

GENERATIONS

HAWAI'I'S RESOURCE FOR

MAGAZINE | VOL 15/5 • SEP/OCT 2025

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Writer Rosa Barker represented Generations Magazine on Aug. 8 at the annual Moloka‘i Kupuna Fair.

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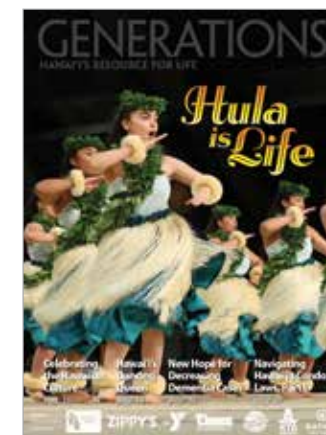
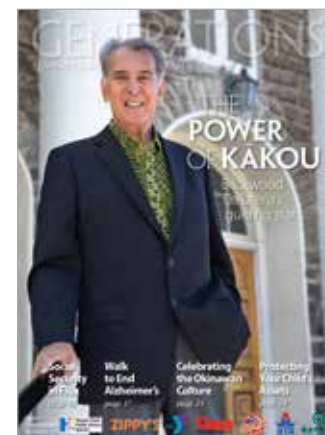
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Generations Magazine hosted another successful Aging in Place Workshop on Aug. 2. Over 1,500 attendees enjoyed 24 different presentations and 50 exhibitors. The event was a success because of the generous support of our sponsors: AARP Hawai'i, Financial Benefits Insurance Inc. and Devoted Health, along with our room sponsors: Ameriprise Financial, Hale Hau'oli Hawai'i, Rate Reverse, Roger Higa Financial Services LLC, Thrive for Life, The Ihara Team and Yim & Yempuku. And thank you to everyone who attended!

Grandparents Day is Sept. 7, so grab your grandkids and shower them with hugs and kisses! If you want to be a volunteer grandparent, check out the Foster Grandparent Program (pg. 22). You have much to offer our keiki! Thank you to my parents for being the best grandparents to Lexie and Tanner. Each year, they take us on a family trip which we will all remember for years to come!



Goya Family 2025 Trip

Artificial intelligence: friend or foe? Learn more about AI from online security expert Chris Duque (pg. 16). This first article in a two-part series highlights the benefits of AI and how it can significantly enhance the lives of seniors by promoting independence, improving health management and providing companionship and support. The next issue will outline the risks and why it is essential to address them through education, support and user-friendly technologies.

Think Pink: October is Breast Cancer Awareness Month. Gain some lifesaving education about prevention and early detection in AlohaCare's article on pg. 32. As a woman with a family history of breast cancer, I want to make sure that everyone is doing everything they can to protect themselves.

As fall approaches, you know what that means — it's football season! Of course, I will be cheering on my Alabama Crimson Tide football team. Who will you be cheering for? ■



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



Every year, *GM* features remarkable women. In this issue (pg. 24), Momi Cazimero's story serves as an inspiration to everyone who strives to be a trailblazer in their chosen profession. She achieved success in graphic design through her determination, tenacity and resilience.

Artificial intelligence: friend or foe? Learn more about AI from online security expert Chris Duque (pg. 16). This first article in a two-part series highlights the benefits of AI and

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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.



HALEY BURFORD, a staff writer and proofreader at Generations Magazine, earned her MA degree in English literature from UH Mānoa. Currently, she also works as a teacher at the University of Hawai'i, West O'ahu, where she hopes to share her love of film with others, both in and out of the classroom. She is most passionate about watching, reading and writing reflective stories about a person's inner life—all while adoring her two cats, Basil and Rosemary.



ROGER HIGA was born and raised in Nu'uuanu Valley on O'ahu. He graduated from the University of Hawai'i at Mānoa with a degree in finance. Roger serves as President and CEO of Roger Higa Financial Services and Hawai'i Long Term Care Solutions. With 30 years of management experience, he specializes in long-term care and retirement planning. A husband, father and caregiver, he's dedicated to helping families protect their future, ensure quality care and plan with peace of mind.



DR. VINH TRAN holds a BS in Health from the University of Houston, a Doctor of Dental Surgery degree from Howard University College of Dentistry and a Certificate of Oral and Maxillofacial Radiology from the University of Florida College of Dentistry. He has practiced in several organizations across Hawai'i, including Premier Dental Group HI, Dr. Alan Fujimoto Inc. and Hilo's Bay Clinic Inc. He is also the founder of Evolve CBCT Diagnostics, providing radiology reports for dental imaging.



TERI PINNEY is a seasoned educator, grant consultant and professional writer with decades of experience in education and nonprofit leadership. The semi-retired kupuna currently works as a clinical experience facilitator for Western Governors University, guiding future teachers in student teaching programs. Born and raised in Hawai'i, she has traveled the world. She now contributes to Generations Magazine to share stories that inspire, inform and connect the community.



JEN WILSON is the founder and editor of Hawai'i Pickleball Magazine and New Mexico Pickleball Magazine. A mom of two boys, she picked up a paddle in 2023 and never looked back. A lifelong reader, she always has a book within reach—on the nightstand, in her tote or tucked in a suitcase. Her mission? To help players live their richest pickleball lives on and off the court. She unwinds with her furry 'ohana, late-night reads and laptop naps.

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.

