

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 14/6 • NOV/DEC 2024

Making Memories

Multigenerational
Travel Adventures
With Road Scholar

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Happy holidays! I can't believe the end of the year is upon us already. My first year at the helm of *Generations Magazine* has been a truly wonderful experience that would not have been possible without the love and support of my family, friends and the amazing magazine staff. We were blessed with the opportunity to highlight some great people and companies in 2024 and I'm excited about what we have in store for 2025. Remember, if you have any suggestions for featured stories, families, people, activities or events, please contact us (see contact information below).

I'd also like to personally thank all the writers and advertisers for helping to make the magazine so successful, and all the speakers and vendors for supporting our numerous events throughout the year. We have received countless words of appreciation this year from you, our readers and event attendees, which is truly heartwarming because we do this for you!

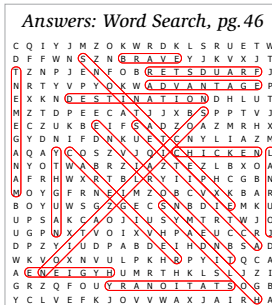
Our final issue of the year is travel-themed. Whether you are planning a vacation or the family is gathering for the holidays here in the islands, it's all about having a great time and making memories with those you love. When I was younger, my Ihara grandparents started taking the entire 'ohana on vacation. It started with 24 of us, and as the family grew, ultimately got to be about 50 of us. This tradition has continued with my parents who take our entire Goya 'ohana on annual vacations. Whether it was seeing snow in Canada, exploring different states on the mainland, island hopping or just staycationing on the North Shore of O'ahu, it was always about the love of family and making cherished memories. We hope you enjoy this issue's featured article highlighting the Road Scholar program.



Lastly, I want to remind everyone that the spirit of the holidays is about giving. My husband and I wanted our daughter to learn about volunteering and giving back to the community, so as a family, we volunteer and deliver meals to seniors during Thanksgiving and Christmastime. It is something that we have all found great joy in and will continue to do every year. There are so many charities that could use your support—whether through volunteering your time or donating. A small act of kindness is a great way to start your new year! ■



Aloha... and Roll Tide!
Cynthia Arnold, *Owner-Publisher*
and Faithful Alabama Crimson Tide Fan



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Who's Behind Generations Magazine?

Generations Magazine relies on Hawai'i's experts—from financial and legal advisors to healthcare professionals and grandparents—to write articles that are important to seniors, their families and their caregivers. The magazine also employs and utilizes writers from across the island chain who are advocates for our kūpuna and passionate about issues that affect our senior community.



CHERYL CHEE TSUTSUMI is an award-winning travel journalist who has covered Hawai'i for numerous Mainland and local publications. A member of the Society of Professional Journalists and the Society of American Travel Writers, she is the author of 13 books about Hawai'i. A life-long Honolulu resident, Cheryl has explored exotic destinations around the world, including Bali, Macau, Pohnpei, Saipan, Samoa, Singapore, Tahiti, Tonga, the Czech Republic and the People's Republic of China.



CLINTON LANGHAM is a Marketing Associate for Roselani Place, Maui's only licensed nonprofit assisted living community. Clinton worked for several years on the mainland with medical equipment as well as non-medical home care for seniors. He also works as a local volunteer for disaster relief and community support. He is also a member of the Alzheimer's Association. He has been a resident of Maui since 2018.



CHAD VOD DER AHE, originally from Austin, Texas, is now enjoying life in Hawai'i. He became a top auto salesman in Texas and attended Arizona State University. In Hawai'i, he gained valuable insights into a family business specializing in auto adaptive equipment. He loves spending weekends at O'ahu's stunning beaches. His passion is in sales that enhance mobility and freedom for kūpuna, and he's excited to combine those skills with his desire to help others in this beautiful new environment.



JAMIE KUIA serves as Director of Homeowner Services at Habitat for Humanity Maui, a role that allows her to blend her professional background with her passion for community service. Born and raised on Maui, she carries with her the values and spirit of aloha, which guide her work both personally and professionally. Giving back to the community is not just a professional obligation for her; it is a core part of who she is. She is deeply inspired and excited to be at the forefront of this mission to provide affordable housing and advocate for homeowners in need.



MICHELLE CARPENTER is an RN case manager and business owner. She began in healthcare in the 1990s in a pediatric office, transitioning to the senior community in the late '90s as a certified nursing assistant. She became a registered nurse in 2008. She gained a wide spectrum of experience floating to the different units in the hospital. And in 2011, she transferred to the case management department, where, she says, she felt alive. She loves solving complex patient and family issues. She opened her business in case management helping kūpuna on Maui.



MAJOR TROY TRIMMER was appointed Divisional Commander for The Salvation Army Hawaiian & Pacific Islands in 2023. He previously served in divisional leadership with TSA's Intermountain Division in Denver and at Cascade Divisional Headquarters in Portland. He served as a Corps Officer in Anaheim and San Fernando Valley in Calif., Denver and Salt Lake City. From Cheyenne, Wyo., Troy was commissioned and ordained at TSA College for Officers' Training in 1990 and served his first appointment as Assistant Corps Officer at the Leeward Corps on O'ahu.

Mahalo to all of our writers and loyal contributing partners, whose dedication to the senior community is greatly appreciated and whose presence continues to enhance this magazine's value.

ROSA BARKER | JANE BURIG SAY | ALAN GAMBLE | ROGER HIGA | JAMIE KUIA | KEALI'I LOPEZ
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The Impulse to Inquire

by Haley Burford, GM Proofreader/Writer

GENERATIONS STAFF



While growing up on the west side of O'ahu, I remember thinking about how huge the world seemed. I loved looking up at the moon and stars, going to the library, watching movies with my parents and listening to the radio together. The ubiquitous "how" and "why" were everpresent in my mind.

Now, at age 23 and in my last year of graduate school, I still find myself with my nose buried in books and essays about outer space, poetry, movies, music, art—literally everything—because what I love more than anything is learning. As each day passes, I want to acquire as much knowledge as I can. My perpetual inner curiosity encourages me to dig deeper until my thirst for answers is quenched—hardly!

I began working at *Generations Magazine* in January 2023 as an intern. I have since come on board as a staff member. My official job title is proofreader, but I have also written a few short articles and several feature stories. I proofread, proofread and proofread some more. My loved ones ask, "Don't you get tired of proofreading?" Honestly, the only things that sometimes get tired are my eyes after staring at the computer so long. But my brain is very happy, because while I'm correcting runaway commas or inconsistent verb tenses, I'm also absorbing as much information as possible. I learn many invaluable things with each issue I help polish. Working at *Generations* has helped expand my knowledge about seniors, the challenges they face as they age and ways of overcoming them. This work helps to satisfy my urge to learn—about everything! ■

It's Time to Review Your Medicare Plan

by Caroline Rodrigues, Wellcare by 'Ohana Health Plan

SENIOR NEWS

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This project was supported, in part by grants from the U.S. Administration for Community Living (ACL), 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 ACL policy.

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'Ohana Also Means Extended Family

by Sherry Goya, Generations Magazine Staff

When we say “’ohana” in Hawai'i, we are talking about our parents, siblings, children, grandchildren and our extended family of friends, colleagues, team members, etc. My family has a “tennis 'ohana” that goes as far back as 40-plus years. Yes, we met playing tennis in Kalihi, then on Sub-Base, and now in 'Aiea. The oldest member is 78 years old, with the youngest at 2 months old.

This special 'ohana has been together through weddings, births and deaths, being very supportive through it all. I recently counted that our 12 families have 22 adults, 35 young adults and those young adults produced 22 more tennis 'ohana members. That totals 79 individuals which became 80 when one of our 'ohana got married this October. So many memories are in the making by so many people!



I found a picture of the tennis 'ohana women to share with you in this article. It was taken at the wedding reception of one of our young adults last July. When the women were together for the bridal shower, one of them thought it would be nice for us to take out our previously worn mother-of-the-bride-or-groom outfits and wear them to this wedding. What a good idea, since I had three gowns that were worn only once.

