. Fotona's patented Er:YAG laser modality optimizes the length of laser pulses, allowing the heat to safely

penetrate tissue. A course of NightLase consists of three treatments over a six-week period. Results of treatment last up to a year, and the therapy can be repeated.

Patients find NightLase to be a highly comfortable and satisfying alternative to devices worn during sleep or chemical treatments. It's a gentle and easy way to regain a good night's rest. For further information, visit www.fotona.com/en/treatments/1627/nightlase. ■

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Exercise Can Restore Health!

by Diane Cadinha, Certified Personal Trainer

When Wendell Murakawa retired from the Hawai'i Department of Public Safety, he planned to "you know, take it easy, relax, hang out with my friends, drink, eat and enjoy life." Then his doctor told him he had type 2 diabetes. "I knew I was overweight and began to watch my diet," said Wendell. "But I noticed if you don't exercise, the sugar number doesn't go down — no matter what you eat."

I first met Wendell two years ago at my fitness seminar at the Generations Magazine/KHON2 Aging in Place Workshop. My 94-year-old client, who had never exercised until she was 77, inspired him. Wendell thought, "Okay, I'm 66 — there is hope for me." He was in bad shape; on medications for high blood pressure, high cholesterol, gout, irregular heartbeat and now, diabetes.

He told me, "Diane I want to learn to live a healthy lifestyle, free from pain and medications. I don't want to be dependent on my family."

But Wendell had no idea what a healthy lifestyle was. Little by little, he adopted all new hab-

its — drinking more water and less alcohol; eating more fruits and vegetables. When he wasn't reporting to me for weight, balance and flexibility training, he walked and stretched for an hour.

Because Wendell had never exercised, learning proper form, and how to breathe and stretch properly were a challenge. There were times he wanted to quit and I would have to remind him why he came to me in the first place — to get healthy.

Wendell began to see results working out with me three days a week and continues to move forward on his journey towards a healthy lifestyle. I am so proud of him!

Last month, his doctor took him off his diabetes medicine. At this year's Aging in Place Workshop, Wendell told his story in his own words: "Diane showed me the way back to health. She pushed me and gave me the confidence to succeed. I had no idea how sick I was or how healthy I could be. All my friends are amazed—including me! One of them thought I had a facelift!"

Now Wendell is the one inspiring others! This is why I love my job! ■



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Innovative Dropleless Cataract Surgery

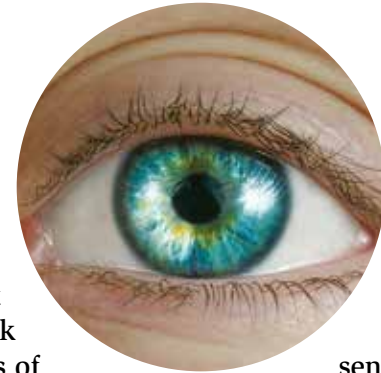
by Tyrie Jenkins, MD

Dropleless Cataract Surgery is a new option for cataract patients that reduces the need for eye drops after surgery.

Traditionally, after patients undergo cataract surgery they must adhere to a strict three- to four-week schedule that includes several types of drops. These drops are critical because they reduce risk of inflammation and infection.

Complications arise when cataract patients miss a scheduled dose, are physically unable to instill the drops, or have to rely on the availability of a caregiver to administer the drops. Some patients cannot afford expensive prescribed drops.

During Dropleless Cataract Surgery, a sterile mixture of antibiotic and anti-inflammatory medication is deposited in the back of the eye (the



vitreous). These drugs help fight infection and inflammation during the entire recovery period. Post surgical complications are properly controlled without patients and caregivers following a strict eye-drop schedule.

Dropleless Cataract Surgery represents a watershed for ophthalmology in Hawai'i. The introduction of this important treatment option helps us reach the ultimate goal for our patients—better vision with a reduced risk of complications and a convenient and positive patient experience. ■

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It's Time: Medicare Open Enrollment

by Pamela Cunningham, Hawai'i SHIP Coordinator

Medicare's Open Enrollment Period (also called the "Annual Enrollment Period") is each year from Oct. 15th — Dec. 7th. Each year this is your opportunity to do a Medicare Checkup:

- Will my plan still be available in 2016?
- Is my plan still affordable (looking at premiums AND copays)?
- Are there any new health or drug plans available in my area that my favorite doctors will work with?