JOSIE BANASIHAN | JANE BURIG SAY | CHRISTOPHER DUQUE | KATHLEEN HAYASHI | SUZANNE HULL
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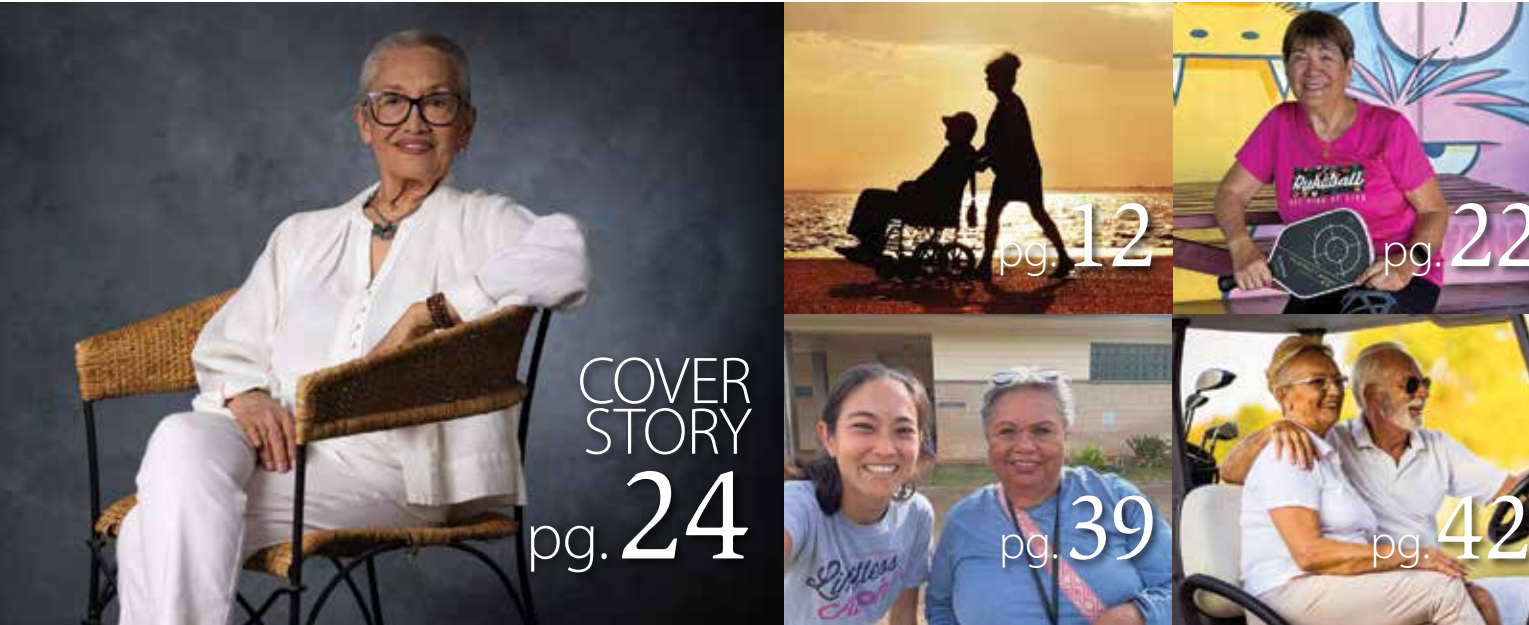
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Momi Cazimero

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Hawai'i Honors Its Senior Volunteers

by Rick Tabor, Policy Advisory Board for Elder Affairs Committee Chairman

During National Older Americans Month each May, Hawai'i's four county Area Agencies on Aging receive nominations from the public for Outstanding Older Americans known for their volunteer accomplishments. A man and a woman from each county are chosen to be honored. This year's theme, Flip the Script on Aging, focused on transforming how society perceives, talks about and approaches aging. The following volunteers were honored on June 13, 2025, on O'ahu.



Dotty Kelly-Paddock (Honolulu County) is an educator and community leader with a lifelong commitment to disability advocacy and resilience planning. She helped develop inclusive education services in U.S.-affiliated Pacific jurisdictions at UH Mānoa's Center on Disability Studies. She is a Neighborhood Board member in Hau'ula, president of the Hau'ula Community Association and Executive Director of Hui O Hau'ula. She co-founded the Hau'ula Emergency Leadership Preparedness team and authored strategy that lead to the creation of O'ahu's first resilience hub. Her leadership strengthens disaster preparedness and cultural revitalization in Ko'olauloa and beyond.



Charlene Dorsey (Kaua'i County), a Vietnam veteran and retired DOH clerk, is a passionate advocate for veterans. For over a decade, she's helped lead the Kaua'i Veterans Council and Miss Kaua'i Veteran Scholarship Program. She has served with the Kaua'i Veterans Museum for 15 years, sharing Kaua'i's military history and caring for hundreds of artifacts. She co-founded local chapters of Vietnam Veterans of America and AMVETS. She also volunteers with RSVP, Kaua'i Veterans Memorial Hospital Auxiliary, Hanapēpē Library and her church. Her strength, optimism and unwavering dedication uplift the veteran community and inspire all who serve alongside her.



Ronald Ebert (Hawai'i County) of Ka'ū is a lifelong public servant focused on safety and community resilience. He served as captain of two volunteer fire departments and has led 'O Ka'ū Kakou since 2006, supporting health, safety and local events. Ron also serves on the Ka'ū Hospital Charitable Foun-



Ed Tagawa (Honolulu County), of Kea'au is a retired teacher and Army veteran dedicated to lifelong service. After serving in a record-breaking training unit with fellow Hawai'i soldiers, Ed pursued higher education and then taught at He'eia Elementary School. Since retiring, Ed has volunteered at Nalo Farms, Ho'ola Aina Pilipili and Hawai'i Meals on Wheels. Whether preparing Thanksgiving meals, mentoring new volunteers or assisting at outreach events, Ed embodies the meaning of aloha. As a DMV concierge and neighborhood helper, he brings kindness to every interaction. Known for his friendly nature and tireless service, he touches lives through acts of care and connection.



Gary Smith (Kaua'i County) spent his life enriching the Kīlauea community through leadership, historical preservation and civic service. He served on many boards focused on local agriculture and heritage. He's a passionate historian and educator, working with the Kaua'i Historical Society and the DOE Kupuna Program to preserve Kīlauea's stories and landscapes. He leads cultural hikes, volunteers with local cemeteries and plays key roles in community events like Kīlauea Kalikimaka. He's an advocate for safe roads, parks and land stewardship. Known as a storyteller, singer, builder and problem-solver, Gary is a community cornerstone whose energy and dedication span generations.



Patricia Dunn (Hawai'i County) of Hilo is a model of volunteerism and community spirit. A retired public servant, she fills her days with service—from gardening and ceramics to Meals on Wheels and Lions Club projects. She has helped organize vision screenings, food drives, zoo painting projects

Ronald Ebert, continued

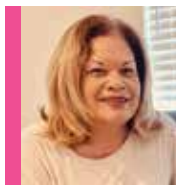
dation board, and raises funds with Red Hatters and Ka Lae Quilters. The Ocean View Church of Christ minister supports community safety and outreach, sending \$10,000 for Lahaina wildfire recovery. With his wife Nadine and the Pāhala Senior Club, Ron brings heartfelt care and steadfast leadership to every endeavor.



Bishop Pahia (Maui County) of Waiehu has transformed lives through his work in reentry and prison ministry. A former correctional officer turned MEO Being Empowered and Safe Together specialist, he guided hundreds of formerly incarcerated individuals toward productive lives. He's helped clients obtain housing, jobs and stability, offering dignity and second chances without judgment. Now retired, he continues volunteering with MEO and co-leads a prison ministry. He's also MEO's 2023 Volunteer of the Year. Whether offering support or simply believing in someone, Bishop embodies compassion, humility and the transformative power of care.

