

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 15/1 • JAN/FEB 2025

Building a Community of Hope

CATHOLIC CHARITIES HAWAII

**Caregivers
Need Paid
Family Leave**

Page 12

**Celebrating
Chinese Influence
in Hawai'i**

Page 16

**Exercise Does
Not Have to
Be a Chore**

page 32

**SMART911 Helps
First Responders
Help You**

page 38

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In 2025, Generations Magazine will continue to be distributed at many senior fairs and GM events.

■ For distribution location information or requests, contact Cynthia at **808-258-6618** or cynthia@generations808.com

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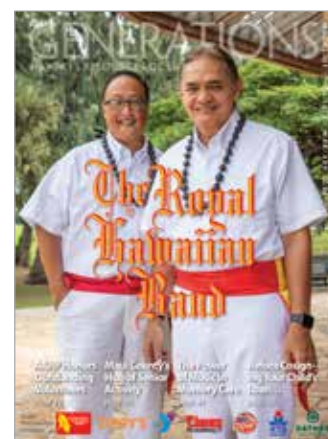
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For more information, contact Sherry Goya at [808-722-8487](tel:808-722-8487) or sgoyallc@aol.com.



I hope everyone had a great holiday season with their family and friends. I wanted to share a throwback family photo of my daughter's first Christmas in 2011. Wasn't she a doll! More family: Last February, my nephew, Tanner, was introduced to the Chinese dragon. He loved it so much that I ultimately made him a dragon out of a box and paper. He would go around dancing to the beat of chopsticks hitting a pot lid as drums and ask for money. Enjoy my cute nephew and his Chinese dragon photo.

Hau'oli Makahiki Hou, Kung Hei Fat Choi and Best Wishes to all in 2025! Do you have a new year's resolution? Whether it is to exercise more, declutter and organize your home, save money, learn a new skill or find new ways to volunteer in the community, I hope that reading our magazine will help you find and/or achieve your goals.



In honor of my late grandfather, Ret. Col. Les Ihara, we are adding two new columns in 2025. One will be for and about our veterans and written by the 100th Infantry Battalion Veterans. The other will focus on Hawai'i's multicultural society and will be written by *Generations Magazine* staff writer Haley Burford. Hawai'i is fortunate to have so many different branches of the armed services and a plethora of various cultures. Keep an eye out for these exciting new additions.

Since being founded, *Generations* has been primarily focused on the concerns and needs of baby boomers, but the magazine must evolve as the population ages. Going forward, we will start to integrate articles specifically geared to Generation X readers (those born between 1965 and 1980). I feel strongly that the next generation should start to learn and educate themselves, not only about how to take care of their baby boomer parents, but also what to expect as they themselves prepare for retirement. Please enjoy these new articles and pass along the magazine to your children.

If you have any suggestions on article topics, recipes or even want to share an upcoming event with us, please contact me at Cynthia@generations808.com. ■



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



Mele Kalikimaka and Hau'oli Makahiki Hou from the staff of Generations Magazine!

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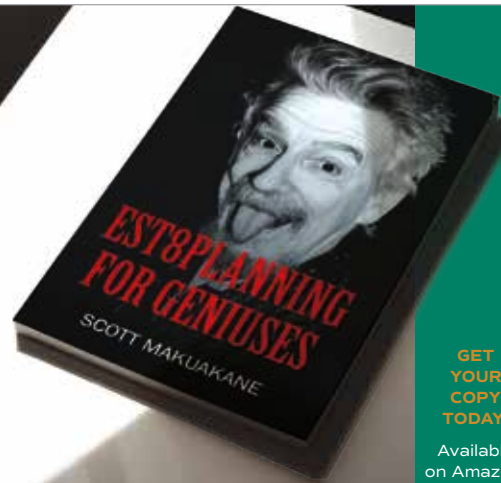
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Who's Behind Generations Magazine?

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.



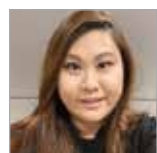
DAINTRY BARTOLDUS, Executive Administrator of the Hawai'i State Council on Developmental Disabilities, is a leader in disability advocacy. She collaborates with state departments, community organizations and self-advocates to improve services for individuals with developmental disabilities. Daintry has organized community trainings and has led many projects, such as the Disability Hui for emergency access and the Hawai'i ABLE Savings Program.



BRANDON BOSWORTH is a Development Coordinator at Hawaii Theatre Center, which has played a significant role in the local cultural landscape since 1922. The theater is currently the state's foremost historic performance venue, hosting an average of 90,000 patrons annually. A graduate of Chaminade University of Honolulu and Aiea High School, Brandon previously worked as a journalist for more than 20 years for both local and national publications.



KATHLEEN "KATHI" HAYASHI is President of the 100th Infantry Battalion Veterans organization (Club 100), incorporated in 1945 to preserve the legacy of the Hawai'i-born Americans of Japanese ancestry WWII unit and "for continuing service" to Hawai'i. She is also VP of Chapter C Philanthropic Educational Organization that raises funds for women scholarships. She volunteers to share her experiences with youth, kūpuna and the community to make Hawai'i a better place.



CANDACE NAKAMOTO is the Volunteer Coordinator for the Hawai'i State Health Insurance Assistance Program (SHIP) and the Director of the Medicare Improvements for Patients and Provider Act (MIPPA). She has worked with both programs for over six years. The SHIP program is a federally funded volunteer program administered by the Hawai'i State Department of Health-Executive Office on Aging that provides free, local, unbiased Medicare information and assistance.



JONATHAN VENDIOLA founded Lets Move in 2022 to address the need for a specialized senior moving service. With over a decade of experience at Senior Move Managers/De-Clutter Hawaii, he leveraged his expertise to establish his own company, focusing on seamless and safe transitions for senior clients. Jon draws strength and motivation from his family—his wife Monica, and children Xyrie, Caleb and Ezekiel—who inspire his commitment to his work and community.

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.

MICHELLE CARPENTER | BONYEN COLUNGA | KEOLA HAYES | STACEY HERTZOG | STEVEN ITO
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The Benefits Enrollment Center program is made possible through grants from the National Council on Aging (NCOA) and the Walmart Foundation.



COVER:

24 **Building a Community of Hope**
Catholic Charities Hawai'i

DEPARTMENTS:

EDITORIAL

- 10 SS Benefits Increase 2.5% in 2025
- 12 Caregivers Need Paid Family Leave
- 14 Poem: My Dream Came True

LIVING LIFE

- 16 Celebrating Chinese Influence in Hawai'i
- 18 Popo's Almond Cookies
- 19 Kūpuna Movie Mornings at Hawaii Theatre
- 20 The Heart of Chinese Culture & Cuisine
- 22 Use S.O.R.T. Approach for Decluttering
- 23 How to Give Wisely

HEALTH

- 32 Exercise Does Not Have to Be a Chore
- 33 Healthy Gums All Year Long
- 34 RSV Symptoms & Vaccine Developments

GIVING CARE

- 35 When Should Caregivers Seek Help?
- 36 Community & Private Case Management
- 37 Palliative Care vs. Hospice Care

PROGRAMS & SERVICES

- 38 SMART911 Helps First Responders Help You
- 39 Save More on Prescriptions
- 40 Legacy2Action Bridges Students & Kūpuna

WISDOMS

- 42 Maximize Your Charitable Giving
- 43 Some Final Considerations
- 44 Estate and Gift Tax Exemption Changes

WORDSEARCH

46 Find 16 Words From This Issue

Answers: Word Search, pg. 46

SS Benefits Increase 2.5% in 2025

by Debra Lordan, GM Senior Editor



Social Security (SS) benefits and Supplemental Security Income (SSI) payments for more than 72.5 million Americans will increase 2.5% in 2025. On average, Social Security retirement benefits will increase by about \$50 per month for single recipients, \$75 for couples.

Nearly 68 million SS beneficiaries will see the 2.5% Cost of Living Adjustment (COLA) increase beginning in January 2025. Increased payments to nearly 7.5 million people receiving SSI began on Dec. 31, 2024 (some receive both SS and SSI).

Other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase from \$168,600 to \$176,100.

“Social Security benefits and SSI payments will increase in 2025, helping tens of millions of people keep up with expenses even as inflation has started to cool,” says Social Security Commissioner Martin O’Malley.

Over the last decade, the COLA increase has averaged about 2.6%. The COLA was 3.2% in 2024 and at a record high at 8.7% in 2023, due to high inflation following the pandemic.

Annual inflation rose 3.2% in October 2024 (when the Bureau of Labor Statistics calculates

the Consumer Price Index (CPI) — actually, a subset CPI called the consumer price index for urban wage earners and clerical workers (CPI-W), which measures the price changes for a particular set of goods, which is used to calculate the COLA.

Although the COLA is designed to keep payments in line with inflation, Medicare costs are not included in the CPI-W used to determine the COLA. Therefore, Medicare Part B premiums have been rising faster than COLA for years, including 2025, according to the Centers for Medicare and Medicaid Services, with premiums outpacing both the Social Security COLA and inflation. From 2005 to 2024, Part B premiums increased by an average of 5.5% per year, while COLAs averaged less than half that rate at just 2.6%.

In 2025, the monthly Part B premium for enrollees will rise by \$10.30 (a 5.9% increase), while the COLA adjustment increase is only 2.5%, eroding away a part of the \$50 SS increase. This conundrum continues to affect seniors who are concerned about how they’ll survive if SS continues to fail to keep up with the cost of living. ■

For more SSA information, call 7am–5pm, Mon–Fri:
1-800-772-1213 (toll free) | [socialsecurity.gov](https://www.socialsecurity.gov)

Your COLA Notice

Individuals who have a personal *my Social Security* account can view their COLA notice online, which is secure and faster than receiving a letter in the mail.