What does your 'ohana look like? I hope you continue to make happy memories with them. ■

If you have a story to share, contact Sherry Goya at 808-722-8487 or email sgoyallc@aol.com.

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Thank You

by Stephen B. Yim, Esq. & Monica Yempuku, Esq.

I cannot believe that the holidays are already upon us, so let me step back and take a moment to reflect and thank each of my clients for allowing me to be part of their life. Please know that each of you have had and continue to have a tremendous impact on my life.

As an estate planning attorney, I have the unique privilege of being invited into each of my clients' lives. Some clients I have known for decades, while others I have only known for a short period of time. Wherever they are in their lives, I do my best to meet them there.

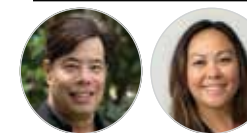
The stories and experiences clients share are varied and colorful. Some clients have experienced immense and unspeakable tragedy, while others have reaped success and accomplishments. I learn so much about myself from each of you. I especially value the life lessons and wisdom you impart. Thank you for reminding me how



resilient and compassionate people are, and how important it is to give people grace.

To all my clients and future clients, thank you for trusting me and allowing me the privilege to walk alongside you. It is because of you that I go to sleep thankful and wake up grateful.

I wish you all the happiest of holidays. ■



Stephen Yim and Monica Yempuku are attorneys at law specializing in estate planning, drafting wills and trusts, providing supplemental needs-planning for the disabled, navigating estate and gift taxes, and administering estates.

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2. Not Enough Return on Investment Properties

If your current investments aren't providing the returns you expected, we'll show you how new opportunities can offer higher returns. Learn how to identify markets with better growth potential or consider value-add investments that increase your property's worth.

3. Want to Avoid Family Disputes After You Pass?

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Home of the Brave

by Debra Lordan, GM Senior Editor

To see Jacqui and Chuck Probst smiling on the pickleball court as they battle their opponents, one may never guess they experienced an actual war at a young age. Both volunteered for service in the Army during the Vietnam War in the late 1960s. They enlisted separately, as they had not met — yet.

Jacqui enlists

Jacqui was born and raised in Waimea on the Big Island. After earning a BS in nursing at UH, she enlisted in June 1968. She graduated from the basic Army nurse course at Ft. Sam Houston, then volunteered to go to Okinawa and served in the neurological-orthopedic ward of a US military hospital caring for evacuees from Vietnam for a year. Then she volunteered to go to Vietnam.

“When she got to Vietnam, she was assigned to what was basically a nonexistent unit,” says her husband Chuck. “In 1969, they set up a Quonset hut surgical hospital in An Khê in the Central Highlands from scratch.”

Recall a scene from the TV series “MASH” and you will get a good idea what the 17th Field Hospital was like.

Jacqui and her colleagues took care of soldiers and civilians evacuated from the battlefield around them. She worked 12-hour days, every day. “They were frequently under rocket attack from the Viet Cong,” says Chuck.

Close call

Jacqui went to take a shower one night and realized she had forgotten her soap. Just as she headed back to her quarters, all hell broke loose. The shower she had occupied seconds before was reduced to matchsticks. Her room was completely destroyed. She received fragment wounds and was deaf for several weeks due to the blast. The ear damage she incurred affects her hearing to this day. She was awarded a Purple Heart for injuries sustained in combat.



Chuck and Jacqui's photos may have faded, but not their love for each other and their country.



The 17th Field Hospital in An Khê in the Central Highlands of Vietnam.

So Jacqui, now an Army captain, transferred to the 95th Evacuation Hospital where she served as the head ER nurse. The coastal hospital was safer from enemy attack. But it was another scene from “MASH”

when helicopters would come in laden with casualties. However, the helicopters headed to the 95th were much larger, carrying anywhere from 20 to 35 wounded. Jacqui and her staff were sometimes suddenly overwhelmed with the influx of casualties. Jacqui's job was to triage them — determine the urgency of their need for and nature of treatment — and prep the injured for the operating room. She kept them alive until they could be treated surgically. In addition, she also taught and worked with medics and new incoming nurses at the 95th Evacuation Hospital.

Chuck signs up

Chuck signed up for the military in the summer of 1968. Once he completed his internship at a Philadelphia hospital, he volunteered for Army Special Forces (SF) to become a member of the elite Green Berets. He first went to jump school (parachuting training), then it was up to Ft. Bragg in North Carolina, where he was assigned to the 7th Special Forces Group in 1969. Then an Army Ranger School slot opened up. “Ranger School is the toughest training school the Army has,” says Chuck. Not very many physicians went to Ranger School, but his Special Forces commanding officer was confident in his choice.

In April 1970, Chuck completed his three-month Ranger training and was shipped off to Vietnam, where he was assigned to the 5th Special Forces



The 95th Evacuation Hospital in Da Nang, January 1970. PC: Gaylen Blossie

Group in I Corps, adjacent to North Vietnam. He ran a 100-bed hospital for indigenous troops. Wounded Montagnard troops would be scooped up by helicopters and taken to Jacqui's hospital, treated and then sent to the Vietnamese hospital in Da Nang. Chuck says, “I would go there once a week and try and find these fellows.” Then they would be transported to the SF-run hospital in Da Nang for treatment. “I would also sometimes go over and help out at the 95th Evacuation Hospital.”

Serendipity

“In the 95th Evac ER one day, I met this cute little nurse. I asked her out. She turned me down.” Jacqui giggles in the background. “I asked her again and this time she accepted. The rest is history,” Chuck says, laughing.

Chuck came home in December 1970, they married in Hilo, then he returned to Vietnam for the last three months of his tour. He returned and they moved to Philadelphia, where Chuck spent his early years. Jacqui taught nursing at the 3,000-bed Philadelphia General Hospital for four years, utilizing her training and experience in Vietnam. Chuck went into a four-year residency program in



Jacqui in Receiving and Pre-op at the 95th Evacuation Hospital in Da Nang.

orthopedic surgery in Philadelphia. Chuck worked nights at emergency rooms in the city to “make a couple extra bucks.” When they finished in July 1975, they moved to Maui and Chuck set up his private practice. Chuck also served in the Army Reserve, retiring as a colonel. Since retirement, they have travelled to almost 200 countries. These world travelers will be married 54 years this December.

Chuck and Jacqui don't think of themselves as heroes. They view their service pragmatically and consider themselves to be fortunate. “So many people served,” says Chuck. “Many did not come back. They paid the ultimate price over there.”

Although our county's involvement in the Vietnam War ended over 50 years ago, time does not heal all wounds or erase all memories. It takes courage to endure echos of the past. But you can't always determine courage at a glance. Take the couple smiling at you from the other side of the pickleball court. They just may be heroes who helped change the world through their bravery, humanity and dedication. ■

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She's Such a Positive Crackerjack

by Sherry Goya, Generations Magazine Staff

Having a very strict father was the key to the life of Jeanette S. Akamine because she has always been very independent. She said that his teachings were always with a positive attitude.

She graduated from St. Francis Convent, then helped support the family's Nu'uaniu Avenue Myogaya Restaurant in the kitchen. Jeanette completed beauty school at the age of 40, with night classes on fashion at the UH, then opened her own beauty shop called "J's Waikiki Beauty Salon." In order for her clients to use the only parking stall, Jeanette walked three miles to and from home. As of today, Jeanette still cuts hair for the family and keeps her license active.



Jeanette models a colorful traditional costume at this year's Okinawan Festival.

PC: One Moment in Time Photography

Turning 100 on Nov. 19, Jeanette being the oldest of 10 children, seven still surviving today, attributes her longevity to a caring and loving family, plus eating fruits and vegetables.

A typical day in Jeanette's life is to wake up about 6am, exercise, meditate and have breakfast as she reads the newspaper. She still prepares her own food for lunch and dinner too. Karaoke is every Friday at the Lanakila Multi-Purpose Center and Hanafuda on Thursday at the Windward Mall. I want to be like this vibrant "crackerjack." ■

If you know someone celebrating their centenarian year, contact Sherry: 808-722-8487, email sgoyallc@aol.com.