Patricia Dunn, continued

and educational events. A member of the Order of the Eastern Star, she has supported scholarships and charitable causes. She's deeply involved with the Hilo Orchid Society, YMCA tree sales, AARP tax support and the Papaikou Senior Club. Her joy and energy are contagious. She inspires others to get involved, building a sense of belonging.



Patricia K. Niibu (Lāna'i City, Maui County) spent decades uplifting her community through education and service. A retired teacher, she now devotes her time to caring for kūpuna—visiting homes, delivering meals and providing companionship with aloha. She volunteers with the Lāna'i Food Bank and her church, aiding over 100 older adults. She mentors teachers, helps local businesses and contributes to social connection across generations. Whether checking in with elders, volunteering at the school or filling staffing gaps at shops, Patricia meets every need with grace and humility. Her quiet leadership weaves strength, resilience and compassion into the fabric of island life. ■

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Averting Hawai'i's Caregiver Crisis

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



The findings of a recent Columbia University study—that Hawai'i is a high-risk state for a family caregiver shortage—should come as no surprise to the estimated 154,000 family caregivers who reside here.

AARP estimates that Hawai'i's family caregivers put in 144 million hours of unpaid care a year to loved ones in Hawai'i. If they were paid, the value of what they do for others would be \$2.6 billion.

Without family caregivers, our long-term care system in Hawai'i would collapse; we wouldn't be able to take care of our kūpuna.

The study looked at demographics. Hawai'i's older population is increasing faster than other states. As more of our population ages, there will be fewer younger residents who can take care of kūpuna who need care.

The study also looked at the need for workers who can provide paid services in-home and the availability of nursing home or adult residential care home services.

Family caregivers, especially those who live in rural areas, know those services are in short supply. There are not enough workers now and the need will grow unless we can increase the paid caregiving workforce.

The cost of living and the cost of caregiving are other factors. Caregiving isn't cheap. Family caregivers spend about \$7,200 of their own money on average—about 26% of their income—on out-of-pocket caregiving expenses. Add in Hawai'i's high cost of living and that some caregivers may

retire early or quit work to care for loved ones, the financial sacrifices family caregivers make can be overwhelming.

The Hawai'i Legislature has taken some steps to increase Medicaid payments for companies providing paid caregiving services. But other policies that can help, like paid family leave and a tax credit for family caregivers, were not passed.

If you're a family caregiver, know that you are not alone.

Help is available and AARP is advocating for you. If we all make our voices heard, there are too many of us for lawmakers to continue to ignore. Hawai'i must do better for family caregivers and avert the crisis that is clearly ahead of us.

Join us in fighting for caregivers through the state legislature by contacting Advocacy Director Audrey Suga-Nakagawa at hiaaarp@aarp.org. ■

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Join us in advocating for caregivers at the Legislature:
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The Sisterhood

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

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My family has three girls and three boys, ranging from 1 to 12 years old in 1963. We were a close-knit family back then and even closer today since our parents have both passed in 2022 and 2023. The count of family members today just turned to 54 this year, with the birth of my parent's 20th great-grandchild (they had 18 when they passed).



As you can imagine, family milestones happen A LOT and one that was very memorable took place a year ago to celebrate my middle sister, Arlene's 70th birthday in September. Since girls in my family are very close, my younger sister Cathy and I decided we would go to Tacoma to celebrate with Arlene. She had a private dining room with many Tacoma family and friends. Cathy and I brought lei from Hawaii just for this occasion.

My husband came with us to Tacoma, and we made it a mini-reunion with Arlene's husband and family. There was time to go to the Washington State Fair, lunch at Red Robin (Yum!), and shopping at a Farmer's Market.

I hope the readers of Generations will also take "family time" seriously by making memories whenever you're together. With today's cellphone cameras, there is no reason that those times can't be captured for you to see as years go by.

IS YOUR HOME STILL THE RIGHT FIT ?

The **IHARA** Team
Of Keller Williams Honolulu RB-21303

Written by Dan & Julie Ihara - The Ihara Team of Keller Williams Honolulu

When comfort starts to feel like a challenge, it might be time for something new.

You've built a life in your home. Raised a family. Created memories. But let's be honest there comes a time when that same home can start working against you. Maybe the stairs are harder to climb. The yard feels bigger than it used to. The upkeep? Exhausting. You're not alone: **1 in 4 Americans over 50** now need substantial in-home support just to stay safe and comfortable where they live.

At the same time, many of our clients are juggling investment or inherited properties that have become more burden than benefit.



Whether they're managing the property themselves or working with a **property manager**, the calls about **toilets, tenants, and trash** get old fast. And even with help, you may still find yourself wondering: "Is this really how I want to spend my time?"

Here's the good news: we specialize in helping families create real estate strategies that protect your future and simplify your life. You'll find smarter solutions to transition from active property management to passive income. Plus, we offer pre-inheritance planning so your loved ones won't be left scrambling or fighting over who gets what. **You don't need all the answers, you just need to start planning.**

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Staying in the Driver's Seat

by Wynne Crombie, Kentucky



After receiving a well-worded summons from the Department of Motor Vehicles stating that at my age, I needed to take the road test to renew my driving license, I kept a low profile, hoping it would go away. My 80th birthday was fast approaching.

I pictured this uniformed wisecrack 30-something yelling, "I said left Mrs. Crombie, not right"... and so on. After all, on my only other road test over 60 years ago at the South Tacoma DMV, I had collapsed in a sobbing heap after an unsuccessful attempt at parallel parking. I failed my first road test at age 15—so how hard was this going to be? Suppose I don't pass and need someone to cart me around? What an unbearable thought!

On a proper Monday morning before my birthday, I stepped on the gas and drove my VW Beetle down Route 47, through our local farmland, finally locating the DMV in a strip mall next to a supermarket. The sign on the door (next to the one discouraging the use of concealed weapons) informed me the place was closed on Mondays.

Four days later, I gathered up enough mojo to try it again. I was met by lines for every conceivable motor matter. There was a special line for seniors, a special line for the written test and so on.

A very nice fellow, really, asked me pertinent questions about any DUIs I might have incurred,

how many people I had hit, etc. He then examined my eyes. I could not read his chart until he informed me that if I was wearing bifocals, I should maybe look up, not down. Well said.

I seated myself in the designated area and waited for what came next. To my delight, there was no written test. You do get a new, refreshed photograph of yourself, though.