Here are some questions that we often hear from consumers:

Do I have to change plans?

No. If your plan works for you and provides coverage, is affordable and still available in your area then you can stay with that plan automatically. You may want to do that Medicare Check-up to look at all options.

If a plan premium is higher than others does it mean it is a "better" plan?

No. You should not base your decision solely on a plan premium. You should compare benefits and copays and make sure your doctor works with the plan. You might also want to check out the plan's Medicare 5-Star Rating, which is available at www.medicare.gov after October 15th. Medicare looks at data received by the health plan and you, the customer, to rate the plans with a 1-Star (lowest) to a 5-Star (highest). Hawai'i has been very lucky to have a 5-Star plan since Medicare started the ratings. We hope to have more than one 5-Star plan in 2016.

What is a Medicare Supplement (Medigap) policy?

A Medigap policy pays after Medicare and you may have little out of pocket costs. Private insurance companies sell it and the federal government in most states standardizes the benefits. What may differ is the premium and any specific state laws that apply.

I have tried to navigate the Medicare system and I need help. Who can I call in Hawai'i?

You can call or email the Hawaii SHIP— State Health Insurance Assistance Program. We are a network of trained and certified volunteers who can help you walk through the system and screen to see if you qualify for any help paying for Medicare's costs. ■

Hawai'i SHIP (State Health Insurance Assistance Program)
1-888-875-9229 | 808-586-7299
help@hawaiiiship.org | www.hawaiiiship.org
facebook.com: Hawaii SHIP

This SHIP project was supported, in part, by grant number 90SA0004-02-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C., 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

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Women and Social Security

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

Social Security values and appreciates women. Men and women with identical earnings histories receive the same benefits, yet women should know about certain trends, differences in lifestyle and patterns of earnings that may affect their benefits.

For example, some women may be caregivers for many people: spouses, children and parents. Taking time away from the workplace to care for a newborn child, ailing spouse or aging parent can impact your future Social Security benefits.

Despite significant strides, women are still more likely to earn less over a lifetime than men, and less likely than men to be covered by private retirement plans. In their retirement years, they are more dependent upon Social Security benefits.

Did you know that on average, women tend to live about five years longer than men? This means

more years depending on Social Security and other retirement income or savings.

If a woman's spouse earns significantly more than she does, she may qualify for a larger benefit amount on the spouse's record than on her own. To learn more, read, "What Every Woman Should Know." on www.socialsecurity.gov/women.

You may also be interested in listening to Carolyn Colvin, acting commissioner of Social Security, on National Public Radio as she talks about women and money. Just visit www.tinyurl.com/SSA-WomenLiveLonger. ■

For questions, online applications or to make an appointment to visit a Social Security office, contact:
1-800-772-1213 (toll free) | 1-800-325-0778 (TTY)
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From a Fighting to a Forgiving Family

by Annette Pang, Relationship Life Coach

Did I hear right? "My brother threw a shoe at my mom." "My sister cracked a dinner plate over my head." "My brothers stopped giving me my inheritance." "My mother hates me, favors my brother, even if I'm her primary caregiver." "No one thanks me for what I do."

These are true gripes from frustrated family members caring for their loved ones who are aging, ill or dying. Rather than relish these awesome "Golden Years" together, caregivers and elders experience an awful time, racked with screaming matches, tantrums, smear tactics and guilt. Some families waltz with each other, twirling around oncoming challenges in their path; while others fume and bicker in family feuds, dragging each other down with every encounter.

Best-selling author Atul Gawande writes, in his book, *Being Mortal*: "But once parents were living markedly longer lives, tension emerged.

For young people, the traditional family system became less a source of security than a struggle for control — over property, finances and even the most basic decisions...."

It behooves caregivers to invest in professional coaching to resolve family fights, heal hurt and speak to each other in new ways. Proven formulas that improve family relationships can be learned and practiced. Your family can choose to forgive each other, increase harmony and work together to celebrate the transition of your loved ones.