Users can also receive text or email alerts when there is a new message waiting for them, including a COLA notice.

Set up a *my Social Security* account at ssa.gov/myaccount.

SSA ONLINE SERVICE HOURS

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Sun 8 am–11:30 pm

SSA COLA: ssa.gov/cola

ssa.gov/news/press/factsheets/colafacts2025.pdf

SSA Full Retirement Age Chart:

ssa.gov/benefits/retirement/planner/agereduction.html

Medicare & You 2025:

publications/10050-medicare-and-you.pdf

Akamai SENIORS WORKSHOP



Hosted by Percy Ihara
Former Publisher & Editor
of *Generations Magazine*,
Certified Senior Advisor (CSA),
Certified in Long Term Care (CLTC)
& Reverse Mortgage Specialist,
NMLS #582944

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Pearlridge, 98-211 Pali Momi St., #900, Aiea

29 Big City Diner, 9:30–11:30am

Windward Mall, 46-056 Kamehameha Hwy., Kaneohe

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3 Big City Diner, 9:30–11:30am

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Caregivers Need Paid Family Leave

by Keali'i Lopez, State Director, AARP Hawai'i

Lenore from Kāne'ohe fears that one day she must choose between caring for her mother and her job and financial security. "There will come a time when Mom needs more care and supervision and it is costly to hire help," she told us.

Unfortunately, this is a corner that many Hawai'i residents are backed into. That's why AARP Hawai'i is fighting to improve paid family leave policies in our state.

Older voters overwhelmingly support paid family leave. An AARP Hawai'i poll found 88% of voters 50 and older support paid family leave and more than half would vote for a candidate who supported paid family leave.

The poll also found strong support for other programs to help family caregivers: 56% do not believe government is doing enough to help family caregivers; 84% support increased funding for home- and community-based services to help families keep loved ones at home as they age; and 89% support a limited state income tax credit to offset the expenses of family caregivers.

Family caregivers are the front line of defense in keeping their older loved ones living at home—where most seniors want to be—and not in costly nursing homes.

Across Hawai'i, unpaid family caregivers provide critical assistance to help their older parents, spouses and other loved ones live independently in their homes. Most of these caregivers also juggle full- or part-time jobs.



Paid family leave not only benefits those who take care of kūpuna, but also benefits parents caring for keiki and a growing segment of the population who care for both children and parents. Those "sandwich generation" caregivers are under enough stress without the fear of losing their job or their wages.

An estimated 154,000 family caregivers in Hawai'i contribute more than 144 million hours of unpaid care each year, valued at approximately \$2.6 billion. They help older loved ones with medications and medical care, bathing and dressing, meals, chores and much more, saving the state and taxpayers in Medicaid expenditures if loved ones were in expensive nursing homes.

Paid family leave would also benefit employers because it increases employee loyalty and retention, and saves money by avoiding the cost of separation, recruiting, hiring and training.

AARP Hawai'i and other pro-family organizations are pushing for paid family leave and other bills to help caregivers.

If you want to lend your voice to help, contact AARP Hawai'i Advocacy Director Audrey Suga-Nakagawa at asuganakagawa@aarp.org. ■

AARP HAWAII'I (nonprofit)

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AARP is a non-partisan organization dedicated to empowering Americans 50 and older to choose how they live as they age.



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by Sherry Goya

A New Year's Wish

If you have a story you'd like to share or a topic you'd like to read, contact Sherry Goya.

808-722-8487 | sgoyallc@aol.com

Wow, 2024 went by so fast, and my grandchildren are on their way to being 4 and 14 years old this year. I wish that they will continue to be full of laughter, hugs, and kisses. Keeping track of their activities and attending all their sports games, dance recitals, and excursions, as well as seeing them weekly at family dinners, makes the life of this Tutu fantastic!

As the new year begins, I hope Generations readers think of what they wish to have or do this year too. Maybe you want to take a trip, will look forward to the birth of a grandchild, or enjoy the love of reading or visiting with family and friends. If you wish to get out and meet new friends, call the City and County's Senior Citizens Section at 808-768-3045 or email DPRseniorcitizens@honolulu.gov. There are senior clubs all around Oahu with active seniors. Since we are on all islands, can we mention something about all county parks and rec groups?

If your wish for 2025 is to stay healthy and strong in body, mind and spirit, each issue of Generations includes informative articles about those topics and advertisers who provide those services. Check out your local senior programs or start an exercise regime by just picking up the phone to talk with any of our senior care experts.

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Kathy Wyatt, Executive Director of Hale Hau'oli Hawaii
- **Eventbrite** - point your smart phone at the QR code, and it will take you to the registration website.

Information Assistance 808.292.4665

With our thanks to the Hawai'i Community Foundation Kupuna in Aging Fund for its generous support.



Davies Hall is #10, top of map.



DOROTHY ARRIOLA COLBY
KEYNOTE SPEAKER

Dorothy is highly-regarded as a dementia care specialist with more than 25 years of professional and personal experience.

An advocate for many individuals, families, and organizations, Dorothy says, "My mission is to bring care partners together to learn how to better support those living with dementia."

Her teachings help people learn about brain change and see the world through the eyes of someone living with dementia.

Hale Hau'oli Hawaii is a 501(c)(3) organization.

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808.292-4665 (Kathy's mobile)



kwyatt01@aol.com



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My Dream Came True

A poem by Linda Warne

As a teen, I had a dream.
 It might seem common to some,
 yet not to others.
 It seemed so vivid.
 I was a bride,
 standing in a long wedding gown
 and there he was,
 a tall young man standing next to me.
 All I could see were our backs.

While at college at the age of 20,
 I met someone unexpectedly.
 A young man,
 tall, dark-haired and handsome,
 with beautiful blue eyes.
 I wondered to myself,
 "Is he the guy I'm going to marry?"

We talked, dated for six months,
 and then he proposed to me
 on notebook paper
 as we sat inside his car
 in front of my home.
 We eloped and went to Vegas.
 We have been married for
 over four decades.
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Linda Warne was born and raised in California and attended Cerritos Community College before falling in love and marrying Joseph. At age 38, she returned to the same community college to study Early Childhood Education. She worked temporarily as a preschool teacher's aide but found her niche as a private elementary-school-age tutor. Joseph and Linda, now seniors, moved to O'ahu in 2001. She currently leads paper crafts at two assisted living facilities: Ilima at Leihano in Kapolei and The Plaza in Pearl City. Writing poetry has been a meaningful way of self-expression since she was a teenager. She picks up her copy of Generations Magazine at Longs.

If you have a poem, thoughts or a story to share, email the editor: debra@generations808.com. It may be published in Generations Magazine, Facebook or our website.



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6. Establish more financial flexibility.
7. Supplement your retirement funds in case of lower than anticipated returns on assets.
8. Maintain a cash reserve to help you through investment market fluctuations.
9. Funds from a Reverse Mortgage can give you the opportunity to go on a dream vacation or visit family and old friends.
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ARTICLES & EVENT DETAILS
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Celebrating Chinese Influence in Hawai'i

by Haley Burford

People from all over the globe have made their homes in Hawai'i. The first to migrate and settle here were the Polynesians from the Marquesas Islands and Tahiti about 1,500 years ago. Since then, Hawai'i has continuously welcomed immigrants from every corner of the globe, cultivating and perpetuating a tapestry of diverse cultures.

In this first issue of the new year, *Generations Magazine* will begin to explore the myriad of cultures that make up our island 'ohana, binding us together with a single strong thread of aloha.

This issue will focus on Hawai'i's Chinese population, and their cultural festivals and food.

From China to Hawai'i

The first documented arrival of Chinese people to Hawai'i was in the 1700s when Chinese sailors arrived with Capt. James Cook in 1789 and several more on two fur trading ships in 1789. Though the ships and their sailors came and went, Chinese people were already settled and living in Hawai'i throughout the 1700s. From 1792 through the mid-1800s, Hawai'i became an exporter of sandalwood to China, earning the name "Tan Heung Shan" or "Fragrant Sandalwood Hills." Then in 1852, the first Chinese from Cantonese-speaking Southern China immigrated to Hawai'i to work on sugar plantations. Upon their work contracts expiring, many decided to stay in Hawai'i, pursuing education and opening businesses in areas like Chinatown. Over the course of 50 years, in 1900 the Chinese population in Hawai'i grew to over 25,000.

Overall, the Chinese in Hawai'i constitute about 4.7% of the state's population. This number does not include people of mixed Chinese and Hawaiian descent—if the Chinese-Hawaiians are included, they make up about one-third of Hawai'i's population. Without a doubt, Chinese people in the Hawaiian Islands have made and continue to

make their mark on broader Hawaiian local culture. Rich with vibrant color, an accomplished history and cherished cultural heritage, the presence and influence of the Chinese culture in Hawai'i continues with integrity and enthusiasm.

Festivals and Traditions

For Chinese families all over the world, several festivals and celebrations occur every year without fail. These festivals are for the most part largely known, even in non-Chinese circles. These celebrations include the Lunar New Year (or Chinese New Year), Ching Ming/Qingming Festival and the Mid-Autumn Festival and celebrations.

Lunar New Year

Of these three major festivals, Lunar New Year is arguably the most well-known. As the event follows a lunisolar calendar, Lunar New Year occurs on the second new moon after the winter solstice. Usually, this means late January or early February. The celebration ushers in the coming of spring and new beginnings.

Certain traditions are honored during this celebration, too. Lai see, red envelopes containing cash, are given to younger folks for good luck and to ward off evil spirits. Gao, sweet rice cakes made from rice flour and brown sugar, are usually brought by families or given as gifts and eaten with others during Lunar New Year celebrations. These rice cakes symbolize growth and progress for the coming year. Fai chun are traditional decorative red banners hung in doorways or on walls with written phrases communicating prosperity and good luck.