I looked around at kids, other seniors and a woman whose red lace thong was visible in the back. That immediately put me at ease. No magazines were supplied to idle away the time. This was okay because most people were peering into their devices.

An elderly gentleman with white hair and a clipboard approached me. A sweatshirt (with the name "Paul") was paired with a pair of jeans. This was it. However, he appeared to be more interested in my VW Bug than having me take him for a spin. I told him I had had one when they had first come out in the '60s. He then informed me that was about the same time he had started work with the government.

We had a nice drive around the neighborhood, stopping at stop signs, putting on turn signals, turning at traffic lights and parking on a hill. I am happy to report that I passed.

Oh, it was a glorious moment, so I only did what came naturally—after a high-five to my new friend, Paul, I thoroughly enjoyed a few well thought-out victory laps. ■



Wynne Crombie, age 80, of Nicholasville, Kentucky, has a master's degree in adult education. She has taught both stateside and with the Department of Defence at Aviano Air Base in Italy and in Berlin. Her work has appeared in Alaska Airlines Magazine, Travel + Leisure, Italy Magazine, Dallas Morning News, Catholic Digest, Senior Living, Birds and Blooms, Yours Magazine (UK), Get Lost Magazine (AU) and Your Genealogy Today.

If you have a story to share, email the editor: debra@generations808.com.



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Why Seniors Should Keep Working

by Teri Pinney, Senior Working Writer

Retirement isn't one-size-fits-all. For many seniors in Hawai'i and beyond, continuing to work—whether full-time, part-time or on a volunteer basis—offers benefits that extend far beyond a paycheck. Staying in the workforce can sharpen the mind, support physical health and bring daily structure that gives life meaning.



Stay Mentally Sharp

Just as vital as mental stimulation is social connection. Work helps keep the brain active and can reduce the risk of cognitive decline. The stimulation that comes from problem-solving, engaging with others and learning new skills boosts memory, concentration and a lasting sense of purpose. Seniors who remain involved often feel more alert and mentally agile than those who fully step away.



Maintain Social Connection

Many older adults struggle with loneliness and isolation, which can be as damaging as chronic illness. The workplace creates natural opportunities for conversation, collaboration and companionship that are essential for emotional well-being. Whether it's chatting with coworkers, mentoring someone younger or simply being part of a team, social engagement matters.



Sustain Physical Health

Work also promotes physical engagement. Having a reason to get up and out each day increases mobility and daily movement. Seniors who remain active through work often report fewer chronic health issues and more energy than their sedentary peers. A consistent routine helps maintain physical strength and emotional resilience alike.



Support Financial Stability

Even a modest income can stretch retirement savings and ease the burden of rising costs—groceries, utilities, medical bills. For some, working is necessary. For others, it's a financial move that brings peace of mind and a little extra breathing room.



Perpetuate a Sense of Purpose

Work gives structure, identity and a reason to get up in the morning.

Whether it's mentoring the next generation, sharing decades of expertise or contributing to a cause, seniors often find deep satisfaction in staying engaged.



Continue Community Contribution

Kūpuna who stay engaged enrich their communities with wisdom and cultural knowledge that is irreplaceable.

Their involvement strengthens our social fabric and preserves local traditions.

Working in your senior years can add vitality, purpose and connection to your life. It's not just about money. It's about preserving your health, mind, meaning and your place in the world. ■

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Benefits of Using Artificial Intelligence, Part I

by Chris Duque, HPD Detective, Retired

In this two-part series, the benefits, risks and how seniors can reduce the possibility of being negatively impacted by artificial intelligence (AI) will be explored, beginning here by examining how AI can significantly enhance the lives of seniors by promoting independence, improving health management and providing companionship and support.



in conversation and help reduce feelings of loneliness and isolation.

Video calls: AI can enhance call experiences, making it easier for seniors to connect with family/friends.

◆ TRANSPORTATION ASSISTANCE

Smart navigation: AI can help seniors navigate public transportation or provide ride-sharing options.

◆ COGNITIVE SUPPORT

Brain games: AI can offer personalized games and activities designed to stimulate cognitive function and memory, helping to keep the mind sharp.

Learning tools: AI can provide tailored educational content, allowing seniors to learn new skills or hobbies at their own pace.

◆ HOME AUTOMATION

Smart home devices: AI can control lighting, heating and appliances, making it easier for seniors to manage their home environment with voice commands or automated settings.

Voice assistants: Devices like Amazon Echo or Google Home can help seniors perform tasks hands-free, such as setting reminders, playing music or answering questions.

◆ PERSONALIZED SERVICES

Customized recommendations: AI can suggest activities, entertainment or even meal plans based on individual preferences and health needs.

Telehealth services: AI can facilitate virtual doctor visits, making healthcare more accessible and convenient for seniors.

In the next issue, Chris will talk about the risks of AI and how to mitigate those risks. ■

CHRIS DUQUE, Hawai'i's premier "cyber cop," is a retired Honolulu Police Department detective and nationally recognized expert on a variety of computer crimes. Email him at aikea808@gmail.com with your security questions.

HOW DOES AI WORK?

AI learns from data just like people learn from their experiences. For example, if you show an AI many pictures of cats and dogs, it can learn to tell the difference between them.

AI can understand and respond to human language. For instance, when you talk to a virtual assistant like Siri or Alexa, AI is used to understand your words and give you answers.

AI can help make decisions based on the information it has. For example, it can suggest the best route to take when driving, based on traffic conditions.

AI can help with everyday tasks, provide information quickly and assist with health monitoring. AI helps machines think and learn, making them useful tools in our daily lives.

◆ HEALTH MONITORING & MANAGEMENT

Wearable devices: AI wearables can track vital signs, alerting users and caregivers to changes.

Medication reminders: AI devices can help seniors manage their medications and their health.

◆ SAFETY AND SECURITY

Home monitoring: AI systems can monitor homes for unusual activity, providing alerts in case of emergencies, such as falls or intrusions.

Emergency response: AI can facilitate quick communication with emergency services.

◆ SOCIAL INTERACTION

Virtual companions: AI chatbots and virtual assistants can provide companionship, engage

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Striving for Peace 80 Years After WWII

by Kathleen Hayashi, President and Education Chair, 100th Infantry Battalion Veterans



This year marks 80 years since World War II ended. To me, this is a time to reflect on the horrors of war and remind ourselves to take steps to resolve conflict without violence.