Transfer Seats Help Kūpuna On the Go

by Chad Von Der Ahe, Mobility Consultant, Soderholm Mobility

Falls are a significant concern for four kūpuna, often leading to serious injuries and diminished quality of life. However, proactive measures can help prevent falls.

First, maintaining physical strength and balance is crucial. Gentle exercises like tai chi, yoga or strength training enhance stability. Simple daily activities like walking or using a stationary bike can also contribute to better balance.

Despite their best efforts to remain strong and balanced, seniors sometimes need assistance with physical tasks, such as getting in and out of a vehicle. Transfer seats are specially designed to help a senior or person with a disability move from a wheelchair or scooter into a vehicle's driver or passenger seat instead of driving or riding while seated in their wheelchair.



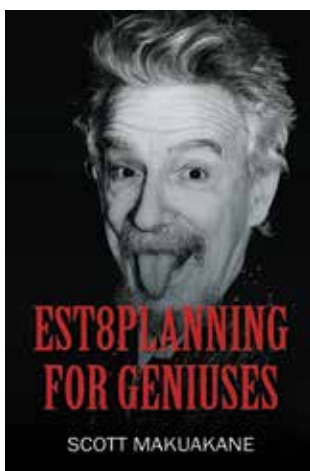
A transfer seat extends outside of the vehicles and lowers, making vehicle entry and exiting easier. A heavy scooter can be loaded into a car with trunk-mounted lift. These products can reduce the risk of falls and also protect the wellbeing of both the senior and the caregiver.

By using a transfer seat, kūpuna can significantly reduce their risk of falling, maintain their independence, stay active and safe, and ensure a more secure lifestyle. An evaluation with a mobility consultant can help determine whether a transfer seat is right for you. ■

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Holidays Without Your Loved Ones

by Alan Gamble, DCSW, LCSW, Bereavement Network of Hawai'i

Like birthdays and anniversaries, holidays are filled with loving memories of special times celebrated with family and friends.

But when you have experienced the loss of a loved one and are grieving, it is sometimes difficult to authentically participate with others during the holidays.

Your world has changed, often in profound and very personal ways. Emotions are often complex and hard to share with others.

So how can you manage these feelings? Here are some ideas and resources that may be helpful to you this holiday season.

♥ **Give yourself permission and space** to feel what you are feeling now. Realize you won't always feel like you do now. Reduce the expectations that you place on yourself. We each grieve in our own unique way with our own timing. These feelings can be unpredictable — much like riding a roller coaster.

♥ **Create a new holiday custom in their memory.** Consider setting a place at the holiday table for your loved one who died, lighting a candle in their honor, giving to a charity they liked or sharing loving stories which include them. Remember, love and grief go hand in hand.

♥ **Try sharing with others what you need.** Others want to help but don't necessarily know what you need or what might be helpful for you or your family.



♥ **Don't feel obligated to participate socially with others.** It's okay. When invited, you can say, "Let me check my calendar and get back to you." Or say, "I can stop by for a couple of minutes." That way, you can stay or leave the event depending on how you feel once you are there.

♥ **Seek the kind of people who will provide you opportunities for healing.** There are others who can be a source of compassion, love and healing during your journey. ■

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For more information and support:

Hospice programs in Hawai'i have grief support, including grief groups and holiday-related remembrance events that are open to you and your family. For a listing of hospice and other programs, go to kokuamau.org/grief-and-bereavement and click on the Bereavement Network of Hawaii (BNOH) link provided.

Register for "Let's Talk Story About Grieving During the Holidays" a free, live, Hawai'i-based, BNOH zoom presentation on Nov. 19 from 4 to 5:30pm.

To register go to: mitsaokilegacyfoundation.org/holidays

Resources:

aarp.org/home-family/friends-family/info-2020/grief-loss-during-holidays.html

psychologytoday.com/us/blog/lifetime-connections/202211/working-through-grief-during-the-holidays

Hilo's Lyman Museum is Superb!

by Rosa Barker

I'm not the first to fall in love with Mauna Kea. Sarah Lyman — a missionary who came to Hawai'i from New England in 1832 — wrote in her journal about the beauty of Mauna Kea when the clouds and rains cleared. You can hear readings of several journal entries in one of the exhibits at the Lyman Museum, not far from the old Hilo waterfront.

The museum has two major galleries. The entrance to the Earth Heritage Gallery on the first floor is a lava tube. Following the yellow footprints on the floor takes you around the gallery, beginning with the formation of the Hawaiian Islands, followed by the arrival of life by wind, waves and wings, and then you journey through the habitats from mauka (mountain) to makai (sea).

The upstairs Island Heritage Gallery is also self-guided and starts with the arrival of the first Polynesian settlers. It is rich with exhibit cases displaying Hawaiian cultural items like stonework, kapa, feather work and drums.

There are exhibits about European explorers, whalers, missionaries, plantations, the monarchy and statehood, and some contemporary oral history recordings. My favorite spot was the music nook, which has recordings from different eras.

Accessibility and cost

Wheelchairs, walking frames and mobility scooters are all allowed, but strollers aren't. Just carry that mo'opuna in your arms!

A staff member or docent will happily transport you in a freight elevator if you can't do stairs. Being taken in that elevator to the restrooms in the basement gets you the added bonus of seeing the archivist at work!

All the entrance fees are less than \$10. As a kama'aina senior, I paid just \$3 and spent a wonderful two hours there.

This museum is top-notch — the Smithsonian has accredited Lyman's gem collection in the top 10 in the nation. And, honestly, I found it far less




daunting than the Bishop in Honolulu, but with the same amount of scholarship behind it.

Tip: Call ahead to make a reservation to visit so that you don't arrive at the same time as a tour group or a school field trip. ■

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A Labor of Love: Sweet & Sour Chicken

by Cynthia Arnold, Generations Magazine Publisher



This is one of my Grandma Goya's recipes and one that my dad requests for Father's Day or his birthday — it's one of his favorite meals. My family loves eating this dish, as well. It is a labor of love because it takes a long time to make, but it sure is worth the time and effort.



Chicken Ingredients:

- 2 lbs. boneless chicken pieces
- 1 cup potato starch
- 1 tsp. seasoned salt
- 1 tsp. garlic salt
- 2 eggs, beaten
- 3 Tbsp. vegetable oil for frying

Sweet & Sour Sauce Ingredients:

- ½ cup Japanese rice vinegar
- ¾ cup white sugar
- ¼ cup water
- 3 Tbsp. ketchup
- ½ tsp. salt
- 2 tsp. shoyu
- ¼ cup pineapple juice

Directions:

Prepare the chicken: Put chicken in a bag with potato starch and seasonings. Dip pieces in egg mixture. Fry in vegetable oil until golden brown.

Create the sauce: Combine sweet and sour ingredients and cook in a sauce pan until the sugar is dissolved. Lay cooked chicken in a 9-by-13-inch baking pan. Pour sauce over the chicken. Bake uncovered at 350 degrees for 40 to 50 minutes. When sauce thickens and becomes like a glaze, turn the chicken to baste it with sauce.

Prep time: 90 minutes | **Serves:** 4 ■

Do you have a favorite recipe and story to share? For consideration in the next issue, include a photo and mail them to Generations Recipe, PO Box 4213, Honolulu, HI 96812, or email them to Cynthia@generations808.com.

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Beware of Scams While Shopping Online

by Cameron Nakashima, Media Engagement & Digital Campaigns Manager, BBB Great West + Pacific

Holiday shopping has shifted dramatically from in-person to online in recent years. Although this change gives us new opportunities for finding unique gifts while supporting small businesses — it also comes with risks.

With 33.2 million small businesses now able to showcase their products online, you have infinite options at your fingertips. However, the rise of e-commerce has also attracted fraudsters who create fake websites in order to steal your money and personal information.

To shop safely online while supporting local businesses, follow these tips:

• **Do your homework.** Look for a physical address and phone number on the website. If you can't find this information, it's best to shop elsewhere.



- **Check for customer reviews** on independent sites like BBB.org and Google. Be wary of businesses with no reviews or those sounding repetitive.
- **Use a safe payment type.** Pay with a credit card; avoid using pre-paid cards, payment apps or crypto.