Whether it's giving (or receiving) lai see, picking up gao in Chinatown or hanging up fai chun with family, Lunar New Year gives everyone a cause for celebration.

This year, Lunar New Year will take place on Wednesday, Jan. 29. The Cantonese greeting "gong hei fat choy" at this time of year means "wishing you prosperity."

Narcissus Queen Pageant

Although Hawai'i celebrates these three main festivals with gusto, there is one Chinese festival unique to the islands: the Narcissus Queen Pageant in Chinatown. According to the Chinese Chamber of Commerce, a plan was devised to revitalize trade and the public image of Chinese people in Hawai'i.

As the narcissus flower symbolizes fortune and rebirth, the Narcissus Festival originally was connected to Lunar New Year celebrations, but has since grown into a spring-season-long celebration showcasing banquets, fashion shows, community celebrations and more. The event culminates with the selected queen and her court touring mainland China as cultural ambassadors from Hawai'i, demonstrating their intelligence, poise and pride.

The pageant will be held on Saturday, Jan. 4.

Ching Ming Festival

The Ching Ming Festival occurs during the third lunar month (usually in early April). During Ching Ming (Tomb-Sweeping Day), Chinese families visit the graves of loved ones, cleaning their spaces and making ritual offerings to honor their ancestors. The Chinese Chamber of Commerce of Hawai'i will host an event on March 30 at Manoa Chinese Cemetery entitled "Significance of Ching Ming" sharing the history of Ching

Ming and burial and funeral customs. This year, Ching Ming is set for Friday, Apr. 4.

Mid-Autumn Festival

The Mid-Autumn Festival, an event celebrating a plentiful harvest, is held on the 15th day of the eighth lunar month. Families and friends munch on mooncakes, float lanterns and give dollars to the dancing lions under the watch of a full moon. Local nonprofit Chinatown808 will host a festival celebration at the Chinese Cultural Plaza on Oct. 6.



The 74th 2024 Narcissus Queen and Court. (L-R): Fourth Princess Jasmine Chow, Second Princess Yanna Xian, Queen Shuyao Ye, First Princess Lovina Abdi, and Third Princess Bo Glover. PC: Lance Wong

Check out chinesechamber.com for more information, as well as *Generations Magazine's* Facebook page (facebook.com/genmag808) and calendar (generations808.com/calendar). ■

The next article in this series will feature Hawaiian culture, highlighting the world-famous Merrie Monarch Festival.



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Popo's Almond Cookies

from the Family of Wai Mui Wong

While delicious at any time of year, Chinese almond cookies are often made and shared during the Lunar New Year celebration. Symbolism plays an important role in the foods enjoyed during Chinese holidays; these round cookies are thought to resemble coins and signify wealth. Popo (grandma) made her Chinese almond cookies during other special occasions, as well, including Christmas. She passed them out to her friends and family and everyone enjoyed them. Third and fourth generation members of the family carry on her tradition to this day.



Ingredients

- 1-1/2 cup Crisco
- 1 cup sugar
- 1 egg
- 1-1/2 tsp. almond extract
- Optional:*
- 3-4 tsp. yellow food coloring added to the Crisco mixture
- 3 cups all-purpose flour
- 1/2 tsp. salt
- 1 tsp. baking soda
- 1 tsp. red food coloring for decorating tops of cookies

Directions

Cream Crisco, sugar, egg and yellow food coloring together in a bowl.

Then add the flour, almond extract, salt and baking soda to the Crisco mixture by hand.

Roll dough into 1-inch balls, place on cookie sheet, then press with a cup to flatten.

Using a chopstick, dot the center of each cookie with red food coloring.

Bake at 350 degrees for 15 to 20 minutes.

Prep time: 15 minutes
Makes: about 40 cookies ■

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.

COOKIE RECIPE NOTE: While recipes made with lard are usually very crispy, butter may be substituted, yielding a soft inside with a crisp exterior. Placing a slivered almond into the center of each cookie instead of a dot of red food coloring is another popular option.



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Kūpuna Movie Mornings at Hawaii Theatre

by Brandon Bosworth, Development Coordinator, Hawaii Theatre Center

In May 2024, Hawaii Theatre Center launched a partnership with the Hawai'i LGBT Legacy Foundation to host Kūpuna Movie Mornings, a monthly "pay what you can" film series created to provide seniors, the LGBT community and cinema lovers in general the opportunity to socialize and watch a classic movie in a safe, welcoming environment at little to no cost.



coffee and pastries are provided so attendees have a chance to enjoy a snack and talk story time before the 11:30 am showtime.

Despite the name, Kūpuna Movie Mornings attract film lovers of all ages. At our most recent show, the youngest attendee was 23; the oldest, 94.

We would love for you to join us for our next Kūpuna Movie Morning! Please visit our website (below) and click on the "Join Our Mailing List" link to learn about future shows. ■

The movies are chosen by our patrons, who fill out ballots at every screening. "Some Like It Hot," "Vertigo," "Casablanca," The Rocky Horror Picture Show" and "The Wizard of Oz" are a few of the films we've shown based on audience input.

Kūpuna Movie Mornings are usually held on the second Tuesday of the month. The lobby opens at 10:30 am. Complimentary, sponsored

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The Heart of Chinese Culture & Cuisine

Excerpted from the newly released The Hawai'i Book of Rice Volume Two by Cheryl Chee Tsutsumi



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China is the top rice-producing country in the world; it accounts for more than 144 million metric tons of the grain annually or 28% of the global output. The per-capita consumption of rice there is estimated to be a whopping 220 pounds per year, compared to 27 pounds for the average American and 100 pounds for kama'āina (the most in the United States).

The Cantonese word "fan" means "meal" as well as "rice," underscoring its importance. Here are three other tidbits that reveal the cultural and historical significance of rice to the Chinese people.

Nian Gao

Nian gao (gau), a steamed or baked Chinese New Year treat, is made of three basic ingredients—glutinous rice flour, brown sugar and water. Nian means "year," and gao means "cake." A homonym for gao is defined as "tall" or "high." Thus, there's a metaphorical association: Eating nian gao comes with the hope of personal growth, career promotions and financial success in the new year. Another translation for nian is "sticky;" the cake's gummy texture and round shape symbolize familial harmony and unity.

One tradition related to nian gao concerns the Kitchen God, who watches over every Chinese household. At the end of every year, it is his duty to review each family's conduct and report to the Jade Emperor, ruler of Heaven. Before New Year's Day, families place nian gao on their home altars, next to images of the Kitchen God. They believe that when he eats that sticky, sugary offering, he will say only sweet things about them or his lips will be sealed, preventing him from divulging anything negative.

Rice-Fish Farming

Rice-fish farming is not unique to China, but scholars believe that's where it began some 1,700 years ago to optimize land use by cultivating two types of food at the same time.

This sustainable, symbiotic ecological practice yields numerous benefits. The movement of fish through flooded fields increases the water's oxygen level. Fish excrement adds nutrients to the soil, so fertilizer is not necessary (in particular nitrogen-

based products, which release greenhouse gases). In return, rice fields provide fish with a cool, shady environment; protection from predatory birds; and plenty of food, including weeds, worms, plankton, insects and decaying leaves. This diet not only keeps the fish well fed, it reduces the risk of disease and the need for pesticides and herbicides.

About 1.5 million hectares (3.7 million acres) are being used for rice-fish farming in China, primarily in mountainous southeastern and southwestern regions, which are far from coastal fishing areas and have few bodies of water suitable for conventional aquaculture. Because of the steep terrain, rice can be grown only in small terraces, resulting in limited harvests. Concurrently farming fish in those terraces generates additional income.

The Great Wall of China

Hailed as one of the Seven Wonders of the World, the Great Wall of China spans 13,170 miles across the country's northern border; that's more than half of the 24,901-mile circumference of the equator. It was designated a UNESCO World Heritage Site in 1987 as "an outstanding example of the superb military architecture, technology and art of ancient China." And literally holding a large part of it together is rice.

Construction on the wall began around 220 BC by order of Qin Shi Huang, who unified seven warring kingdoms to establish the Qin dynasty and

become the first emperor of China. His vision was to connect previous bulwarks and build new sections to create a massive barrier winding over plains, deserts, grasslands, mountains and plateaus to stave off invasions from the north. Work on the wall—which also includes barracks, bastions and watchtowers—continued until the Ming dynasty (1368–1644).

The most extensive and best-preserved segment of the wall—stretching 5,500 miles in Badaling, 43 miles northwest of Beijing—was erected during the Ming empire. This is the section that's seen and photographed by more than 10 million visitors annually.

It has stood the test of time thanks to a mortar of glutinous rice paste and calcium hydroxide powder, which scientists call one of the greatest innovations of that period. Amylopectin, a type of complex carbohydrate that makes glutinous rice sticky, made the ancient mortar as strong, durable and water-resistant as concrete. This adhesive's seal has remained so tight over 500-plus years, weeds reputedly have not grown between the Great Wall's bricks and stone blocks. ■



PC: iStock/zhaojiantang

The Hawai'i Book of Rice Volume Two (\$22.95, hardcover and spiral-bound) is available at bookstores and other retail outlets throughout the islands. It can also be purchased on amazon.com and Watermark Publishing's website, bookshawaii.net. Watermark provides free shipping to all Hawai'i addresses and to the mainland US for orders over \$50. For more information, peruse bookshawaii.net or call 808-587-7766 or toll-free 866-900-BOOK from the neighbor islands.

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Use S.O.R.T. Approach for Decluttering

by Jonathan Vendiola, Lets Move, LLC Owner

Decluttering can bring a sense of peace, especially for seniors seeking to simplify their lives. The S.O.R.T. method—Sell, Offer, Retain, Toss—provides an easy, step-by-step approach. Starting with less-used areas like storage rooms and guestrooms helps maintain momentum and make visible progress.