For a schedule of free library workshops on how to heal and rebuild family relationships, visit my website listed below ■

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Did you Claim Your Medicare Rewards?

by Martha Khlopin, Radio Host of "A Medicare Moment With Martha"

You read the title of this column correctly. Many Medicare plans are launching reward and incentive plans. Points earned can be redeemed for prizes or gift cards. Incentives are awarded for healthy activities that result in positive health outcomes. You could earn points for:

- Completing an Annual Wellness Visit(AWV)
- Tobacco cessation
- Maintaining a certain Body Mass Index (BMI)
- Diabetes screening tests
- Cardiovascular disease screenings
- Cholesterol level screenings
- Other Screening tests and specified vaccinations

Recent Center for Medicare and Medicaid (CMS) guidance to Medicare plan sponsors gives plans and your primary physician more control over when some health incentives may be earned. Now incentive or points may be awarded at the

start of an activity or at other times during a required activity. Limits on monetary incentives also were lifted. The plans I reviewed offered points that you may redeem for items via a website. The guidance allows plans to offer gift cards as well. Reward and incentive plans are optional, so not every Medicare plan sponsor has or will offer them.

So during the next Medicare open enrollment season, or if you become newly eligible for Medicare, you may want to inquire if the Medicare plans you are considering offer a rewards and incentive program. ■

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Joan Packer, 94 yrs, working on the bosu ball and suspension system for core stability, balance & strength!

Wendell Murakawa, 68 yrs, doing a sideout squat on the Total Gym gravity system. Improves balance, strength & flexibility!



Senior Fall Prevention Awareness

by Eileen Phillips, RN, Attention Plus Care

The number of falls among Hawai'i's kūpuna is growing at an alarming rate, and impacting families and health care organizations. Annually in Hawai'i, an average of 86 seniors die, 1,912 are hospitalized and 8,010 are treated in emergency rooms as a result of falls. Among adults 65 and older, these falls are not only common, but related death rates have risen sharply over the past decade. Further studies show seniors 75 and older who fall are four or five times more likely to be admitted to long-term care facilities for a year or longer.



Recent reports show Hawai'i's seniors are visiting hospital emergency rooms on a rate of every hour, 24 hours a day, seven days a week. This impact on our hospitals and physicians has resulted in close to \$102 million in charges.

"The good news is many falls and fall-related injuries are preventable, with current knowledge and collaborative community outreach programs," explained Gina Beckford, RN, and client service supervisor at Attention Plus Care.

Towards this end, fall prevention has become a larger area of focus and major priority for health-care providers, seniors and payer sources alike. By promoting the safety and welfare of our seniors, the largest aging population in the country can be made aware of the facts, and of implementing interventions to prevent fall related injuries that can limit independence and mobility. To help raise awareness and address these issues, participating agencies are working with the state Department of Health to help advise seniors, family members and caregivers to know and incorporate the following steps, which are considered to be the four pillars of fall prevention:

- **Medication Management:** Medications are the most complex of risk factors in senior falls. Have your doctor review your medications yearly.
- **Vision Checks:** Annual vision checks are vital as people with vision impairments are more than twice as likely to fall than those without visual impairments.
- **Home Modifications:** Keeping your home safe with proper lighting and removing fall hazards greatly reduces fall risks within the home.
- **Physical Activity.** In older adults, exercising regularly increases balance, endurance and strength.

Additionally, a Statewide Task Force on Falls Prevention, the Hawai'i State Fall Prevention Consortium will be hosting the 4th Biennial Fall Prevention Conference on Oct. 16, 2015, at the Hawai'i Convention Center. The theme for the conference is "Promising Practices in Fall Prevention and Beyond." The event will bring together over 300 healthcare professionals raising awareness on falls prevention in older adults.

"As a task force member and corporate sponsor, I highly recommend professional and community members to attend this event," said Beckford. With everyone's support and active participation, we can help our seniors to avoid falls and ensure a safer and higher quality of life!

For more information and details on fall prevention and free community workshops on Aging in Hawai'i hosted by Attention Plus Care, please call: **808-440-9372**.