Keep your guard up when shopping online and utilize these steps to help protect yourself while supporting legitimate small businesses for a happy holiday season for all! ■

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Should Seniors Purchase Travel Insurance?

by Travis Motosue, President, Financial Benefits Insurance, Inc.

As we age, the desire to explore new destinations and enjoy life's adventures often grows stronger. For kūpuna in Hawai'i, traveling overseas offers the opportunity to experience different cultures, visit loved ones or simply relax in a new environment. While planning these trips, it's crucial to consider potential risks and ensure you're adequately protected. One of the most important steps you can take is purchasing travel insurance, which can safeguard you against unexpected trip cancellations.

Travel plans can change unexpectedly due to a variety of reasons, including personal health issues, family emergencies or unforeseen global events like natural disasters or pandemics. Without travel insurance, a canceled trip could result in significant financial loss, as airlines, hotels and tour operators may not provide full refunds.

Travel insurance often includes trip cancellation coverage, which reimburses you for prepaid, non-refundable expenses if you need to cancel your trip for a qualified reason. This can include anything from a sudden illness to severe weather conditions, giving you the flexibility to cancel your trip without the stress of financial loss.

Travel insurance is especially important for seniors, since Medicare doesn't cover medical expenses abroad. If you fall ill or have an accident while traveling overseas, you could be responsible for the full cost of your medical treatment. A simple medical consultation in Asia or on a cruise could set you back several hundred



dollars. If you require hospitalization or emergency surgery, expenses could run into thousands or tens of thousands of dollars. Travel insurance with comprehensive medical coverage ensures these costs are covered.

When selecting travel insurance, it's important to choose a policy that meets your specific needs. Consider factors such as your age, health condition and the destination you're traveling to. Many insurance providers offer plans tailored to seniors, with additional coverage options that address the unique needs of older travelers.

Read the policy details, paying attention to coverage limits, exclusions and any requirements for pre-existing conditions. It's also a good idea to compare policies from different providers to find the best coverage at a reasonable price.

Traveling overseas can be a rewarding and enriching experience, especially for kūpuna who have the time and freedom to explore the world. However, it's essential to be prepared for the unexpected. Travel insurance can protect you from potential financial burdens related to medical emergencies and trip cancellations, allowing you to travel with confidence and peace of mind. ■

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Making Memories

Multigenerational Travel Adventures With Road Scholar

by Cheryl Chee Tsutsumi

Photos courtesy of Road Scholar



What began as an educational program led by five New England universities with a few hundred senior participants has grown dramatically since the 1970s. Today, 80,000 to 100,000 people of all ages enroll each year in Road Scholar's 665 learning adventures in 42 US states, 91 countries and aboard ships on rivers and oceans worldwide. Although Road Scholar is geared to those aged 50 and older, its multigenerational programs are increasing in popularity, retaining education as a key component of the organization's mission.

Road Scholar offered its first grandparents-grandchildren programs in 1985, and they have grown by leaps and bounds since then. Activities are engaging and age appropriate (children's age ranges are specified for each program). Friendly, energetic group leaders are great at helping youngsters foster friendships.

The Journey Begins

Flashback: 1974. Educator Marty Knowlton had just returned from a four-year backpacking trip across Europe that included stays in youth hostels and visits to "folk schools," which started in Scandinavia in the early 19th century to serve rural workers who had neither the time nor the money to attend college. Instead, the schools offered an alternative form of education focused on skills and experiences instead of the usual classroom instruction. Students lived in the same community as their teachers, learning about the area's history and customs through books, songs, crafts, traditional foods, explorations of their surroundings and more. No grades or tests were given, and frequent social gatherings cultivated a strong sense of camaraderie.

Knowlton shared story after inspiring story with his longtime friend, David Bianco, the University of New Hampshire's director of residential life. From their animated conversations came a novel idea. UNH was looking at ways its facilities could generate income during summer breaks. So why couldn't empty dorms be used to house adults attending folk school-based classes akin to those that Knowlton had seen on his trip? The two visionaries won support from UNH administrators, and Knowlton was hired as the director of the new American Youth Hostel program.

A Fork in the Road

One day, Bianco spotted a white-bearded buddy sitting beneath a "Youth Hostel" sign. "This campus ought not to be having a youth hostel," Bianco reportedly told Knowlton. "It ought to be having an elder hostel."

Thus was born Elderhostel and its mission to offer quality non-credit educational programs and modest, affordable accommodations to older adults. The concept provided a new income stream for the university and learning opportunities for active seniors still hungry for knowledge.

In the summer of 1975, 220 people attended Elderhostel's first programs, which were led by faculty at five New England colleges, including UNH. Elderhostel became a nonprofit 501(c)(3) organization in 1977 and grew dramatically in subsequent years. To more accurately reflect its evolution, Elderhostel was rebranded as Road Scholar in 2010.

Multigenerational Travel Programs

"From our earliest days, we have strived to create innovative experiences for participants of all ages, and our multigenerational programming reflects that," says Meghan Flynn, Road Scholar's associate vice president of programs. "Grandparents think it's important to pass on their love of learning and adventure to the young ones, and the programs are just as meaningful for kids. We've received feedback saying children decided to make a topic their focus in college because of a Road Scholar trip they took with their grandparents.

"We frequently hear that the grandparents and children love having time together on their own, not with the parents," says Flynn. "It deepens their relationships, especially when both generations are trying new things and sometimes even getting out of their comfort zones. Those are the kinds of memories that last a lifetime."

Grandparent-grandchildren programs are offered during the months of June, July and August. Over a typical summer, Road Scholar hosts about 5,000 participants on those trips. More than 60 options are available in 2025 (see *Just for Grandparents and Grandchildren sidebar on page 26-27*), including several new offerings.

Travels With Jane & Maya

For the past six years, Kailua resident Jane Austgen has lived around the corner, just 250 steps from her 12-year-old granddaughter, Maya Arfman (yes, she actually counted them). Before that, Jane was an even closer neighbor: She occupied the 'ohana unit behind her daughter and son-in-law's home.

"Because of that, I've been lucky—I've been able to help Maya's parents, who are both busy professionals, care for her since she was an infant," says Jane. "I take her to activities, get her ready for school and am there when she gets home in the afternoon. But she's getting older, and I know the time will come when she won't need me as much."

A retired nurse, Jane, 77, keeps busy with pickleball, mahjong, travel and other activities, but she's committed to nurturing the bond she has developed with Maya. In 2022, an acquaintance told her about Road Scholar programs geared specifically to grandparents and their grandchildren. Although Jane had never taken a trip with the

nonprofit organization, she had known for years that it specialized in educational travel for adults 50 and older. Further inquiries led her to other seniors who had taken intergenerational tours with Road Scholar and thoroughly enjoyed them. It sounded like a great thing for her and Maya to do.

“We started looking at Road Scholar’s website to see what programs were available in Maya’s age range,” says Jane. “I had lived in Virginia, right outside Washington, DC, for nine years. In addition to being held in a place that was familiar to me, the itinerary for Spy Kids: Sleuths & Secrets with Your Grandchild sounded really interesting to us, so that’s what we did in July last year. At the time, Maya was going on 11 and an incoming fifth grader at Aikahi Elementary School.”

Spy Kids is a six-day program for children aged 10 through 14. It was Maya’s first trip to DC. She says, “Being in a big city was very different from



Jane and Maya on the grounds of George Washington’s Mount Vernon.

Hawai’i, and I loved it! My favorite part was the International Spy Museum [ISM], where our tour group was divided into three teams. Our mission was to find the scientist who was giving classified information to the Russians, using clues we got by putting key-cards into kiosks.”

ISM is the only museum in the US that’s dedicated solely to espionage. Ample time was allowed for Road Scholars young and old to peruse exhibits on their own, including the world’s largest collection of spy artifacts on public view. Among the fascinating pieces: pistols doubling as a flashlight and a lipstick holder; cameras concealed in a watch, fountain pen, cigarette lighter, even a bra; and the sleek silver Aston Martin DB5 sports car that James Bond (Sean Connery) drove in the 1964 blockbuster “Goldfinger.”