Step 1: Sell

Items like vintage pieces or furniture can be sold locally. Platforms such as Craigslist, Facebook Marketplace or consignment stores allow seniors to pass items to others without needing to ship them, which reduces environmental impact.

Step 2: Offer

Friends, family or community members may appreciate items with sentimental or practical value. Passing items on is a meaningful way to preserve memories and share family traditions.

Step 3: Retain

Keeping only the essentials or items with true sentimental value helps create a home focused on functionality and joy.

Step 4: Toss

Some items simply need to go! The City and County of Honolulu provides disposal options through Opala.org, including monthly bulky item pickup. O'ahu's Waimanalo Gulch Landfill and similar sites on other islands handle larger items, although fees may apply.

Donation Resources

- **Helping Hands Hawai'i:** This organization accepts a variety of gently used household goods, benefiting programs for local families.
- **Goodwill Hawaii and Salvation Army:** Both organizations have locations across the islands and accept many items, from clothing to small furniture.
- **Local Churches:** Many churches hold thrift sales to support community projects. Donating items to these sales aids their charitable work and supports those in need.

Decluttering with S.O.R.T. not only creates a more organized and safer living environment for seniors, but also supports Hawai'i's community through donations and recycling. With a step-by-step approach, seniors can enjoy a cleaner, more serene and secure home that fosters clarity, calm and peace of mind.

For more details on disposal options, visit your local waste management website. ■

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How to Give Wisely

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

Donating to charities can be a profoundly impactful and rewarding experience, but not all charities use donated funds responsibly. So here are three quick and easy tips to ensure your future contributions make a meaningful impact:

◆ **Vet the charity:** Quickly research the charities you plan to donate to. What is the charity's BBB rating and community reputation? Does it have the necessary government registration with state authorities? If you plan to use the donation for a tax deduction, ensure the charity you're considering qualifies; they usually need to be a 501(c)(3) organization.

◆ **Ask questions:** Ask the charity about its intended use of donations. How much of the funds collected are going to the intended recipients and



how much does the charity or fundraising organization keep for itself?

◆ **Watch for look-alikes:** Impostors commonly mimic well-known charities. Carefully check URLs, logos and spelling, and educate yourself on the other telltale signs of an impostor scam.

Maximizing the impact of your charitable giving can be quick and easy. Guard against impostors. Ask questions. Do your research. ■

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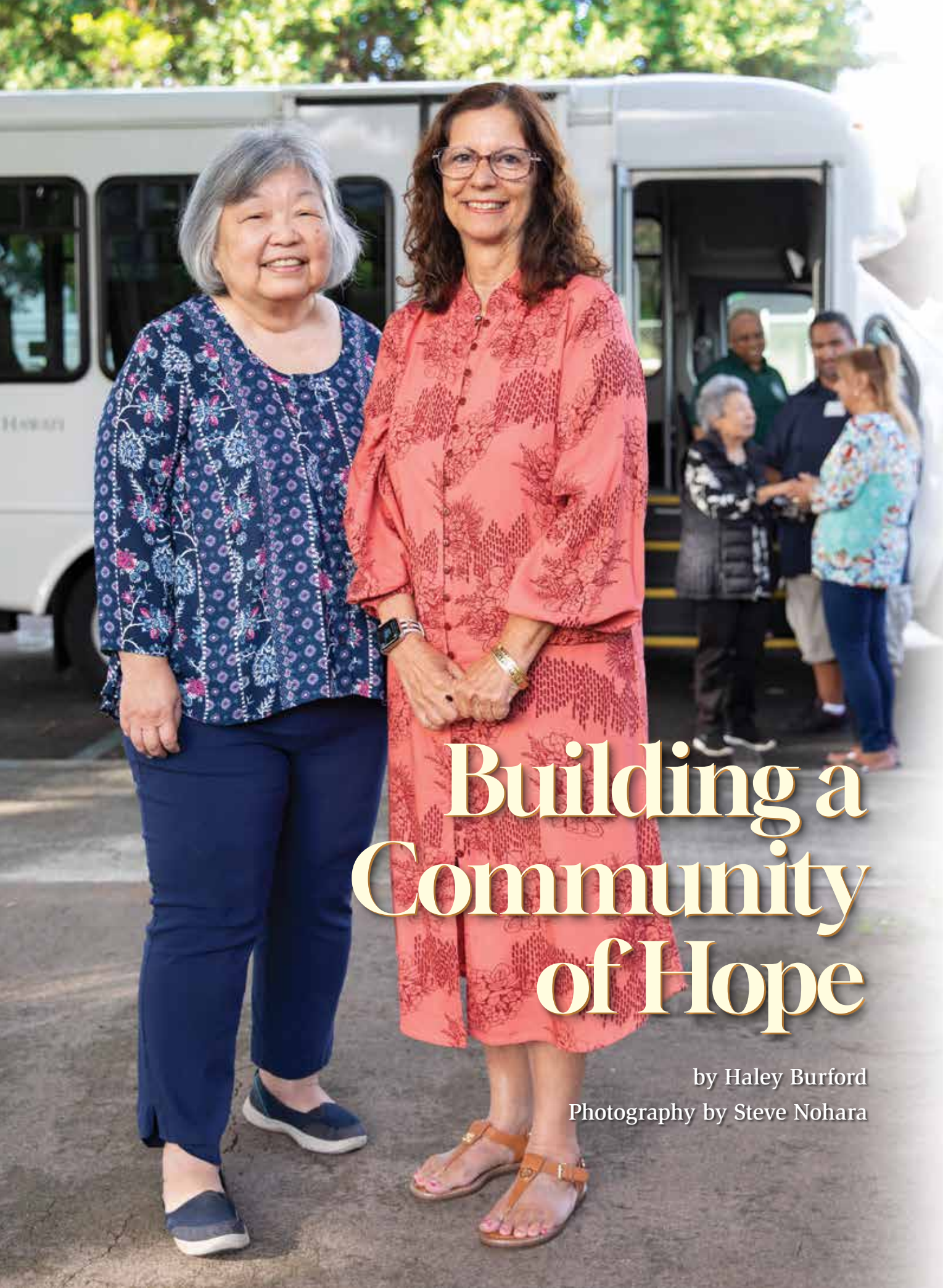
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*Note: More exhibitors are continuously joining in, so visit our website for the most up-to-date list.



Building a Community of Hope

by Haley Burford

Photography by Steve Nohara

Catholic Charities Hawai'i (CCH) may not be new—in fact, the non-profit has been serving people of all faiths and cultures in Hawai'i since 1947. But there are many aspects of the organization and services available that go well beyond what one might associate with its name. From transportation to veterans' services, housing and more, CCH provides much-needed programs statewide as part of the largest private network of social service organizations in the US, serving around 40,000 people every year. Because of the wide breadth of services CCH provides, we spoke with some of the principal staff members who make a difference in our communities.

Strengthening Families, Then and Now

After World War II, communities in Hawai'i were devastated and families were broken apart. In 1947, Sister Victoria Frances Lamour of the Maryknoll Sisters came from New York with several other sisters trained in social work and founded CCH. Their initial work was strengthening and reuniting families, and placing children who were separated from their families following one of the largest and deadliest conflicts in history.

"Over time, CCH continued to respond to community needs," says President and CEO Tina Andrade, "and there are now over 50 different programs and services statewide, with about 335 team members."

Because CCH serves people of all ages, their work is organized into four divisions: Family and Therapeutic Services Division which provides counseling and child welfare services; Youth Enrichment Services Division which provides behavioral services for youth; Housing and Referral Programs Division which provides housing and veteran services; and Community and Senior Services Division which provides community-based services for older adults and legal immigration services.

"Primarily, all of these deal with reunifying, strengthening and building familial bonds," says Tina.

Tina herself has been involved with CCH for over 21 years. A graduate of Chaminade University, initially she worked as a director focusing on the agency's mission and history. She also was a Catholic school teacher, helping youth stay grounded in their values and encouraging them to understand how their values relate to their life

choices. "That's been my work over a lifetime," says Tina. "I like to describe my work as removing barriers, opening doors and creating conversations to help us reflect on our mission and values. That approach to work is always from a perspective of strengthening people." Although a lot of Tina's day-to-day tasks involve meetings and organizing schedules, "the value-centered approach brings people together with important conversations based on our values."

Overseeing the Community and Senior Services Division is Diane Terada, whose time with CCH totals 30 years. She has been involved in aging programs for the duration of her professional career, with a license in social work and a diploma from the University of Hawai'i. An example of CCH's mission to serve people of all cultures and faith, Diane is one of the non-Catholics who works for CCH. "There are many of us who are not necessarily Catholic. And we do not, of course, only serve Catholic people. We believe in our mission to serve those in need." Diane attests to the fact that what CCH seeks in potential team members is their ability to embody and support the mission to serve.

As Division Administrator, Diane manages the senior-specific programs which aim to help seniors remain independent in the community for as long as possible. Their community/senior services' goal is to ensure people stay out of institutional settings whenever possible. Emphasizing the importance of advocacy for their clients, the various staff who represent CCH's services in all four divisions have one common goal: to carry out their work with dignity, compassion, social justice and a commitment to excellence.



SENIOR SERVICES

Lanakila Multi-Purpose Senior Center

The Lanakila Multi-Purpose Senior Center (LMPSC) is the largest and oldest senior center in Hawai'i, created by the State of Hawai'i in 1969 as the Hawai'i State Senior Center and operated by Honolulu Community College until 1981. The state then asked CCH to operate the center, which became the Lanakila Multi-Purpose Senior Center. The LMPSC serves seniors aged 60 and older, promoting health and independence while organizing over 4,000 activities each year. Cultural club activities, special events, excursions, educational workshops, presentations and service projects are a part of this mix. The center offers over 60 classes every week — pickleball, ping pong, tai chi, yoga, hula, line dancing, stretch and tone, tap dancing, calligraphy, ukulele, guitar, online and more. Program Director Susie Chun Oakland adds, "Our senior center members are truly enjoying themselves. They feel valued. They have so much life experience, knowledge and a lot to contribute to our community. We are so fortunate to have such great people at our center."