Hawai'i is in a unique position as the steward of two icons of WWII history. The USS Arizona Memorial, a powerful symbol of America's entry into the war on Dec. 7, 1941, stands guard over the remains of the vessel sunk by bombs in Pearl Harbor. Visible from that memorial is the USS Battleship Missouri Memorial, where the Japanese signed the Instrument of Surrender, which officially ended World War II on Sept. 2, 1945.

Between those two historic bookends, we all suffered the shame of killing each other, with both sides grieving for lost sons and daughters.

After the surprise attack on Pearl Harbor, approximately 300,000 Japanese immigrants in the US and Americans of Japanese ancestry (AJA) were considered "enemy aliens," just because they looked like the enemy.

The 1,432 AJA already in the US Army were segregated into a separate unit—the 100th Infantry Battalion. This small group, less than .5% of the affected population, would prove their fighting ability and loyalty to America, eventually leading to the formation of the 442nd Regimental Combat Team. Together, they were considered one of the most decorated units in US military history for size and length of service.

An annual memorial service is held at the National Memorial Cemetery of the Pacific in Honolulu to honor the AJA units—those killed in service and those since passed, reminding us to avoid repeating the pain of war by exercising tolerance and conflict resolution. Although the AJA endured discrimination and loss of civil rights, they overcame these obstacles with positive outlook, high-performance thinking and quiet endurance. Postwar, when no bank would serve them, they didn't give up. They built their own bank, which we know today as Central Pacific Bank.

Although we all face challenges and setbacks, how we react affects the end result. Steve Sue of nonprofit ID8 keeps the AJA WWII legacy and values alive with a movie called, "The 100TH: Seeds of Aloha," targeted for release in 2026. Steve notes, "...this is more than a war story—it's an epic tale of service, sacrifice and an enduring legacy of aloha that spans over 80 years." ■

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Celebrating the Portuguese Culture

by Haley Burford



Since more than 1,500 years ago, Kānaka Maoli (Native Hawaiians) have welcomed immigrants from every corner of the globe, cultivating and perpetuating a tapestry of diverse cultures. In the fifth article in this ongoing series on the many cultures that comprise Hawai'i, we will focus on the Portuguese, how the people arrived in the Hawaiian Islands, the culture and a few widely celebrated observances, with a focus on Festa and celebrating construction of the new Portuguese Cultural Center on O'ahu.

Portuguese Arrival in Hawai'i

With the rapid growth of Hawai'i's economy in the mid 1800s came the demand for more sugar-cane plantation workers. In 1876, Portuguese Consul and Hawai'i settler Jason Perry (Jacinto Pereira) suggested plantation owners could source workers from the Madeira and Azores islands of Portugal. Both regions were similar in climate to Hawai'i. Sugarcane was a staple in these areas of Portugal for hundreds of years, so the inhabitants were knowledgeable about the industry. So in 1878, about 400 Portuguese migrants began settling in Hawai'i. By 1911, the population quadrupled. Today, there are about 45,500 Portuguese descendants in Hawai'i — 3.14% of the population.

Culture and Tradition

Unlike other immigrant groups, Portuguese settlers often came to Hawai'i with their entire families, establishing strong family lines and preserving their traditions. Few could read or write, so many of their traditional and cultural practices were oral. Today, Portuguese culture is an im-

portant part of local life. Many grew up eating *linguiça* (Portuguese sausage) and learning 'uku-lele, the instrument inspired by the *braguinha/cavaquinho* used by Portuguese paniolo (cowboys). One Portuguese tradition that undoubtedly many are familiar with is making (and eating) malasadas. Traditionally, they were made to use up butter and sugar on Terça-feira Gorda — also known as Carnival, Mardi Gras, Shrove Tuesday, Fat Tuesday and Malasada Day — which took place the day before fasting for Lent began.

Festa Season

For the Portuguese diaspora, maintaining a connection to their homeland is a significant part of their identity. Festa (festival) celebrations are a prime example. Kicking off the season this year in July was the annual A Day in Portugal Festa by the Portuguese Culture & Historical Center (PCHC). Last month, Our Lady of Lourdes Catholic Church on Hawai'i Island hosted its Holy Ghost Festa to celebrate their heritage and express their faith. Finally, coming up on Sept. 17 is PCHC's gala dinner in celebration of the upcoming construction of the new cultural center.

For more information, see PCHC's website (portugueseulturehistoricalcenter.org) as well as *Generations Magazine's* FaceBook page ([facebook.com/genmag808](https://www.facebook.com/genmag808)) and website calendar (generations808.com/calendar) for community events and opportunities. ■

The next article in this series will feature the influences of Filipino culture in Hawai'i.

Gram's Portuguese Bean Soup

Recipe by Vivian C. August, written by her daughter, Raelene Roller

The Portuguese Bean Soup recipe my family has made for generations was never actually written down until my niece, Nadine, asked my mother for it. My mom, Vivian, would make a huge pot for parties or mainland visitors. The soup was prepped early in the morning and simmered on the stove well into the evening. To this day, the smell of the simmering soup always brings me back to the days when I was young, playing in the yard with the aroma in the air.

Ingredients

- 2 lbs. red kidney beans (dry)
- 3 links Portuguese sausage
- 1 pkg. ham hocks
- 2 large onions, chopped
- 3 15 oz. cans tomato sauce
- salt & pepper to taste
- chili pepper flakes to taste
- 2 bunches watercress cut into 1-inch pieces or...
- 1 head cabbage, chopped

Directions

Put beans in pot and rinse them well. Pick out any debris (little stones).

Add water to 3 inches above the beans. Add sausage, ham hocks, onions, watercress (preferred) or cabbage and tomato sauce, and salt, pepper and chili pepper to taste.

Bring to a heavy boil, then cover pot, lower heat and simmer for 5 or 6 hours.

After 2 hours, taste to see that it has enough tomato sauce. Add a small can of tomato sauce if you think it needs more.

After 5 or 6 hours, remove bones from ham hocks and cut up sausage into small pieces. Make rice. Put a large scoop of rice in a bowl and pour a healthy ladle of soup over the rice.

Prep & cook time: 6–7 hours

Serves: 15–20 medium bowls ■



In memory of
Vivian August
(2004)

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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How Pickleball Changed My Life

by Jen Wilson, Editor, Hawaii Pickleball Magazine

We don't always know what's missing until it shows up in our lives. For these three women, that "something" was a game called "pickleball."

For **Lori Tokutomi**, the discovery came in her late 50s. "Someone mentioned it at a gym, so I just showed up," she says. "They told me to get on the court, explained the rules as we went—and that was it. I was addicted."