Jane and Maya also learned about famous covert operations, both successes and failures,

among them, the true story that inspired the movie “Argo.” Ben Affleck starred as CIA officer Tony Mendez, who helped six American diplomats escape Tehran in 1980, at the height of the Iran hostage crisis.

The highlight for Jane was Mount Vernon, the home of George Washington, America’s first president. “When I lived in Virginia, it was about a 30-minute drive from my house,” she says. “When friends and family visited, I always took them there because it’s one of my favorite attractions. Thanks to the Road Scholar trip, though, I looked at Mount Vernon totally differently; I didn’t know about its spy activities before.”

Washington authorized the formation of America’s first spy network, which operated on Long Island and in and around New York from 1778 to 1783 during the Revolutionary War. It was comprised of eight primary agents, including farmer Abraham Woodhull, whose code name was



Maya poses for a snapshot at the International Spy Museum.

Samuel Culper. “The Culper Spy Ring” gathered valuable intelligence about British military campaigns and reported its findings to Washington. The secret group played an instrumental role in the American colonists’ victory over British forces.

“When I visited Mount Vernon previously, the focus was on George and Martha Washington’s family and their lives,” says Jane. “I had taken the regular tour of the mansion and grounds many times, but our visit with Spy Kids was longer and more informative.”

She and Maya appreciated unique experiences not available on other tours, including a presentation by a former CIA agent; figuring out how to crack a code during a cryptology session; and using wigs, clothing and makeup to explore the art of disguise.

Maya was happy to find her grandmother was a compatible, laid-back travel companion. “She let me be more independent, which I liked,” she

JUST FOR GRANDPARENTS AND GRANDCHILDREN

Road Scholar has planned more than 60 Grandparents/Grandchildren programs in 2025, all scheduled during schools’ summer break in June, July and August. These programs run from four to 14 days, and per-person costs start at \$749 for kids aged 5 through 18 and \$1,149 for their grandparents.

Following is a sampling of next year’s offerings. Visit roadscholar.org/grandparent for details, including descriptions of the destinations, available dates, prices, accommodations, itineraries, maps, suggested pre-trip reading and activity level (for example, how much daily walking is expected).



Exploring & Rafting the Western Grand Canyon

✿ 6 days | ages 9–13

In addition to hiking and whitewater rafting, you’ll spend a morning with a cowboy who has ranched for 40-plus years. He’ll talk about riding gear, roping techniques and the importance of cattle in the Old West. (Program 2519)

STEM Kansas: Aviation & Space Exploration

✿ 5 days | ages 10–14

Operate a shuttle simulator, take flight in a single-engine plane and discover how rockets work. Meet retired NASA astronaut Don Thomas before your training begins for a mission to orbit Earth. (Program 14914)

Culinary Curiosities: Vermont’s Farmlands

✿ 6 days | ages 11–14

You and your grandchild will enjoy harvesting fresh farm ingredients to prepare delicious meals. Also have fun making pasta, visiting an apple orchard and seeing how cheese and maple sugar are made. (Program 23093)

And... Action! New York’s Theater, Film & TV

✿ 6 days | ages 13–16

Gain insights into the fascinating entertainment world from theater, movie and TV professionals. Attend a Broadway show and a private screening of In the Heights, then visit locations where the movie was filmed. (Program 23137)

Lions, Hippos & Zebras, Oh My! Africa Safari

✿ 14 days | ages 10–17

Scenes straight from “The Lion King” unfold in Botswana, Zambia and South Africa. Among the highlights: Make a bead bracelet, get up-close with elephants and learn basic skills to survive in the bush. (Program 14302)

Rainforest Explorers: The Best of Panama

✿ 10 days | ages 9–17

Keep your eyes peeled for sloths, iguanas, monkeys and other amazing animals in a rainforest. Travel via motorized dugout canoe to the village of an indigenous tribe to learn firsthand about their way of life. (Program 23614)

Hike, Bike & Snorkel the Galapagos Islands

✿ 10 days | ages 8–15

This archipelago boasts 13 active volcanoes, 400 species of fish and the world’s only swimming lizards. Snap photos of all manner of wildlife as you hike, bike, snorkel, kayak and paddleboard in these beautiful islands. (Program 21986)

Kids in Paris: The City of Light

✿ 9 days | ages 9–13

Explore icons, including the Louvre, Notre Dame and the Eiffel Tower. You’ll also make chocolate, cruise the Seine, have your portrait drawn by a Montmartre artist and parle un peu francais at dinner with a local family. (Program 21308)

says. “It was fun doing and learning new things together and meeting people from all over.”

They went with the flow, says Jane, and relished their time together. “This was our first trip as grandmother and granddaughter, and our priority was to relax and have fun.

“Road Scholar makes everything so easy,” says Jane. “All you have to do is book your flights; they handle everything else. The night before, your guide will tell you where you’ll be going and what you’ll be doing the next day, the time and place you should meet, what you need to bring and how you should dress.”



Jane and Maya in front of George and Martha Washington's tomb at Mount Vernon.

Tips for ‘Smooth Sailing’

Although trip planning is a snap with Road Scholar, some independent thought is required to ensure a smooth trip when traveling with your grandchild. Jane offers these suggestions:

Consider your health and mobility. “One woman in our ‘Spy Kids’ group had a walker,” says Jane. “She and her husband brought three teen-aged grandchildren on the trip. If she thought an activity would be too hard for her, she didn’t go. Road Scholar accommodated her well, and I think she did just about everything even though sometimes she was a little behind. Look at itineraries closely, and be honest about your abilities. You’ll want to participate as much as possible because every activity is a chance to strengthen your relationship with your grandchild.”

Choose a destination together. For their Road Scholar vacation this year, Jane and Maya chose the Music, Magic & Nature: The Great Smokies program in Pigeon Forge, Tenn. “Maya and I talked a lot about where we wanted to go this year, and we thought this trip would be a perfect fit.

“Maya takes piano lessons, and she loves singing and all kinds of music. She was happy to find out that learning Appalachian folk songs and building a musical instrument are on the itinerary. I love Dolly Parton, who grew up in the Great Smoky Mountains area. Music, Magic & Nature goes to Dollywood, a theme park that honors her, and I’m sure that’s going to be a highlight for me.”

Do some pre-trip reading. “Road Scholar has a recommended book list for each of its programs.

To get in the right frame of mind for Spy Kids, Maya read ‘Spy Science: 40 Secret-Sleuthing, Code-Cracking, Spy-Catching Activities for Kids.’ It got her excited about things we were going to see and do on the trip.”

Pay attention to programs’ age ranges. “Even a few years makes a noticeable difference. The range for Spy Kids is 10 to 14. Maya was almost 11 when we went, and some of the activities were a bit advanced for her. She understood everything, but the older kids caught on to concepts quicker. Some of them were almost 15; four years (11 to 15) is a big gap. The range for our Great Smokies trip is 8 to 12, so Maya is at the upper end of the spectrum for that.”

For East Coast programs, arrive a day early. “It’s a long flight from Hawai‘i, so doing that will give you time to rest and adjust to the time zone change. Don’t go straight from the airport to the orientation, which begins in the late afternoon, or you’ll be exhausted from the get-go!”

Set ground rules in advance. “I limited screen time except on flights. Our itinerary was packed and there wasn’t much downtime anyway. At the most, I think Maya might have had 20 or 30 minutes on her iPad in the evening. Also, be sure you know where your grandchild is and who he or she is with at all times.”

Bedtime is non-negotiable. “You will be sharing a room. It’s important for both of you to get enough sleep because you’ll be on the go from morning to evening every day.”

Be flexible and agree there will be no arguing. “When you travel, things don’t always go exactly as planned. It’s important to hang loose and maintain a sense of humor.

“The goal is to have a good time and enjoy each other’s company. This is a great opportunity to connect with your grandchild and make wonderful memories together.”

Jane and Maya are already planning to enroll in Road Scholar’s American Mosaic: An NYC Exploration in 2025. ■



BECOME A ROAD SCHOLAR

Trip Lengths & Price Ranges

Trips in 2025 range from four days to four months; per-person prices from \$799 to \$95,999. All programs include experienced escorts, accommodations, most meals, activities, lectures, performances, field trips, tips, taxes and round-the-clock emergency assistance. Participants will enjoy unique, behind-the-scenes experiences not found on a commercial tour or be able to arrange on their own. Visit roadscholar.org for details.