Lanakila's staff of five employees and over 700 volunteers are the heart of this program. Many ideas for activities are a collaborative effort between staff and seniors. "Our center members feel comfortable making suggestions for new activities or improving existing programs. When I came to the senior center, I also really wanted this to be a food, flower and fern hub, not only for seniors, but for the community," says Susie. For over seven years, every part of the LMPSC campus has flourished with flowers, fruit and vegeta-

Susie Chun-Oakland speaks with Lanakila seniors as they prepare for a blessing to commemorate LMPSC's 55 years of service as Hawai'i's first multipurpose senior center.

bles to be used for activities that senior members can utilize. Susie stresses the importance of food sustainability and self-sufficiency. "When our center sees a community need, the members and staff make a wholehearted effort to address it."

In a heartwarming example, she tells the story of how the City and County of Honolulu was short about 10,000 lei for veterans' gravesites at Punchbowl. "The seniors made 4,000 ti leaf lei two years ago in partnership with the city's Department of Parks and Recreation and made over 10,000 lei last year to honor our veterans." The folks at LMPSC are committed to seniors' health, well-being and independence for all.

Case Management Program

Judy Taketa is the program director of CCH's Case Management Program for the Elderly, which assists elders in stabilizing their home and introduces any services that may be of assistance. The purpose of this program is to enable living a quality life free from fear of being homeless and/or losing independence, learning options of what one can do about their health concerns. The case managers provide for client needs and matters of health and advocacy. "Sometimes," Judy says, "when a doctor asks how they're doing, they'll first say, 'I'm fine.' However, there is so much that the senior does not say. They don't know what or how to share with others, or are fearful that they would be considered senile or incapable of caring for themselves. We are the in-between



Judy Taketa, program director of CCH's Case Management Program for the Elderly, leads a discussion with her team of case managers.

to ensure we inform anyone of the issues on their behalf and what help they might need." The program also offers linkages to home-delivered meals, transportation, health insurance and assistance in the home—all to ensure independence.

The program also works with families and caregivers of elderly clients, as support is crucial in caring for their loved ones. Caregivers and families often don't know what options exist nor how to access them to care for their loved ones. Meetings with clients are one-on-one to suit a person's unique situation and needs. CCH's website has training videos and webinars that anyone can access. In addition, Judy's team members are all master-level social workers. "Every day brings different challenges and different questions. My team is pretty good at maneuvering that as we try to be the connection between housing management, community, and resources." Judy has worked with the elderly for about 30 years and enjoys working with them because, in her own words, "I've learned so much about who they are and what the future may hold. People shouldn't be afraid of getting older. The future is bright. It's all about how people visualize themselves."

Benefits Enrollment Center

With a 2019 grant from the National Council on Aging, the Benefits Enrollment Center is a one-stop place to receive assistance through a variety of benefits, including help preparing for tax season by collecting information and documents; health-care programs under Medicaid; obtaining coupons to access healthy food; and prescription drug discount programs (part of Medicare and SNAP). Peter Reyes, program director of the center, has been with CCH for 30 years. When Peter left the Army, he didn't know where to start, so he began working with CCH. "I started as an intaker. My original plan was to stay with the agency for six months tops. Thirty years later, I'm still here. When people ask me why, I say I believe in the



Program Director Peter Reyes attended the National Council on Aging conference in Arlington, Va. He represented CCH's Benefits Enrollment Center, gaining valuable insights on improving access to benefits for the community.

services we provide and how we make a difference in the lives of those we serve."

Peter and his staff collaborate with other entities, such as the Walmart Foundation grants through Catholic Charities USA, which helps with funding

for outreach for SNAP education. "The outreach is significant," says Peter. "It's all about maximizing the benefits to help our kūpuna afford to live here." Peter and his staff represent the center by having tables and booths at various conventions and events; doing in-service presentations to other service providers; and handing out flyers and informational brochures at food distribution events at various Hawai'i Food Bank food pantries.

Transportation Services

Peter is also the program director of the transportation services that CCH offers. The two main programs are Transportation Friends for Kūpuna (TFK), a volunteer-driven privately funded service that offers one-on-one assistance to seniors, and their Transportation Service Program (TSP), which is a contracted service with the City and County of Honolulu's Elderly Affairs Division. The services provide the state-funded Kūpuna Care Transportation service for individual frail seniors as well as the federally funded Title III Transportation Service that provides group grocery shopping and excursions. TFK complements their regular transportation service by having TFK volunteers available weekends and holidays when the regular transportation services may be closed. Peter calls TFK door-through-door service as opposed to door-to-door because volunteers assist clients from within the home to within their destinations.

CCH's regular transportation service has been ongoing since 1975, with qualified drivers and a fleet of vehicles from walk-on vans with wheelchair lifts to minivans and sedans. Eligibility for both services differs: TFK's clients are usually elders who are more frail and require individualized careful attention while regular service is more



Housing Assistance Program Coordinator Crystal Kalima-Gascon visits with May Alcaide, a Small Group Home resident.

for individual and group rides. Clients must be 60 and older to qualify for both services. Peter notes that while there are other rideshare services on the market today, CCH provides programs designed for kūpuna—the staff is vetted, reliable and trained. “Being that Honolulu is one of those areas where there’s lots of kūpuna, the need for specialized senior transportation will continue. That’s what we do. We take our kūpuna safely to wherever they need to go to make sure they remain safe, healthy and can continue to live independently.”

Housing Assistance Program

As program coordinator for the Housing Assistance Program, Crystal Kalima-Gascon has been working with seniors for seven-and-a-half years. The program helps seniors in need of affordable housing and helps them with matters of eligibility, how to apply, affordability and how long they will be on a waitlist, as waitlists for affordable housing usually span a year or two. The program serves seniors aged 60 and older, providing them with application help and CCH’s O’ahu Housing Guide (OHG), an annually updated list of affordable senior housing including information regarding rent, utilities, waitlist times and amenities. Because many seniors are low-income, the program staff helps them determine which places they qualify for. Crystal and the program also manage the three Small Group Homes (SGH), which are living spaces sharing common areas and house responsibilities for seniors aged 62 and older. The SGH is one solution to the program’s waitlist. Rent is on a sliding scale basis. While some seniors choose to live there indefinitely, others live in SGH in the interim while waiting for affordable housing availability.

May Alcaide, a 74-year-old resident of the SGH, is living her best life as she waits for affordable housing to open up. May has endured hardship. So her sister helped her apply for housing. “I told them of the situation and Crystal was the coordinator. She helped me with all of that.” When asked how she felt about co-ed living, May was a bit skeptical at first. “I said, okay, I’ll go check it out. That’s the chance you take in life, yeah?” When asked about her routine while living in the SGH, May says, “Me, I get plenty hobbies. I crochet, I read, I watch videos and then I go out and get fresh air because we have a park and a pond. I talk with my neighbors. I keep myself mentally and physically busy, and on days when I feel not good, I stay indoors and check our household and what needs to be done.” May sets an example in encouraging her age group, other kūpuna, to take advantage of every opportunity. “Chance it. Just chance, ‘cause you may never get to again.”

Hawai’i Circle of Care for Dementia

Jody Mishan is subcontracted by CCH to coordinate the agency’s federal dementia grant, the second grant they have received to advocate for elders with dementia and their caregivers. In 1999, Jody was taking care of her father, who had a combination of Alzheimer’s disease and Lewy body dementia. She brought her father back with her from Florida and was his primary caregiver



Catholic Charities Hawai’i offers dementia patient caregiver trainings and workshops.

for eight years until he passed. In that time, she noted that services were low-quality or not available. “I started advocating here and there for caregivers at the legislature,” she says. Jody was then hired by the Executive Office on Aging to coordinate the first state plan on Alzheimer’s and related dementias. That work is continuing today.

CCH’s Hawai’i Circle of Care for Dementia continues to ensure that Hawai’i’s unpaid dementia caregivers have access to training for a better understanding of behavioral challenges related to dementia. The project targets persons with dementia who live alone, and those living with intellectual/developmental disabilities who are at higher risk of developing Alzheimer’s. The project wants to bring awareness to the ways that dementia affects the individual and their families, and develops resources for folks both enduring dementia/early symptoms and their families and caregivers. The Circle of Care works with Queen’s Geriatric Services to provide additional support, emphasizing the importance of working closely with specialists who can accurately screen for symptoms and prognoses.

Some of the available resources include the SHARE and REACH programs. The SHARE (Support, Health, Activities, Resources, Education) program is evidence-based and works with persons with dementia who are at the early stage, and their care partners. REACH Community is another evidence-based program which provides one-on-one coaching for caregivers. CCH is also working with the Alzheimer’s Association to develop a support group for those with early symptoms. “You need to know you’re not alone in this,” says Jody, noting that staying connected is paramount to a sustainable life.

VOLUNTEER SERVICES

Phone-A-Friend

Lyn Moku is the program volunteer coordinator for CCH’s Memory Mentor and Phone-A-Friend programs of the senior services division. Lyn has been with CCH for five years, but has been with nonprofits for over 30 years. Phone-A-Friend is a

program for seniors aged 65 and older who are living alone with little to no caregiver support, who also have health problems that prevent them from socializing. Volunteers call clients and have friendly conversations with them. “And hopefully,” says Lyn, “in the process, they develop trusting friendships. Most of our volunteers who have been matched with a senior have stayed with the same senior for as long as they’ve been in the program.” Lyn and the volunteers look forward to expanding their services and connecting more kūpuna with volunteers—friends who care.