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Embracing Retirement Communities

by Kelika Ishol, Director of Sales, Marketing & Resource Development, Pōhai Nani

Hundreds of families, including my own, go through the aging process. Historically, and particularly in Hawai'i, our cultures require us to take care of our kūpuna in our homes. However, in current times, adult children have very busy lives working full-time and raising children and grandchildren.

Today, an increasing number of families are turning to retirement communities for their aging loved ones. Retirement communities are no longer drab and dreary places with sad faces and worn wheelchairs. Residents experience vibrant and beautiful living spaces that promote wellness, recreation, socialization and health for older adults who all grew up in the same era. This means that residents share the same interests and find comfort in the same likes and dislikes.

When family members visit their loved ones, they may find them exercising in the pool, arrang-

ing tropical floral bouquets, laughing with friends over coffee or volunteering in the community thrift store. The best part, however, is knowing that mom or dad have physical and emotional support, activities to look forward to, will never go hungry, and most importantly, are safe.

Hawai'i's cultures are finally accepting and embracing the option of retirement communities. As I work with my clients, I am finding that our kūpuna are independently choosing this lifestyle. They will tell me, "I don't want to burden my children." Parents cherish their independence and don't want to burden their children; children want to do what's best for their parents. ■

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GENERATIONS RADIO SHOW



A weekly series on
aging and senior issues
with Percy Ihara,
Publisher of Generations Magazine

The show is airing at a critical time. In a decade, one-third of Hawai'i's population will be 65 or better. The state is urging kūpuna and their families to prepare now for home and community-based care.

Financial and legal advisors to caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

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Save Crucial Time: Register for Smart911

by Generations Magazine Staff

The Honolulu Police Department recently rolled out Smart911™, a free 9-1-1 service available to residents of O‘ahu. Registration is free at www.Smart911.com.

Smart911 allows you to file information with 911 — about your disability, medications you take or how to gain emergency access to your home, if you are unable to answer the door.

When you call 911 in the future, your information will be available to the dispatcher and the EMTs who come to the rescue. If they already know you are in a wheelchair, or to watch out for the dog, precious time will be saved — in emergencies, every second counts.

It’s easy to visit www.Smart911.com and create your safety profile for Smart911. You choose what information you want to share with 911. This service is available nationwide, to assist you



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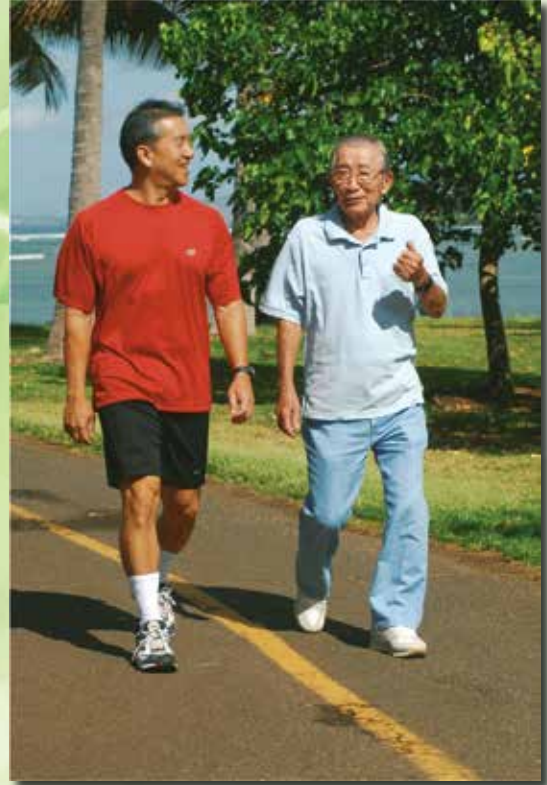


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Take a Day to Organize Your Finances

by Michael W. K. Yee, Certified Financial Planner

If you're like most people, you periodically set aside time to clean out your home, garage or closets. It's equally important to organize your finances. This checklist can help you get started:

■ **Cancel unused credit cards:** Don't throw away money on annual fees for credit cards you don't use. First, cash in any rewards points you have earned and then cancel the account. Of course, take into consideration whether canceling the card will negatively affect your credit rating.