Scholarships

Road Scholar awards scholarships year-round to eligible lifelong learners who wouldn’t otherwise have the financial means to enroll (roadscholar.org/financialaid).

Applicants must be 50 or older, live in the US, meet the financial requirements, not have participated in a Road Scholar program in the last two years and not be currently enrolled in one.

Caregiver Grants

Road Scholar offers respite for adults who are caregivers for ill or disabled relatives. In addition to the requirements mentioned above, you can apply for a caregiver grant if:

- You are the primary unpaid caregiver providing daily care and support for an ill or disabled family member (i.e., spouse, parent, adult child, partner or sibling).
- Your loved one may be in an adult day care, memory care, a nursing home or comparable or related facility.
- You have lost a loved one within the past two years who was in any of the above situations.

For more details, visit roadscholar.org/about/financial-assistance/caregiver-grants.

Adventures Online Scholarships

Scholarships are also available for three- to five-day Adventures Online programming, which provide learning experiences from the comfort of participants’ home. All you need is a computer and reliable internet connection.

Experts in their fields present 45- to 60-minute Power Point lectures via Zoom followed by lively discussions. Virtual field trips and live musical performances are part of some offerings. Online programs qualify for scholarships. Awardees pay \$50 and Road Scholar covers the rest, so scholarships range from \$299 to \$449. Visit roadscholar.org/about/financial-assistance.

PEAR Scholarships

The Professional Educator’s Assistance and Recognition (PEAR) Scholarship is geared specifically for active and retired educators who aren’t able to participate in a Road Scholar program because of financial concerns. Visit roadscholar.org/about/financial-assistance/aid-for-educators.

More Economical Experiences

Every month, one-hour Zoom lectures provide armchair travelers with additional learning opportunities. Some presentations are free; most cost just \$25.

On Dec. 12 at 9 a.m. Hawai‘i time, Dr. Spencer Jones, senior lecturer in armed forces and war studies at the University of Wolverhampton in England, will discuss Day of Infamy: The Attack on Pearl Harbor & Its Enduring Legacy. There is no charge for Jones’ talk about that tragic event, which catapulted the United States into World War II. Enrollees will receive access to a video of it, which they can watch within two weeks of the live lecture. Visit roadscholar.org/collections/online-lectures.

SENIOR SAVINGS 2024

Min. Age Day Discount

DINING & SNACKS

Big City Diner	65	Daily	Discounted senior menu available
Brug Bakery	60	Wed	10% discount at all locations
Burger King	55	Daily	16 oz. soft drink or 8 oz. coffee for 85 cents
Fuji Sushi & Teppanyaki	60	Thurs	10% off
Denny's	55	Daily	Discounted senior menu available
Genki Sushi	65	Mon-Thu	10% discount for dine-in only
Gyotaku Japanese Restaurant	60	Daily	Senior menu for lunch & dinner
Gyu-Kaku Japanese BBQ	60	Daily	Standard Premium price \$35.50
IHOP	55	Daily	Discounted senior menu available
Jack in the Box	55	Daily	Drinks at special price
Jollibee	60	Daily	10% off with ID
Leeward Drive Inn	55	Tues	10% off
McDonald's	60	Daily	Coffee & soft drinks (Prices & participation may vary)
Ninja Sushi—Windward Mall	65	Tues	10% off
Romano's Macaroni Grill	60	Tues	10% off
Stadium Camellia Restaurant	65	Daily	Dinner 10% off food only
	90	Daily	Free lunch or dinner
Wendy's	55	Daily	Free coffee or soft drink w/purchase

GROCERY & MERCHANDISE STORES

Don Quijote	60	Tue	5% or 10% off regular prices
Foodland	60	Thu	5% off all items (with exceptions)

APPAREL & SPECIALTY SHOPS

Hallmark	62	Tue	10% off all items
Kamaka Hawaii, Inc.	65	Daily	Discount on select items

SENIOR SAVINGS 2024

Min. Age Day Discount

APPAREL & SPECIALTY SHOPS (cont.)

Ross Dress for Less	55	Tue	10% off all items
Savers	55	Tue	30% off all items
Supercuts	60	Tues	10% off service

ENTERTAINMENT

Aiea Bowl	55	Mon-Fri	\$15 per lane per hour, \$6 for shoes
Bishop Museum	65	Daily	\$17.95 (kama'aina & military), \$30.95 (gen.)
Children's Discovery Center	62	Daily	\$7 admission
Consolidated Theaters	65	Daily	Discount varies by location
Hawaii Theatre	All	2nd Tues/Mo.	Free movie: Kupuna Mornings, 11:30am show
Honolulu Museum of Art School	55	Varies*	Art for Life Senior Classes *Visit honolulumuseum.org/courses for details
Maui Ocean Center	65	Daily	\$25 (kama'aina), \$39.95 (general)
Regal Cinemas	60	Daily	Discount varies by location
Waikiki Aquarium	65	Daily	\$5 admission
Wet 'N Wild Hawaii	60	Daily	\$54.99 admission

MISCELLANEOUS

Ageless Sculpting & Wellness	55	Daily	50% off all sessions through Dec. 31, 2024
Ewa Hotel Waikiki	50	Daily	20% upon availability
HouseMart Ace Hardware	60	Tues	10% discount (Maui, Big Island, Kaua'i)
Ilikai Hotel & Luxury Suites	50	Daily	Discount varies upon availability
Lets Move	All	Daily	Free safety & decluttering consultation
Marc Dixon, Allstate	55	Daily	Retired, 10% discount

- Hawai'i seniors look young, so be sure to ask for these discounts before ordering or being served.
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- Information confirmed but subject to change.

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Make Good Oral Hygiene a Priority

by Kahala Howser Pimentel, Wellness & Events Manager, Hawaii Dental Service

Older adults can keep their teeth by practicing good oral health habits: brushing twice a day for two minutes with a fluoride toothpaste, flossing daily and visiting a dentist on a regular basis.

As we age, we become more susceptible to tooth decay and gum disease, partly due to decreased saliva production. Certain prescription medications can also cause dry mouth.

To minimize dry mouth:

- Ask your doctor about changing the medication or dosage.
- Use over-the-counter oral moisturizers, such as a spray or mouthwash.
- Drink more water. Don't wait until you're thirsty to drink.



- Avoid foods and beverages that irritate dry mouths—coffee, alcohol, carbonated drinks and acidic juices.
 - Your dentist may apply a fluoride gel to protect your teeth from cavities.
- Gum disease can destroy the gums, bone and ligaments supporting your teeth. Because it's often painless, you may not realize you have it.

Catch it early! See your dentist regularly! ■

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Actively Aging: Safe Activities for Seniors

by Clinton Langham, Marketing Associate, Roselani Place

Staying physically active as you age is crucial for maintaining overall health and well-being. Regular activity can help improve mobility, sleep and mental health, while reducing the risk of falls and injuries.

Here are some beneficial activities:

Walking together: Simple and effective, walking around safely with a friend inside or out can boost cardiovascular health.

Stretching first: Gentle stretching exercises before you start moving can improve flexibility and reduce muscle stiffness throughout the day.

Taking breaks: Where you rest is just as important as when you rest. Plan on taking short breaks where you can get in and out of a seated position easily.



Keep moving: Enjoy music by singing, clapping or even shuffling your feet while seated to get your heart pumping.

While these activities are beneficial, a fully licensed senior care community offers a safe and supportive environment in which kūpuna can stay safe and active. Senior care communities may offer structured programs, professional supervision and social opportunities, ensuring that seniors can enjoy a level of physical activity that can help them maintain their independence. ■

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Case Management in Caregiving

by Michelle Carpenter MSN, RN, CCM, Owner & Founder, Aloha Complex Care LLC

Case management plays a critical role by providing comprehensive support and assistance to caregivers and care recipients alike.