Memory Mentor

Lyn is also the volunteer coordinator of the Memory Mentor program, a service for those living alone or with little to no caregiver support, who may show symptoms of memory loss, confusion or dementia or have a diagnosis of dementia. A volunteer will go to a client’s home for a friendly visit. Clients may be totally

homebound or may leave home infrequently. Volunteers may also provide shopping services and help the client assess their mail, keeping bills and important items and disposing of junk mail and possible fraud material. Volunteers also help with reminders, such as medication schedules, doctor appointments and birthdays.

Another benefit of both the Memory Mentor and Phone-A-Friend programs is that they give caregivers respite “even if it’s just a phone call or a visit,” and provide wellness checks.

Both the Memory Mentor and Phone-A-Friend programs receive many referrals through public health nurses, discharge planners at hospitals, geriatricians and nonprofits, as well from Aloha United Way and VolunteerMatch.

Looking at the future of the programs, Lyn expresses a desire to expand services islandwide. “There are quite a few people who live out of Honolulu proper, but we don’t have volunteers who live in those outlying areas, so being able to recruit those volunteers to service the rest of the island will only help us grow the program and meet the needs of the people.”



Lyn Moku recruits volunteers for Phone-A-Friend and Memory Mentor programs.

Transportation Friends for Kūpuna (TFK)

Julie Chang is the program volunteer coordinator for Transportation Friends for Kūpuna. The program's clients are kūpuna aged 60 and older, who are unable to drive. When the program started, volunteers driving their own cars primarily took clients to medical and dental appointments, but services have now grown to include grocery shopping and other types of errands. When clients want to request a driver, Julie suggests they call her at least two weeks in advance, in order to give her adequate time to find an available volunteer. Drivers sometimes also chaperone/escort clients who need assistance into the doctor's office or store, as TFK emphasizes door-through-door service versus simply door-to-door.

Julie, like Lyn, wants to expand their services islandwide, especially in areas like Waianae and the west side of O'ahu, where volunteers may be less available than they are in more populated areas. "I'm just so happy with the volunteers that I want to brag about them a little bit." She goes on to tell the story of a couple giving a client a ride to the dentist. When the client let the volunteers know she was not feeling well, they encouraged her to seek medical attention when she was hesitant. She ended up being admitted to the hospital for two days and was immensely grateful that the volunteers were able to advocate on her behalf. That same client ended up needing a variety of radiation treatments, so other volunteers stepped up to transport her. Julie recalls being moved at how "the volunteers cared and made the time to be there for her."

One stellar volunteer driver is Lori Harrison, who started driving for TFK at the beginning of last year after going through CCH's orientation. Lori feels she is making a difference for someone every time she provides a ride. This care and attention is the most fulfilling part for Lori. Whether it's a ride, a phone call or a visit, what Julie, Lyn and the volunteers champion is that meaningful connection with our island kūpuna.



TFK Volunteer Coordinator Julie Chang discusses the program with potential volunteers and clients.

SERVICES FOR ALL AGES

Counseling Center

CCH's Counseling Center features various programs. The largest is general counseling, where anyone can get therapy at a price they can afford. Program Director Chiyo Churchill is a licensed marriage and family therapist. After leaving CCH to start her own practice, she returned because she feels at home at CCH. She's been with CCH for 15 years total.

Much of the center team's work is keeping up with funding sources for the program and creating new programs to reach more people. They interface with the community and other CCH programs, always ensuring that they are working toward the same goal: ensuring their clients have somewhere and someone to turn to.

Chiyo also sees clients to stay in touch with the therapeutic world. "It's very rewarding," she says. Chiyo and the other center therapists balance learning from the latest research and applying their learning through providing trauma-informed care, while understanding that "real life happens, too." When clients miss sessions, Chiyo emphasizes empathy and patience. "We want them to know we're not going anywhere. We'll be here for them whenever they're ready."



Counseling Center Program Director Chiyo Churchill (holding bag) and Kūpuna to Kamali'i staff.

A newer center program is Kūpuna to Kamali'i, based in Waianae and now also growing on Maui. The program's foundations are based in being culturally appropriate, and recognizing their clients' generational or cultural trauma, "from kūpuna to the kamali'i, the children. Recognizing how important family is for us islanders, especially the Native Hawaiian community, is why we focused on the west side," Chiyo says. She and her team want to give people the opportunity to experience therapy in a way that feels more like talking story. "It's important for people to feel safe in their community, and it's hard to do when people are still dealing with so much." In striving to be a vital resource and a place of acceptance, Counseling Center staff exemplify care and aloha.

Veterans Services

Dianne Lim-Tam is CCH's program administrator of the Service Members, Veterans and their Families (SMVF) unit. Its three main programs are Supportive Services for Veteran Families (SSVF), the SSG Fox Suicide Prevention Grant Program (SPG) and Legal Services for Veterans (LSV). SSVF staff help with housing searches, landlord mediation, temporary financial assistance, emergency housing and assistance in accessing US Department of Veterans Affairs (VA) health benefits toward gaining and maintaining permanent housing. SPG is unique. The program is not only for veterans, even though it is funded by the VA, but also for active service members who need resources and suicide prevention services, which include peer support, transportation assistance, child care assistance, healthcare navigation, financial literacy education and access to mental health and substance abuse treatment options. LSV is the newest program of the three and helps veterans who are homeless or are at risk of homelessness with legal issues. After determining eligibility, CCH connects the veteran with attor-



SMVF's Dianne Lim-Tam and Benefits Enrollment Center Program Director Peter Reyes at a senior fair.

neys to help them with military discharge upgrades, divorce, custody, landlord-tenant issues, foreclosures and more. The program can also pay the client's attorney fees. Dianne emphasizes sustainability as one of the program's goals. Consistency is vital in helping veterans and their families sustain independent living.

Dianne has been with CCH for over seven years. She began on Hawai'i Island, working in a transitional housing program. She returned

home to O'ahu and eventually rejoined CCH, serving in an administrative role. She feels that she is right where she belongs, serving those who served our country.

Dianne and her team also do a lot of outreach. "We go out to the Daniel K. Akaka Clinic in Kapolei once a month, at least, and when veterans are coming in for their appointments, they stop by our booth and ask questions about the kind of services they may need." For Dianne, this outreach is instrumental in expanding their services and ensuring the community knows about these programs and the benefits that they offer.

The passion and expertise of CCH's staff are reflected in the smiles of their clients, young and old. For Tina, what motivates her every day when facing challenges in her work is the care demonstrated by the staff and the way that they serve each client with personal, thoughtful attention. "They see people as individuals with dignity," she says. "They embody our mission."

Tina and Diane are hopeful about expanding CCH's services to neighbor islands. Regardless of age, faith or culture, CCH has embodied their mission to achieve social justice with a commitment to excellence for 78 years and beyond.

For information about programs, donations and volunteering, visit catholiccharitieshawaii.org. Call the Senior Intake Line at 808-527-4777 or the Main Help Line at 808-527-4357. ■

Exercise Does Not Have to Be a Chore

by Stacey Hertzog, Operations Director GYMGUYZ Urban Honolulu

Incorporating fitness into your schedule doesn't have to feel like a chore or an obligation you struggle to find time for. Adding physical activity—focusing on strength, balance and flexibility—can easily fit into your day.

Start Your Day with Gentle Movement

Before getting out of bed, awaken your muscles and joints. Begin with deep breathing and heel slides. Slide one leg up and down on the bed, lengthening and bending it. After a few reps, hug your knee to your chest and hold. Straighten your leg and repeat these motions with the other leg.

With the soles of your feet touching, let your knees fall open like a butterfly to stretch your hips and thighs.

A low trunk rotation is a good stretch for increasing your back's range of motion. Allow your knees to fall to one side of your body at a time and take a breath.

Incorporate More Movement

Throughout your day, add simple exercises. For example, try two to three sit-to-stands before you walk to your task. While enjoying your favorite show, do leg kicks during commercials or move pillows from one side of the sofa to the other to increase your torso's range of motion.

Daily outdoor walks are great, but consider adding a few laps around the grocery store or



doctor's office to boost your step count. When your grandkids visit, engage them in a game of catch using a ball or socks. Sit to catch and stand to throw. Get a small basketball hoop that attaches to a door and shoot while seated or standing, or play a game of HORSE. If bowling is more your style, mini sets can be used on the floor or tabletop. All of these offer fun, total-body workouts that allow you to focus on balance, strength and flexibility.

End With a Breath and a Stretch

At the end of your day take a moment to focus on breathing and posture. Seated or lying, lengthen your neck, and relax your shoulders as you inhale through your nose and exhale through your mouth. Imagine sniffing flowers and blowing out candles.

Initially, you may feel muscle soreness from exercise, but remember that soreness doesn't always indicate something is wrong. The right amount of work can increase muscle strength and flexibility. Gradually incorporating more activity as your body allows is an effective way to cultivate a more active lifestyle, helping you stay functionally fit and engaged in your daily life. ■

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Healthy Gums All Year Long

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

As we welcome the new year, it's the perfect time to reflect on our health and well-being. If you've been experiencing swollen gums, it could be a sign of an underlying issue. Identifying the cause can help you take positive steps toward a healthier smile.

One common reason for swollen gums is gum disease, which occurs when plaque builds up on your teeth. Serious cases might require treatment from your dentist, but early signs of gum disease can be prevented or reversed with a good oral hygiene routine that includes brushing twice a day, flossing daily, and visiting your dentist regularly for cleanings and check-ups.

A lack of essential vitamins and minerals, especially vitamin C, could also be the cause of your



swollen gums. Aim for a balanced diet filled with colorful fruits and vegetables. You can also ask your healthcare provider if vitamin supplements may be right for you.