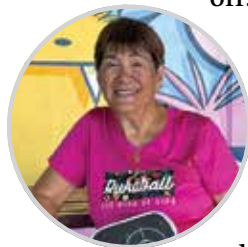
After that first day, she played every day she could, even driving 30 minutes across the Bay Area to find games. Now in her 60s, she still plays regularly and calls it her go-to for fun, fitness and stress relief. "It's the perfect sport for any age. Easy to start and you don't have to be the best to enjoy it."



At 61, **Susan Seki** discovered pickleball with her husband just before the pandemic. "We borrowed paddles at the rec center, played once—and immediately bought our own."

The couple now plays four to five times a week. "Pickleball is everything now. We drop everything to go play." She didn't expect to fall in love with the sport—or the friendships. "We've made so many new friends and I'm going to know these people for a long time."

A colon cancer survivor, Susan also credits pickleball with helping her stay healthy. "At my last cardiology appointment, I kept going and going on the treadmill. The nurse finally told me to stop—and the doctor accused me of showing off!" she laughs.



Rachel Haili discovered pickleball in her 70s, soon after retiring from her Hawaiian catering and entertainment business of over 40 years.

She found herself missing the daily interactions with staff and customers. Pickleball filled that

gap—combining movement with social connection. "You meet new people from all over and all different parts of the island," she says. She plays several times a week and complements it with yoga, tai chi and weight training. Her advice: "I say, just go out and try."

Each woman picked up a paddle at a different stage in life. What they found wasn't just a game—it was movement, meaning and community in one beautiful surprise.

Personal growth is always within reach. It's never too late to discover something new and realize it's exactly what you've been missing. ■

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Ready, Aim, Fun!

by Steven Santiago, Senior Citizens Coordinator, City & County of Honolulu Dept. of Parks & Recreation



Archery, the sport of kings, is finding its way into our city parks. The City and County of Honolulu Department of Parks and Recreation has introduced archery into its programs. Many participants say they first shot a bow and arrow at a summer camp. Then they grew up and found other interests. With cartoons and TV series recently including the sport, archery interest has resurged.

City and County of Honolulu Parks and Recreation programs are open to people of all ages. But the group seeing the most growth is kūpuna. It is never too late to recreate and archery is a sport in which they can shine!

Archery is one of the few sports in which men and women compete together at a venue. In our program, men and women shoot side by side at the range.

It is both a social sport and a "private" sport. You can enjoy the camaraderie of all the other archers, laughing and talking between shots, or you can find your "Zen" space and use it as a contemplative time. Our island seniors have found both. We may have a wife talking to her archery friends between shots while her husband finds his relaxation drilling holes in a gold circle.

Archery equipment is not extremely expensive for a beginner. It costs way less than a set of golf clubs and the range is free.

Archery is also not difficult to start. Equipment can be borrowed from the recreation center; you will buy your own as you get into the sport.

The strength needed to pull the string is adjusted to your physical capability. As you develop your muscles, you will move up to better equipment. But many archers use the same bow for a long time. The arrows, of course, are reusable.

Your biggest competition is yourself. You can shoot for fun and relaxation or you can shoot for higher scores. So, get up, get out and join other senior citizens in our programs who are re-finding the sport of archery!

Clear your mind and sharpen your focus! Call your local park to find the nearest class. ■

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In an open circle, a Hawaiian woman wearing a lei holds a resting baby, her hand protecting the child and inviting the viewer to join in the gift of comfort and healing. Behind the woman are the faces of a man and child, her hair cascading around them. This iconic image—the logo of the Kapiʻolani Medical Center (KMC)—was designed by Momi Cazimero to recognize the hospital's expansion of services to the entire 'ohana. Among her many achievements, Momi, now-retired, has created and participated in art exhibitions, served on boards and organizations and is credited with establishing Graphic House, the first woman-owned graphic design firm in Hawai'i, in 1972. While Momi's many accomplishments are common knowledge in the graphic arts world, if you ask her, she'll shine the spotlight not on herself, but on the precious people throughout her life who inspired her to become the woman she is today.

◀ To Elevate Hawai'i ▶

While working as a graphic designer, Momi's mission was to “elevate the images and icons of Hawai'i and Hawaiians,” a feat she achieved through her years of dedication. “It began when I became conscious of the fact that the only thing that had a Hawaiian face on it was the Hawai'i Visitors Bureau poster,” she says. “The motivation was to bring Hawaiian culture into a contemporary setting, so we're not always looking for things in a museum.” One significant way in which she accomplished this lies in her designs—for example, for KMC and the Year of the Hawaiian in 2018.

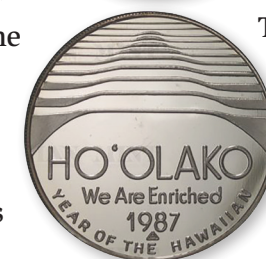
A 1987 issue of *Ka Wai Ola O OHA* by the Office of Hawaiian Affairs states that the goal of the program called the “Year of the Hawaiian” sought to “Celebrate the Hawaiian, instill pride in being Hawaiian, identify Hawaiian values, lokahi (unity), raise the consciousness and awareness of the Hawaiian core of our society,” enacting an islands-wide series of events and activities focusing on the values, history and culture of the Hawaiian

people. “So,” says Momi, “I created something that would represent Papa—Earth Mother—and Wakea—Sky Father. It's their union that creates the Hawaiian Islands.”

A previous logo depicted a woman literally giving birth to the islands. “In graphic design, we change the literal to the conceptual.” Momi's iconic design instead alludes to the vast, intricate layers of Hawaiian history and culture, the formation of the islands, and the unity of Papa and Wakea—all with graceful simplicity.

The logo for KMC also reflects the shift from literal to conceptual. Upon explaining her thinking behind the design, Momi emphasizes the hand in the circle. “It's what you hold—what you give—it's all associated with the hand. To me, the hand could not break the circle because it brings the viewer in.”

As a graphic designer, Momi stresses the importance of communicating everything in a design: “You must capture who and what it represents—graphic design interprets reality into an image.”



A LIFE BY DESIGN

MOMI CAZIMERO

by Haley Burford
Photography
by Steve Nohara



◀ Loving One's Life ▶

For nine years, Momi worked with Tom Lee of Tom Lee Design, who actually launched graphic design as a business in Hawai'i. "He and I were responsible for starting and fortifying an organization that advocated for graphic designers. We wanted to create art exhibits to elevate the people's consciousness of graphic design and the way you do that is by doing something publicly."



Reviewing a design with a colleague, Momi (right) worked with Tom Lee (center) until his passing.