Case management in caregiving involves coordinating services and resources to meet care recipients' unique needs. It encompasses the assessment, planning, implementation, coordination, and monitoring of options and services to meet their health and human service needs. From organizing medical appointments, managing medications or ensuring the overall well-being of the recipient, case management aims to streamline the process and alleviate the burden on caregivers.

One of the key aspects of case management in caregiving is providing personalized support tailored to the individual's specific needs. This involves assessments to identify the care recipient's physical, emotional and social needs, as well as evaluating the caregiver's capabilities and challenges. By gaining a comprehensive understanding of the care dynamic, case managers can develop appropriate, personalized care plans.

Case managers also play a vital role in connecting caregivers and care recipients with relevant support services and resources. This may include assistance with accessing home care services, coordinating with healthcare providers, or providing information on financial and legal support options. By serving as a central point of contact and information, case managers can help caregivers navigate the complex network of resources, ultimately enhancing quality of care.

Case management also involves ongoing monitoring and reassessment of the care recipient's needs and the caregiver's well-being. This proactive approach allows case managers to identify potential challenges or changes in the care dynamic and make necessary adjustments to the care plan for appropriate and effective support.

For caregivers, access to professional case management services can offer invaluable support and relief, allowing them to focus on providing quality care without feeling overwhelmed or iso-



lated. Through regular communication and collaboration, case managers can provide emotional support, guidance and advocacy to empower caregivers in their role.

Case management serves as a vital tool in promoting a positive caregiving experience for all parties involved. By addressing their unique needs and facilitating access to essential services and resources, case managers can enhance the well-being of both the caregiver and care recipient. ■

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¹ According to NCOA's Medicare Health Insurance Plan Ratings 2023-2024, National Quality Assurance, 2023: Kaiser Foundation Health Plan, Inc. of Hawaii - HMO (rated 4.5 out of 5).

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KAISER PERMANENTE®

The Legacy of The Salvation Army

by Major Troy Trimmer, Divisional Commander, The Salvation Army Hawaiian & Pacific Islands Division

Since 1894, The Salvation Army, Hawaiian and Pacific Islands Division, has focused its efforts on providing support, a sense of community and, most importantly, hope to those in need. For the past 130 years, their hallmark programs, such as the Red Kettle campaign and Angel Tree Giving, have played a pivotal role in ensuring that the holiday spirit reaches everyone, especially those facing financial or personal hardships.

The Red Kettle campaign, a familiar sight during the holiday season, involves volunteers — from keiki to kūpuna — stationed outside stores, ringing bells and collecting donations. This tradition, dating back over a century, raises critical funds that support The Salvation Army's numerous programs — emergency assistance, at-risk youth, food insecurity, substance use disorders, homelessness and more.

Senior volunteers bring their time and energy, and a deep commitment to serving the community. Many have been involved for years, finding purpose and connection through their work. The Salvation Army welcomes individuals of all ages to join this effort, offering an opportunity to give back during the holidays while impacting families year-round.

"I love The Salvation Army at Christmastime because it gives me a joy to help people," said Matthew Kaili Hou, a Red Kettle veteran who has been ringing for nearly five decades. "I would encourage all of you volunteers to come out so we can help people who need it at this time."

The Angel Tree Giving program is another cornerstone of The Salvation Army's holiday initiatives. This program brings joy to children and families who may not receive gifts during

the holiday season for various reasons. Community members select tags from Angel Trees, each representing a specific child or family, and purchase items to fulfill their wish lists. The impact of this program goes beyond material gifts; it shows families that they are not alone — even during the most challenging times. Volunteers



play a crucial role in organizing and distributing these gifts, making sure that every child's wish is granted.

Beyond these holiday-specific programs, The Salvation Army is deeply committed to supporting the community throughout the entire year.

If disaster strikes in the community or at home, The Salvation Army is one of the first organizations to respond and often one of the

last to leave. Through specialized training, the organization is able to make a difference when it matters most.

"The truth is, it takes an army to do the work that we do every single day," says The Salvation Army Divisional Director of Development Charmaine Hauanio-Kuewa. "Because of our donors, staff and volunteers, we have the opportunity to ensure that anybody who may be without food, a house or parents will never be without hope."

The Kroc Center Hawaii in Ewa Beach is one example of a Salvation Army owned-and-operated facility where people of all ages have opportunities to learn, grow, acquire new skills and build confidence. As the state's largest community center of its kind, the Kroc Center offers a wide

range of programs designed to foster connection and support development.

The Mixed Plate program, for example, brings people together over shared meals and activities. This initiative creates a friendly environment where everyone is welcome and encouraged to connect, share stories and build lasting relationships.



The Salvation Army's work in Hawai'i and across the greater Pacific is a testament to the power of collective effort and the spirit of giving and aloha. Its programs bring people together and provide much-needed assistance to some of the most vulnerable populations within our community.

Volunteer opportunities: You can be an important part of this impactful work by volunteering, donating or simply spreading the word.



Every contribution — no matter how big or small — helps to continue The Salvation Army's continuing legacy of aloha in action.

For more information on how to support The Salvation Army, Hawaiian and Pacific Islands Division, please see the donation and volunteer contact information below. ■

THE SALVATION ARMY (nonprofit)
Hawaiian & Pacific Islands Division
hawaii.salvationarmy.org
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- Donate to a community: help-salvationarmy.org
- Donate material good (clothing, furniture, vehicles and other items): satruck.org
1-800-728-7825
- Islandwide: registertoring.com



Kūpuna Services Re-Emerge in Kāneʻohe

by Kathy Wyatt, President, Hale Hauʻoli Hawaiʻi

The COVID-19 pandemic wreaked havoc in countless ways. Businesses closed, including services for kūpuna and their family caregivers. Unfortunately, many of these businesses did not reopen as the rest of the state began recovery from the pandemic and began to rebuild.

Adult day care services are important to kūpuna who need supervision and socialization during the day while their caregivers work or carry out other personal chores.

Due to the pandemic, Kāneʻohe had been without these services for over three years.

As the need in this area became apparent, Hale Hauʻoli Hawaiʻi, a nonprofit organization with two established adult day care centers in ʻAiea, began looking for an appropriate location in the



Kāneʻohe area for an additional adult day care center.

After many months of delays, Hale Hauʻoli Hawaiʻi was finally able to open a new center in the Windward City Shopping Center, 45-480 Kāneʻohe Bay Drive, on Aug. 1, 2024.

The interest in this adult day care center location has been overwhelming, showing the dire need for this type of service in this underserved community. Hale Hauʻoli Hawaiʻi is honored and excited to bring this assistance to the windward side of Oʻahu. ■

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Helping Kūpuna Age Safely at Home

by Jamie Kuia, Director of Homeowner Services at Habitat for Humanity Maui

Ageing is a natural part of life, but it often comes with challenges, especially for our kūpuna who wish to remain in their own homes. Maintaining a safe and comfortable living environment can become increasingly difficult with age, but programs like “A Brush with Kindness” are stepping in to provide invaluable support.

This Habitat for Humanity Maui initiative focuses on home preservation and aims to assist low-income homeowners with essential home repairs, maintenance and improvements at no cost.

The program offers more than just home repair. It’s a lifeline for many kūpuna who might otherwise struggle to remain in their homes. By addressing critical home maintenance needs, the program helps prevent accidents, reduce the risk



of illness and enhance overall well-being. Additionally, having a safe and well-maintained home means more than just physical security. It’s about dignity, independence and peace of mind, ensuring they can age in a safe and supportive environment.

As we look toward the future, it’s essential to continue supporting such initiatives. We need to remember the profound impact that a helping hand can have on all of our lives—but especially the lives of our beloved kūpuna.

For them, your impact is priceless. ■

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Medicare Drug Costs Capped for Kūpuna

by Keali'i Lopez, State Director, AARP Hawaii



Mauī resident Susan Baylosis and her mother both use Medicare Part D insurance to pay for their medicines.

So far, their co-payments have been manageable. They haven't had to take expensive brand-name prescription drugs.

But Susan, an advocate for caregivers, knows that a catastrophic illness like cancer could be financially devastating even with insurance.