■ **Cancel unused memberships:** Did a new at-home exercise routine replace your trips to the health club or gym? Did you give up playing golf at the local club? Consider canceling your membership. Even if you have to pay a cancellation fee, you may quickly recoup your financial losses.

■ **Consolidate accounts:** You don't necessarily need multiple checking, savings, investment, retirement or credit card accounts. The little bit of time it takes to consolidate them will be made up when you have less mail to open, less statements to reconcile, less records to file and less bills to pay. When it comes to credit, you may also earn more rewards if you stick to one or two cards.

■ **Negotiate better deals with service providers:** Whether it's your cable, Internet or waste removal company, chances are you can negotiate a better rate. Simply get quotes from competitors. If they offer lower rates for the same services, ask your service provider if they will price match to keep your business. If not, switch to someone new.

■ **Update your financial records:** Make a list of your current financial accounts, contacts and passwords. Keep it in a safe and secure place.

■ **Update your beneficiary designations:** Your beneficiary designations override your will. Your will and your beneficiary designations both need to be up to date. So, if you've experienced a marriage, divorce, birth, adoption or death, make sure your beneficiary designations reflect your wishes.

■ **Review your homeowners and auto insurance coverage:** Make sure your insurance coverage reflects your present needs. Also, price shop the same coverage with different providers. Whether you switch to a new provider or use this information to strike a deal with your current provider, you could save a significant amount in annual premiums.

■ **Simplify your investments:** If tracking various investments is stressing you out, consider asset allocation or managed accounts. Attempting to manage and track too many investment accounts can require a great deal of time and, if you're not on top of the details, can prevent you making the best investment choices for your portfolio. Consider working with a financial professional to help you organize your finances and help you determine what kinds of investments might work best for you. Ask your financial advisor for more ideas and strategies on ways to save. ■

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Michael W. K. Yee, CFP®, CFS®, CRPC®, is a Financial Advisor and 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 30 years.

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The Most Important Document

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC

The one estate planning document that everyone 18 and older should have is an Advance Health-Care Directive. It is not the sexiest tool in the estate planning toolbox, but it can head off family strife, heartache, and needless attorney's fees as no other document can.

Karen Ann Quinlan, Nancy Cruzan, and Terri Schiavo. Sound familiar? They were three beautiful young women whose legacies are protracted legal battles over how they would be cared for after they lost the ability to speak for themselves.

Karen's case determined that "medical treatment" includes life-sustaining measures (such as use of a ventilator to keep a person breathing), and that those measures can be declined by a patient or someone acting on the patient's behalf.

Karen's parents succeeded in having the ventilator that was keeping her alive removed, but Karen lived another 10 years because her parents did not believe that food and water should be withheld from her.

Nancy's case went a step further. In that case, the battle was between Nancy's family, who believed that Nancy would not want to be sustained on a tube, and the State of Missouri, who asserted that only the patient can make that decision.

Unfortunately, Nancy had never given written instructions about her wishes. After Nancy's family presented sufficient evidence to convince the court that Nancy did not want to be kept alive on a tube, food and water were withdrawn.

She died 13 days later, but eight years had passed since the car accident that had rendered her incapacitated and launched the legal battle over her care.

Terri's case involved the question of who has the authority to make end of life decisions on behalf of an incapacitated person. The law of Florida, where Terri lived, automatically conferred that authority on her spouse.

When the dust cleared following the legal battle between Terri's husband and her parents over whether her feeding tube should be removed,

Florida law was upheld, and Terri's husband gave the order that led to Terri's death 13 days later.

These cases teach us is that we have a right to say "enough is enough" when it comes to our medical care, including tube feeding. We also have the right to name who will speak for us when we cannot speak for ourselves.

The only way to be sure that your wishes will be known and carried out is by having a clear and comprehensive advance health-care directive. ■

Scott Makuakane, Counselor at Law
Focusing exclusively on estate planning and trust law.
Watch Scott's TV show, **Malama Kupuna**
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Smart Ideas for Year-End Benefits

by Jeffrey Sisemoore, Director of Planned Giving, National Kidney Foundation of Hawaii

With the end of the year just around the corner, you may want to review your financial situation. Make a list to ensure that you take full advantage of all available tax-saving deductions. Here are some ideas for year-end planning that can benefit you and help support your favorite charity too.