After Tom's passing and Momi had her own business, she remembers when a group of artists got together and decided to make the showings "more Hawai'i." They were going to have an award and name it the Pele Award.

"If you know anything about the Big Island, you know how we feel about Pele," she says. Momi suggested they change the name, but the group was adamant simply because "it was easier to say." They were taking the name of a Hawaiian goddess who represents volcanology. They still had to respect the Hawaiian culture. But they went ahead and did it, and I boycotted them." Momi's steadfastness affixes her as a figure of Hawaiian pride, leadership and intelligence.

When Tom died of cancer, the Cancer Society called Momi and asked if she could create an exhibit at Ala Moana Center. "So I did. The theme that a friend of mine came up with was 'Love Your Life.' I designed the logo and talked to different artists to illustrate their love of life in a pictorial image." In remembering her dear mentor, Momi also realized something about herself through this exhibit: she wasn't done yet. "I said to myself, 'I know what I'm going to do to keep from disap-

pearing. I'm going to do community service.'" Through serving on various boards, committees and organizations, she maintained her public presence, honoring those who came before her and working for those who will come after.

These days, 92-year-old Momi is retired, but still keeps busy with her own creative projects, and recalls her career and loved ones fondly in telling her story. "This morning, I was watching something on TV about *The Joy Luck Club*," she says, "and they were talking about how important it is to interpret their culture. The way to lift people up is to give them an opportunity to identify with success. As a Hawaiian, this matters to me because there was an absence of things Hawaiian. Every culture thrives on its understanding and appreciation and relationship to itself. That's where understanding comes from." With words from the heart about her creative vision, and the love she has for her art and beloved people throughout her life, Momi Cazimero has paved the way for herself and the many she undoubtedly has inspired to be their best selves.

With all of these acclamations, commendations and encouragement cutting a path to the vanguard, she takes us on a journey down memory lane—back to where it all began.

◀ 'If You Like, You Can' ▶

Momi grew up in rural Pepe'ekeo on Hawai'i Island with her grandparents. She was very close with her grandfather, especially. "He was so very positive and supportive, and he spoiled me." She recalls going to work with him sometimes when he was a highway overseer and remembers fondly when, as she was falling asleep on drives home, he would purposely drive over a certain bump near her favorite bakery to sneakily wake her up—"Tūtū Man, stop!"—so she could ask him to get a slice of her favorite coconut pie. "'Til today, I love it," she says, "And he did it on purpose all the time. That's the kind of relationship we had."

After her grandfather passed away, Momi moved in with her mother, father and siblings per the advice of her Aunt Esther. Instead of the happy, warm days with her grandfather, Momi went to a home environment where she was made to think less of herself because she was a girl. "You can imagine, when I moved into that home, having been raised as the baby," Momi adds, "how I felt.

Before, I even fell asleep on my grandfather." Laughing, she says, "Okay, I must tell you. He would put me to sleep, and he was a big man. Naturally, when he would put me to sleep, I would roll over on the bed into his side and my head was buried under his arm. My grandmother, I was told, would tear up when she carried me, because my head smelled like his armpit. I was constantly at his side and loved being with him." When her home environment felt oppressive and she felt hopeless, Momi often turned to memories of her grandfather to keep her going.

The words that Momi's grandfather spoke to her have maintained their impact many years later. As she grew up speaking pidgin, she mentions how saying "I like" meant "I want." She says, "It almost suggested that it was something I wanted to do. And whenever it implied that, he would always say, 'If you like, you can.' Think of that—the encouragement of it." Later, when he had already passed and Momi was attending Kamehameha



"Tūtū Man" John Waihee and "Tūtū Lady" Annie raised Momi from infancy to nine years of age.

Schools, she still felt his presence. "When I was having a stressful time, I would sit on the edge of my bed and say, 'Tūtū Man, come get me.' I always leaned on him. When he didn't come, I would say to myself, 'If it was really bad, he would come for me.' This carried me through everything." In her senior year of high school, she had a serious discussion with herself: "'You are always depending on your Tūtū Man.' I wasn't going to do that anymore, because I had to do it on my own." The love and motivation Momi's grandfather shared with her taught her that nothing is impossible, which propelled her to pursue—and achieve—her dream of becoming an educated and resilient woman.

◀ 'Never Stop at the Minimum' ▶

Towards the end of her senior year of high school, Momi had a meeting with the principal at the time, Dr. Frederick, whose mentorship reminded her of her fourth grade art teacher. Momi says that her desire to become an artist came from this teacher, whose words made a difference. "But," she states, "I was not studious. In my beginning years, I did not want to go to school, because going to school meant walking miles, barefoot on a stony road. But, it led me to where I am today."



Praised by her teacher, Momi, unknowingly talented, was developing into an artist.

In the fourth grade, one of her assignments for art class was to draw "the most unusual thing." One day, on her way to Japanese school, Momi saw an oddly shaped hibiscus plant. "I always looked at that with fascination, because it was so different. That was my subject." When the teacher was reviewing the class' projects, she said that she was saving Momi's for last. "I thought I was going to be insulted," Momi adds, "I held my breath." She finally reached Momi's piece and her teacher said, "Momi drew this hibiscus and it's nice. But she did not stop at the minimum."

After class, when she went to pick up her assignment, Momi's teacher drew her aside and told her things that Momi carries in her heart to this day: "'You're a very good artist. I respect the fact that you had the initiative to do as much as you did. Never stop at the minimum.' That became a statement that I live with for the rest of my life. In the time that she's giving me this confidence, what I'm resting on is what my grandfather always said, 'If you like, you can.' Here was a teacher who gave me something else to aspire to." Momi makes note of the fact that these are words that carried her through very bitter years in her upbringing. "The reason I say what pulled me through is because of the things I faced along the

way.” With the beautiful and profound statements that these key figures in her life gave to her, it becomes evident how Momi turned the adversity she dealt with into a force that made her unstoppable.

◀ ‘I Wanted You to Grow’ ▶

Looking back to her childhood, Momi reminisces on her relationship with her Aunt Esther. She mentions how, during the time she was living with her parents, she figured out that the reason her aunt did not face the treatment Momi received was because she had a profession and a college education. At this point, Momi adds, “You know where this story is going already,” referring to this realization being integral to her wanting to create a career for herself. Going against her father’s limiting views of women as bound to the home, Momi decided to work hard and pay for her own schooling. “I’m determined,” she says, and she knew that because she went against her father that she could never go back home — “So, I had to be like Aunt Esther. I had to get a college education.”