"The everyday person doesn't want to think about it," she says. "If I had to pay for expensive medications, I would have to find ways to cut down on other expenses, like food or gas. The average person doesn't make that kind of money."

Starting next year, a new law will cap Medicare prescription drug plan out-of-pocket expenses at \$2,000. Hawai'i's 167,422 Part D Medicare beneficiaries will have the peace of mind of knowing that they won't be forced to choose between paying for food and medicine or not taking medicines because of the high cost of prescription drugs.

A recent AARP study estimates that 3.2 million older Americans, including more than one in 10 Hawai'i kūpuna with Medicare drug plans, will see lower drug costs next year because of the cap. The average savings next year will be roughly \$1,500 for kūpuna who hit the drug cap.

By 2029, about 4.1 million people, roughly 9.6% of Medicare beneficiaries, will see savings. In Hawai'i the savings will help an estimated 24,437 kūpuna, or 13% of those with Part D drug plans who do not qualify for subsidies.

Prior to the passing of this law, Part D plans did not have a limit on out-of-pocket spending.

"AARP was instrumental in Congress passing the prescription drug law of 2022 to lower prices and out-of-pocket costs for Medicare enrollees," AARP CEO Jo Ann Jenkins says. "As we approach January 2025, we want every senior in America to know that, thanks to the new annual cap which limits their out-of-pocket costs, they will have

more money to invest in their families, spend on their broader health needs or simply save to achieve greater financial stability."

Since Medicare Open Enrollment is in effect until Dec. 7, Medicare beneficiaries should review their Part D drug plans for changes resulting from the new law and shop around.

The Hawai'i State Health Insurance Assistance Program (SHIP) is a free service that can help answer questions about Medicare enrollment. Go to hawaiishop.org, or call the Hawai'i SHIP Helpline at 808-586-7299 or toll-free at 1-888-875-9229. ■

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Line of Credit Growth	✗ Does not grow under normal circumstances and requesting an increase often requires full credit application, appraisal, income verification with other associated fees.	✓ Unused portion of the line of credit grows.
Accessibility	✗ The line of credit can be decreased or closed without warning.	✓ Line of credit remains open as long as the borrower lives in the home and complies with loan terms.
Due Date	✗ Typically, due at the end of 10, 20, or 30 years, or if the borrower does not comply with loan terms.	✓ Due when the last borrower or eligible non-borrowing spouse leaves the home (or does not comply with loan terms).
Pre-Payment Penalty	✗ May have a penalty.	✓ No pre-payment penalties.
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¹The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid. ²These materials are not from HUD or FHA and were not approved by HUD or a government agency.

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Is Travel on Your Retirement Agenda?

by Michael W. K. Yee, Financial Advisor and Certified Financial Planner

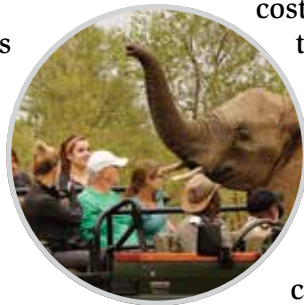
One of the great benefits of retirement is having the freedom to pursue new interests and hobbies at your leisure. For many, travel is at the top of their retirement bucket list. The key question is how to make sure your retirement savings can keep up with your travel ambitions. The following considerations can help you determine your answer:

◆ **Make travel a part of your retirement budget.** Without the funds to pursue travel, you likely won't get too far. As you plan for your living expenses, include travel as a line item in your retirement budget. Identify a portion of your monthly income to cover travel expenses before you hit the road.

◆ **Consider travel timing.** Most retirees plan their biggest travel excursions in the early years of retirement, when health challenges may be fewer and they have more stamina. Therefore, your travel budget may represent a larger portion of your overall expenses in the first years of retirement. If this aligns with your travel vision, factor it into your retirement budgeting strategy.

◆ **Determine your travel style.** To come up with a reasonable cost estimate, identify the types of traveling you plan to do. Are you more interested in short trips to nearby locations, mostly traveling by car? Do you plan to explore the country in an RV? Are you looking to visit foreign destinations on a regular basis? Your travel goals will tell you a lot about how much you are likely to spend, which should be reflected in your retirement plan.

◆ **Find ways to cut costs.** You're likely to face "sticker shock" when you travel. Expenses such as food (usually eating out), lodging and transportation can add up quickly. If you plan to stay in one place for an extended period, look into renting a home or apartment rather than "hotel-ing" it. Try to eat like the locals by buying food at grocery stores and markets. Take the time



to look for flight deals or make your automobile travel routes as efficient as possible. One of the perks of being retired is that you may have more flexibility than working people to lock in deals by traveling off-season or at other unpopular times.

◆ **Don't overlook insurance needs.**

Travel insurance may be appropriate in case you get sick or lose luggage on a trip. Keep in mind that Medicare is not accepted outside the US, and even within the US, you want to be sure your health insurance has you covered in states outside your own.

◆ **Look for discounts and rewards.**

Seniors have a unique advantage in that costs for some activities are reduced. Even though the discounts may be modest, every dollar helps stretch your travel budget. Check to see what discounted options are available through clubs like AAA or AARP. Also pursue smart credit card strategies that help you earn rewards like free travel or cash back on your purchases.

If travel is in your plans when you leave the workforce, it's key to go beyond dreaming and do some significant preparation in advance. Use the time you have now to set specific goals and build savings that will help make your dreams a reality. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Private Wealth Advisor, Certified Financial Planner™ practitioner, with Ameriprise Financial Services, LLC in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 40 years.

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Naughty or Nice?

by Scott A. Makuakane, author of Est8Planning for Geniuses

Your estate plan is the set of documents that you use to say who gets your stuff when you go. It is also where you can say who doesn't get any of your stuff—with some important exceptions.

In most states, you can disinherit everybody but your spouse. You can even disinherit the IRS. Louisiana requires you to leave something to each of your children. In every other state, you can cut out the kids, but not your spouse. Spouses traditionally had ongoing support rights expressed in a variety of ways.

The bottom line is that if you want to leave nothing to your spouse, you will need to have him or her agree to that in a prenuptial agreement before the wedding. Of course, following up a marriage proposal with a request that your beloved sign a "prenup" is not the most romantic



move. It has even been known to derail wedding plans. Some states also allow married couples to use postnuptial (after marriage) agreements to accomplish the same results as a prenup. Suggesting to your spouse that you enter into a postnup may not lead to good results, either, but at least you know that the option may be out there.

So to exclude someone (other than your spouse), just say that so-and-so is being omitted deliberately. But use the person's name—don't call the person a "so-and-so" unless you want to invite a libel lawsuit against your estate. ■

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Roger Higa, CLTC, Long-Term Care & Retirement Planning Specialist, Hawai'i Long-Term Care Solutions

In our island community, where the bonds of family and tradition run deep, facing a long-term care event is one of the most challenging experiences we may encounter.

Such events can place emotional, physical and financial strains on even the strongest 'ohana. Without a clear and thoughtful plan, families often find themselves making difficult decisions during a crisis, leading to stress, burnout and potential conflicts among loved ones.

As a caregiver myself, I've experienced the profound impact this role can have. In our close-knit community, caregiving is seen as either a blessing or a curse, depending on one's perspective and level of preparedness. I've chosen to view it as a blessing, embracing the opportunity to care for my loved ones as an honor. This positive outlook is possible because of a well-thought-out plan that relieves pressure and ensures everyone knows their

role in supporting our beloved kūpuna.

A well-crafted long-term care plan safeguards the future of those we care for and preserves the unity and well-being of the entire 'ohana. It provides peace of mind, knowing that decisions have been made in advance, reducing the risk of family disputes and allowing us to focus on what truly matters — caring for one another with aloha. ■



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WORD LIST & DIRECTION: → ↓ ← ↑ ↗ ↘ ↙ ↚ Answers on pg. 6

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Waipio Shopping Ctr., 94-800 Uke'e St., #305, Waipio
- 26 Big City Diner, 9:30–11:30am**
Pearlridge, 98-211 Pali Momi St., #900, Aiea
- 27 Big City Diner, 9:30–11:30am**
Windward Mall, 46-056 Kamehameha Hwy., Kaneohe

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