Other common causes of gum disease include infections, smoking and hormonal changes. If you're unsure about what's causing your discomfort, reach out to your dentist or doctor. Regular checkups are a great way to catch issues early on, helping you to live well, smile more throughout the year! ■

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RSV Symptoms & Vaccine Developments

by Steven Ito, CEO, Care Plus by Ohana Pacific Medical LLC



Respiratory Syncytial Virus (RSV) is a widespread infection that can affect anyone. But the virus poses a heightened threat to infants, young children, seniors and those with compromised immune systems. The virus tends to circulate more frequently during fall and winter. Gaining awareness of the virus' symptoms, risk factors and available vaccines can help safeguard vulnerable individuals.

What is RSV?

RSV is a highly infectious virus that impacts the respiratory system, particularly the lungs and airways. While most cases result in mild symptoms resembling a cold, some individuals may develop more severe respiratory illnesses, such as bronchiolitis and pneumonia. These more serious cases often occur in infants and the elderly. The virus spreads through droplets when an infected person coughs or sneezes and can also be contracted by touching contaminated surfaces. Due to its ease of transmission, it frequently spreads in schools, daycare facilities and nursing homes.

Symptoms of RSV

Symptoms of RSV usually begin to manifest within four to six days after exposure. The severity of symptoms can vary, influenced by factors such as age and pre-existing health conditions. Common signs include runny nose, persistent coughing, sneezing, fever, wheezing, loss of appetite, and in severe cases, difficulty breathing.

Older individuals with chronic lung or heart conditions may experience more significant respiratory issues, such as pneumonia, which may necessitate hospitalization.

High-Risk Groups

- Infants, particularly those born prematurely or with health complications.
- Children under the age of 2 who have chronic lung or congenital heart disease.

- Adults over 65, especially those with weakened immune systems or chronic respiratory conditions like COPD or asthma.
- Immunocompromised individuals of all ages.

Preventive Measures and Vaccines

For many years, RSV prevention was limited, as no specific vaccines existed. However, recent medical advancements have led to vaccines and treatments that provide greater protection for high-risk groups.

Vaccination for Older Adults

In 2023, the FDA approved a vaccine known as Arexvy, designed for adults aged 60 and over. This vaccine aims to reduce the risk of severe illness caused by RSV, particularly for seniors who are at an elevated risk for hospitalization. The vaccine is administered in a single dose to help protect against serious respiratory complications—ideally, before RSV season begins.

RSV, though common, can lead to serious health risks for certain individuals. Recognizing its symptoms and the current availability of new vaccines offer hope in reducing severe cases, particularly among those most at risk. With proper preventive measures, we can significantly reduce both the spread and the impact of RSV. ■

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When Should Caregivers Seek Help?

by Keola Hayes, RN, Director of Operations, Nursing Home Partners



Caring for a family member is a deeply rewarding experience, but it can also bring challenges that may feel overwhelming. Even the most devoted caregivers might reach a point where seeking professional guidance is necessary to ensure their loved one receives the best care possible.

The first sign of caregiver burnout is physical or emotional exhaustion. If caregiving is starting to take a toll on your own health, it's crucial to recognize that your own well-being is just as important. Another indicator is when the needs of your loved one surpass your ability to manage them safely, such as with advanced medical conditions, frequent falls or increasing confusion.

Additionally, if caregiving starts to impact your ability to balance other responsibilities—work,

family or personal time—it might be time to explore outside help. Professional caregivers and experienced nurse advisors can provide expertise in managing complex medical conditions and ensure that your loved one receives the appropriate level of care, while giving you peace of mind.

Remember, asking for help is not a sign of failure, but a step toward ensuring the best care for your loved one. Knowing when to seek professional advice can make a significant difference in both your life and theirs. ■

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Community & Private Case Management

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

Case managers help clients navigate the social service system. Community case managers help clients with housing, benefits and other resources. Private case managers work with clients in a variety of settings, including healthcare and mental health care.

■ **Community case managers** work for healthcare institutions and insurance companies. They manage large patient loads and support patient care transitions to the appropriate level. They are accessible to the consumer. They aim to keep the patient out of the hospital setting and safely cared for in a minimally restricted environment that supports optimum health. A case manager follows high-risk populations and identifies problems early to keep the patient in optimum health.

■ **Private case managers** are hired privately and often partner with local hospitals, clinics, home health and hospice agencies. They have close relationships with these providers as they ensure that all partners are aligned with the client's plan of care, enhancing their quality of life.

By hiring a private case manager, patients can benefit from dedicated support, ultimately leading to improved health outcomes and a higher quality of life. Investing in a private case manager can significantly enhance a patient's healthcare experience. Private case managers focus on personalized care and deliver tailored health plans that cater to the patient's unique needs. Their increased availability means patients can expect prompt responses to concerns and frequent communication, fostering a supportive environment for the patient's health journey.

Moreover, they excel in coordinating with various healthcare professionals, ensuring seamless communication and alignment throughout treatment. As a dedicated advocate, a private case manager empowers a patient to navigate the complexities of the healthcare system, confidently prioritizing his or her needs and preferences.

By monitoring a patient's health closely, they identify potential issues early, helping to prevent



costly hospitalizations and maintaining optimal well-being. Their holistic approach addresses medical needs and the social and emotional factors that influence a patient's overall health.

A private case manager provides continuity of care, ensuring consistent oversight, especially for chronic conditions. Their flexible scheduling and personalized services help enhance a patient's overall quality of life. ■

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Palliative Care vs. Hospice Care

by Bonyen Colunga, Licensed Social Worker, Bereavement Network of Hawai'i



When facing a loved one's serious illness, family members rarely know how to reduce his or her suffering or where to turn. Ask your doctor about available options.

Palliative care is specialized medical care for people with a serious illness. Care is focused on providing relief of symptoms and stress, helping to improve the patient and family's quality of life. A team of doctors, nurses and specialists provide care by working together with a patient's other doctors for an extra layer of support. Care is not based on the patient's prognosis and it can be provided alongside curative treatment.

* Kokua Mau: kokuamau.org/palliative-care-for-patients-and-families

Hospice is another special kind of care helping those with a prognosis of six months or less to live. The hospice interdisciplinary team strives to

relieve pain and suffering and prepare the patient and his or her family for the end of life. Hospice focuses on quality of life—caring, not curing. Care can be provided wherever the patient resides—usually in the patient's home.

* Kokua Mau: kokuamau.org/hospice-providers
* National Hospice & Palliative Care Organization: nhpco.org/wp-content/uploads/2019/04/PalliativeCare_VS_Hospice.pdf ■

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SMART911 Helps First Responders Help You

by Daintry Bartoldus, Executive Administrator, Hawai'i State Council on Developmental Disabilities



caregivers to proactively share this information in a secure system, bridging communication gaps that can arise during stressful situations. This will enhance emergency response effectiveness, reduce distress, avoid escalation and promote dignified, informed care.

Set up a SMART911 profile at smart911.com. Join SMART911 and empower first responders with the information that could save lives when seconds matter. Together, we can contribute to a safer, more inclusive community, where first responders have the tools to help anyone in crisis—particularly our most vulnerable members. ■

In emergencies, quick, informed responses can make the difference between life and death. Whether it's responding to a 911 call of an individual experiencing a medical crisis at home or an impending natural disaster, access to critical information can empower first responders to act appropriately and effectively in saving lives.

The SMART911 service helps protect your family by providing this vital information to first responders. The public safety service enables individuals to create secure profiles with crucial information that first responders can access during emergencies. The core purpose is to enhance safety and response time by providing responders with important context about a person's medical conditions, disabilities, care needs, personal preferences and other factors that could impact how they approach and assist in a crisis. This system is particularly valuable for people with disabilities or dementia, and older adults who may have specific access and functional needs.

Smart911 profiles can highlight health conditions, communication preferences, mobility constraints, cognitive impairment, medications, behavioral triggers, sensory sensitivities and more, giving first responders the context needed to respond safely and compassionately.

Instructions and emergency contacts can also be added. And incorporating an Advance Healthcare Directive and Power of Attorney document alongside SMART911 ensures that your wishes are clear. SMART911 allows these individuals or their

HAWAII STATE COUNCIL ON DEVELOPMENTAL DISABILITIES
1010 Richards St., Room 122, Honolulu, HI 96813
808-586-8100 | hiddcouncil.org

Save More on Prescriptions

by Candace Nakamoto, Hawai'i SHIP Volunteer Coordinator & MIPPA Director



On Aug. 16, 2022, the Inflation Reduction Act became law, bringing relief for many Medicare beneficiaries who pay a lot for their prescription drugs. New benefits begin each year to lower your copays and out-of-pocket costs.

2023: The law caps copay at \$35/month for certain insulin medications. Medicare covers 100% of Part D vaccinations, such as for shingles.

2024: Medicare Part D covers 100% of drug costs once you meet \$8,000 out-of-pocket limit per calendar year. More people qualified for Extra Help to offset drug plan copays and deductibles.

2025: Payment plan spreads out prescription drug copays through the calendar year. Maximum out-of-pocket limit drops from \$8,000 to \$2,000 per calendar year.