Charitable Contributions—A cash gift or an unneeded asset can provide valuable tax savings.

Charitable Gift Annuity—Double your benefits while making a gift and receiving cash back. A gift annuity gives you income tax advantages this year while providing you with dependable payments for life at fixed rates as high as 9%.

Ira Charitable Rollover—If Congress again passes the IRA charitable rollover this year, you may be able to transfer money directly from your IRA to a qualified nonprofit without paying federal income tax. Check with your tax advisor.

Additional Tax Savings—Review your mortgage, medical, education, business and other miscellaneous expenses to determine if there are additional ways you can save. Check your list against your advisor's recommendations to avoid missing any significant deductions.

Will Or Trust Update—If you haven't visited your attorney to review your estate plan in recent years, you should make an appointment. Your plans may need to be updated, particularly if you have experienced life changes. We offer a free "Wills and Trust Guide" to make your planning easier. Call us for your copy. ■

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Start with Why

by Stephen B. Yim, Attorney at Law

Lately, I've had questions from beneficiaries of trusts asking "why did the decedent make the trust distribution a certain way?" The trust clearly identified who the beneficiaries were, and what they were to receive and how they were to receive it. Unfortunately the trust was silent as to "why" -- the underlying reason and purpose for making the trust in the first place. Failing to clearly set forth the intention or purpose in one's estate plan can lead to misunderstanding, confusion, hurt feelings, potential law suits and disruption of family relationships.

Clients come in to see an estate-planning attorney with clear intentions and purposes that are the foundation for establishing the estate plan.

Unfortunately, the lawyer listens to the clients' purpose and intention and focuses all effort on writing "what, when, and how" into the trust, leaving out the trust's purpose and intention.

Simon Sinek in his book, *Start With Why*, explains it this way: the "what, when, and how to do" come from our neocortex, our brain's language center. The intentional and emotional purpose-driven "why" comes from our limbic brain, which has no capacity for language.

This is *why* writing the purpose, emotion, and intention is difficult. Yet, we are emotional beings, and most of what we do is driven by clear intention and purpose. Therefore, it is important to put effort into writing out our intention and purpose.

Our estate plans are intended to be our last say, and the "why" must be expressed as the foundation for the plan. ■

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Profiting From a Giving Heart

by Scott Spallina, Senior Deputy Prosecuting Attorney

With Thanksgiving approaching, we are reminded to be appreciative of what we have; oftentimes, this leads to opening up our hearts (and wallets) to those in need. Unfortunately, there are those who would use dishonesty to profit from a giving heart.

Earlier this year the Federal Trade Commission and Attorneys General of 50 states prosecuted and fined four national cancer charities allegedly run by one family, which collected over \$187 million but spent nearly all of it on themselves.

Fake charities are everywhere, and the level of energy con artists use to make their schemes seem legitimate can make it difficult to differentiate them from real giving organizations. When donating to charities, it is important to take the time to get to know the charity and conduct your own investigations about their mission.

If a charity is contacting you via phone—listen to their pitch, but give them no personal information and hang up. Telephone solicitation is expensive and some of the money you give will be used to pay the person who called you. If you are interested, investigate the charity online and donate directly to them to eliminate that “middle man” who just called. This will ensure that all of your money will go to the charity and not the person calling you on the phone.

Today’s cost of operating a charity makes it virtually impossible for a charity to direct 100 percent of your contribution to program activities. Yet, be aware that efficient charities spend about 75 percent on programs and services, and less than 25 percent on fundraising and administrative fees. The best way to make sure your donation helps the right people is to do a little research.

Ways to check legitimacy of a charity:

- **Proper licensing.** Check with the Charity Division of the State Office of the Attorney General at **808-586-1480** or go online to the American Institute of Philanthropy at www.charitywatch.org.
- **Proper registering.** A properly approved charity should be registered with the IRS as a 501(c)(3) charity to receive tax-deductible contributions. Check online with the IRS at www.irs.gov.

Lastly, keep a record of all your donations and who you help support. This can help you plan your charitable giving and avoid just responding to the numerous solicitations (junk mail) you will receive once you do decide to give. ■

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