2026: It significantly reduces costs of 10 lifesaving drugs. For a comprehensive list of drugs and their

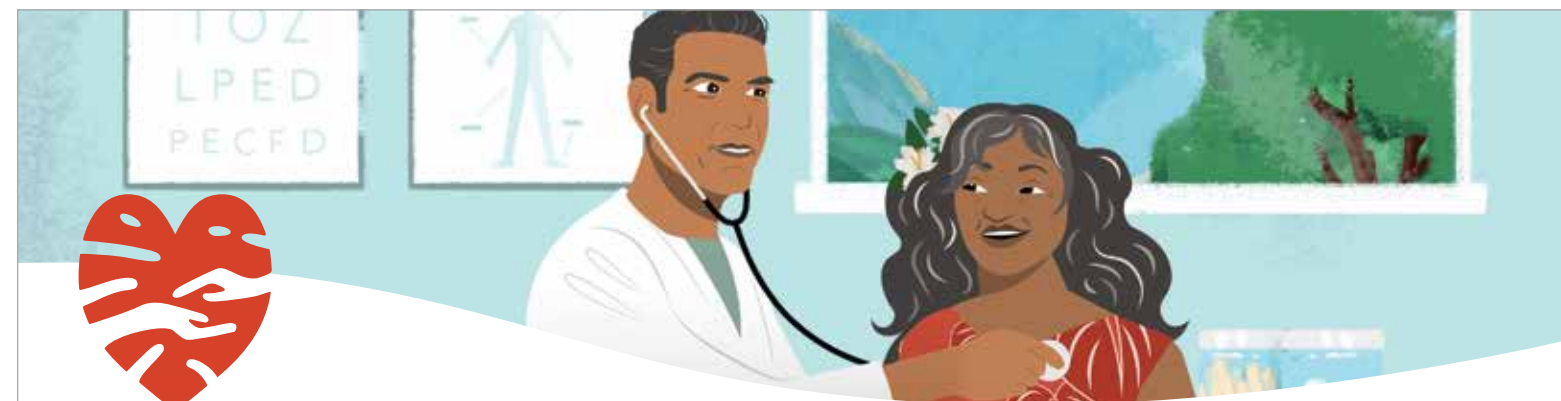
newly negotiated prices, visit hawaiiiship.org.

The Inflation Reduction Act is a major step toward improving Medicare coverage. Beneficiaries can expect more enhancements soon to lessen financial strain and increase access to needed medications to support health and well-being.

If you have questions regarding Medicare or how these benefits may affect you, contact Hawai'i SHIP using the information below. ■

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250 South Hotel St., Ste. 406, Honolulu, HI 96813
O'ahu: 808-586-7299 | Toll free: 888-875-9229
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Free, local, one-on-one Medicare counseling is provided by the Hawai'i State Health Insurance Assistance Program.



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Legacy2Action Bridges Students & Kūpuna

by Kathleen Hayashi, 2025–26 President & Education Chair, 100th Infantry Battalion Veterans (Club 100)



Organizers also welcomed kūpuna to help by sharing their knowledge. A few months ago, internationally acclaimed gerontologist Dr. Emi Kiyota visited the 100th Infantry Battalion Club-house and shared her thoughts on healthy aging, living with independence and purpose. Her studies show seniors enjoy giving to others and making a difference in their community. The organizers encourage kūpuna to share their skills and interests to help students develop their community service projects. Please share your interests by using the contact information below. ■

The 100th Infantry Battalion was a unit of second-generation Americans of Japanese ancestry men, *nisei*, who were born in Hawai'i and achieved worldwide recognition as fierce fighters and loyal Americans. They achieved these accomplishments despite initial, unfounded suspicion and discrimination because they looked like the Japanese enemy who attacked Pearl Harbor on Dec. 7, 1941. Together with the 442nd Regimental Combat Team, the 100th earned recognition as the most decorated in US military history for its size and length of service. There are only seven known living veterans remaining from the 100th.

Club 100 (primarily descendants) and its partners — 'Iolani School, the University of Hawai'i Center on Aging and Central Pacific Bank — are passionate about sharing the values of the 100th with youth, so they can apply these leadership characteristics to community service projects. They call this initiative “Legacy2Action.”

The concept was piloted in 2022 with four students. In 2024, over 100 students participated and shared creative solutions. Their foci included inspiring students to learn about their grandparents' history and culture, providing hygiene supplies for the Women's Correctional Center, providing more ethnic/diverse books for schools, promoting peace, containing fire ants and more. The students shared leadership values, such as *gaman* (quiet endurance), *ganbari* (perseverance) and *giri* (obligation), that made the *nisei* so successful, despite being small in stature — on average 5-feet 4-inches tall, weighing 125 pounds.

100th INFANTRY BATTALION VETERANS
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For more information:
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Written in collaboration with the UH Center on Aging and 'Iolani School

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Maximize Your Charitable Giving

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

Many investors give back to their communities through traditional monetary gifts. But other gifting strategies may help maximize the value of your generosity and provide tax advantages. Four strategies that may be worth exploring:

1. Gift highly appreciated stocks or other assets

If you hold stocks or other investments for more than one year that have gained value, you may consider liquidating the asset to make a charitable donation with the proceeds. However, doing so may result in a taxable long-term capital gain. Giving appreciated stock directly to a qualified charity may be a more efficient way to maximize the value of your donation. Ensure that the charity accepts this type of donation before exploring it as a financial strategy.

2. Establish a charitable trust

Another way to consider gifting assets is to set up a charitable trust. Trusts can help you manage highly appreciated assets in a more tax-efficient manner, in some cases, allowing you to split assets among charitable and non-charitable beneficiaries. The timing of each gift and the flexibility you want dictates the type of trust that works best. With a Charitable Lead Trust, a charity is funded with income from assets placed in the trust for a specified time period. After that time, the remaining assets revert to other named beneficiaries. In a Charitable Remainder Trust, the reverse occurs. The trust makes regular payments back to you or another beneficiary. After a period of time specified in the trust, the remaining assets are directed to the named charities. A donor-advised fund allows you to make a large donation that may be immediately deductible from taxes, but gives you flexibility to recommend gifts to charities spread out over the years.

3. Maximize donations through your employer

Your employer may offer the convenience of making contributions through payroll deductions, allowing you to give systematically with



each paycheck. In addition, your employer may match a certain donation amount, which can add to the impact your gift makes. Check to see if the charities you care about are eligible for this type of donation.

4. Make a charitable individual retirement account (IRA) donation

If you have reached the age at which you are required to take distributions from your traditional IRA each year, but you don't need the money to meet your essential and lifestyle expenses, you may prefer to avoid the resulting tax bill. The Qualified Charitable Distribution rule allows you to transfer funds directly from your IRA to a qualified charitable organization. By doing so, you may avoid having to claim income (and subsequent tax liability) since you would not receive the required distribution. To determine when required distributions will start for you (based on your birth year), visit IRS.gov.

As you consider these strategies, consult with your financial advisor and tax advisor, who can help you evaluate the choices to ensure the gifts you make are most effective for your goals and consistent with your overall financial plan. ■

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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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Some Final Considerations

by Scott A. Makuakane, author of Est8Planning for Geniuses

Donating your body to the local medical school is a way to both dispose of your remains and benefit your community. The most valuable resource for learning about a human body is, well, a human body. Many medical schools will have your body picked up (at no charge to your family) and delivered to the school to be used for educational purposes. After a time, your remains will be cremated and the ashes can be returned to your family for disposition.

Yet another set of considerations is whether there will be some kind of public or private celebration of life or religious service after your demise. You can have some say in what those festivities might include. Of course, even if you direct that there be no observance of your death, that may not stop the people who love you from



indulging in an event that will help them deal with their grief. If you want to be proactive, you can write your own funeral service, including such things as what musical selections will be shared, who will deliver your eulogy and whether you will ask for donations to your favorite charity in lieu of enriching a local florist. Frankly, most people leave all these details to their loved ones, but a funeral service planned and written by you might be one of the most loving things you can do for the people who will mourn your loss. ■

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Estate and Gift Tax Exemption Changes

by Stephen B. Yim, Esq., & Monica Yempuku, Esq. – Yim and Yempuku Law Firm

Hau'oli Makahiki Hou! We hope 2025 is filled with prosperity, vitality and good health for you and your loved ones!

If Congress doesn't act, the federal lifetime estate tax and gift tax exemption is due to sunset at the end of 2025 and will revert back to the 2017 exemption amount of approximately \$5.6 million per individual, adjusted for inflation. This would result in a significant increase in the number of estates subject to federal estate tax and a higher estate tax liability for estates already subject to the tax.

Currently per person, the Hawai'i estate and gift tax exemption is \$5.49 million and the federal lifetime estate and gift tax exemption is \$13.61 million (or \$27.22 million per married couple).



If you are married, under the current estate tax exemption and have separate trusts, it may be a good time to explore a joint trust. A joint trust can significantly reduce or even eliminate capital gains tax for your children, should they sell inherited real estate or other appreciating assets.

If you are hedging up to the current estate tax exemption or you exceed the estate tax exemption, contact your estate planning attorney to see how possible changes to the estate and gift tax exemption may affect you. ■

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What Medicare Beneficiaries Need to Know as a result of the Inflation Reduction Act (IRA):

- Where is the donut hole going?
- Who is impacted?
- What is smoothing?

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Answers on pg.9

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This education series teaches caregivers how to navigate the responsibilities of caring for someone living with dementia. Caregivers can register for individual courses to meet their needs or complete the entire series. Topics include:

Building Foundations of Caregiving explores the role of caregiver and changes they may experience, building a support team and managing caregiver stress.

Supporting Independence focuses on helping the person living with dementia take part in daily activities, providing the right amount of support and balancing safety and independence while managing expectations.

Communicating Effectively teaches how dementia affects communication, including tips for communicating well with family, friends and health care professionals.

Responding to Dementia-Related Behaviors details common behavior changes and how they are a form of communication, non-medical approaches to behaviors and recognizing when additional help is needed.

Exploring Care and Support Services examines how best to prepare for future care decisions and changes, including respite care, residential care and end-of life care.

The 10 Warning Signs of Alzheimer's

This course helps caregivers recognize common signs of the disease in themselves and others and identify next steps to take, including how to talk to their doctor.

Understanding Alzheimer's and Dementia

This course covers basic information on the difference between Alzheimer's and dementia, stages, risk factors, research and FDA-approved treatments.

Managing Money: A Caregiver's Guide to Finances

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