Her Aunt Esther was the person who encouraged Momi to take the test to get into Kamehameha Schools, which she passed. Though this was a cause for celebration, it only brought strife to her parents, specifically her father. He insulted her intelligence and dismissed her acceptance into the school, asserting that he wasn’t going to contribute a penny to her education. So, Momi, with the support of her mother and aunt, applied and earned a working scholarship and worked her way through school. After successfully completing her high school education at Kamehameha Schools, Momi spent a brief time in college on the path to teaching art, but decided she didn’t want to do that. “That gets to be a long story, but I’m going to cut to the chase. I wanted to do art, not teach art.” So, she transferred to learning the arts at the University of Hawai‘i at Mānoa. “My mother was distraught. ‘You know, artists starve.’ That’s all



Momi aspired to be like her aunt, Esther Waihee McClellan, an independent and educated woman.

she could say to me. She talked to my aunt, who never ever changed my mind. If anybody could have, she could have. But she didn’t say a word to me.” Momi is who she is today because her aunt believed in her.

Years later, Momi found out that her aunt felt responsible for the mistreatment she received in her youth because she is the one who recommended that Momi be raised with her siblings. Like with her grandfather, she and her aunt were very close: “This aunt was also like my surrogate mom. She helped to raise me. When I was in seventh grade, going through college or in my marriage, she was the one I consulted all the time.” The pair were so close that her aunt’s son, Momi’s cousin, even asked if Momi was his older sister. As her aunt got older, she was diagnosed with Alzheimer’s disease. Following the diagnosis, Momi found that her Aunt Esther had become more forthcoming. “She was a typical teacher — always said the right thing, always did the right thing, but here she was. The things she said ranged from funny to serious.” Significantly, one day, Momi was visiting her Aunt Esther and she asked if she was the one who decided that Momi should leave her grandparents’ home all those years ago. Her aunt said yes. “I asked, ‘Why?’ and she said, ‘I wanted you to grow up knowing your siblings.’ When she said this, Momi wanted to say something to her aunt, but she felt she couldn’t, because she didn’t want to cry in front of her. “I felt I had to be strong, but I should have told her what a blessing it was that she made that decision, because I’m sure it haunted her.”

For someone who endured such hardship in her home life to say that it was instead a blessing shows the depths of Momi’s maturity and grace throughout her life, as well as the love and appreciation she feels for her aunt. “I love my Aunt Esther because of who she was and what she was to me. I always wanted to be like her — she motivated me to go to college.”

◀ ‘Never Let the Least of Them Diminish the Best in You’ ▶

Momi had to work her way through college, too, with a part-time job at Sears. In her senior year of university, she began working for a Swedish artist. “One of the things she loved to do was entertain people in different art fields. My job was to clean up,” says Momi, “and I was never a good cook, so I served food, waited on tables and cleaned the house.”

One night, the artist says to Momi, “I want you to join us for dinner. I have a professor; his name is Kenneth Kingery. He’ll be joining us tonight and I think you’re going to enjoy him.” “Did I ever!” After that dinner, Professor Kingery invited Momi to his office and the teacher-student pair grew close from there. He is the person who introduced Momi to the world of graphic design and, Momi adds, “how it was changing the landscape of commercial art.”

At the time, there was an ongoing transition from commercial art to graphic art, where instead of the artist being responsible for only an art piece for a design, graphic artists had to take into account typesets, fonts and colors in addition to being responsible for the art or logo.

Momi relays a story very significant to her development as a budding graphic artist and as a person that took place in her senior year of college. Professor Kingery had assigned her as the school yearbook editor, so she had to design and work with the production crew who printed the yearbook. “That year, I chose to use Chinese calligraphy in the design. I had created all these different designs and colors, and took the bus to discuss what I would be needing. One day, I get there, and the manager looks at it, and he takes it to a light table. He slaps the table, hollers and — this man had the loudest voice you ever heard — calls the other guys over. Those days, only men worked in a print shop.” Momi remembers how all the men gathered around the light table and ridiculed her and her work, laughing all the while. “‘Look at this thing she brings me,’ he



The encouragement and belief of Professor Kenneth Kingery made an indelible impression on Momi Cazimero, a budding designer.

said. I wanted to dig a hole in the concrete and go through it. My heart was just torn. I went to college to develop a profession so that I would have a respectful position, but now I was thinking that I didn’t want to be a graphic designer.”

Momi remained courteous in the moment and on the bus ride back to Professor Kingery’s office, but when she arrived, he could tell something was wrong. As soon as he asked, Momi burst into tears and told him all that had happened at the print shop. All Professor Kingery said at that moment was, “You come with me right now.” They drove back to the print shop. “This man spoke in a quiet tone; he was very reserved,” Momi recalls. But, once they arrived, the professor pointed to the manager and said he needed to talk with all of them. Momi remembers verbatim what he said to the men at the light table: “She’s a student at the University of Hawai‘i. You’re grown men, supposedly with a profession. But I don’t think you demonstrated that — not to this student.”

On their way out, he spoke directly to the manager in her defense: “One day, she will amount to more than you ever will.” This moment set a benchmark for Momi. “I was not a confident person, but I had enough people giving me some backbone; my grandfather, for example. Professor Kingery told this man, who was a plant manager, that I would amount to more. You don’t think I had to live up to that? On the way back to the car, he said to me, ‘Never let the least of them diminish the best in you.’ That stays with me — it comforts me and drives me. Every single one of these markers in my life, they both comfort and they drive. And that’s how I got to where I am today.”

Amy Tan, renowned author of *The Joy Luck Club*, writes, “We dream to give ourselves hope. To stop dreaming — well, that’s like saying you can never change your fate.” Through times when hope was almost lost, Momi designed her fate, never forgetting the people who encouraged her to dream. Momi and her story remind us to choose to love and dream, time and time again. ■



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Think Pink in October

by Kashmira Reid, Senior Public Relations Manager, AlohaCare

The pink ribbons and pink merchandise at retail stores mean it is National Breast Cancer Awareness Month, commemorated annually in October. Think Pink is a campaign for prevention, perseverance in finding a cure and the possibilities for surviving breast cancer.

According to the National Cancer Institute, 1 in 8 women and 1 in 800 men in America will develop breast cancer. Yes, men are susceptible, too. Breast cancer is the second most diagnosed cancer in the US, and No. 1 in Hawai'i. Although diagnosis rates are high, death rates have significantly decreased.

The best way to increase your chance of survival is to detect cancer early. Getting tested according to your doctor's recommendations is so important. If you are due or overdue for a mammogram, please call your doctor's office today! Many insurance plans do not charge a copayment

for mammograms. And if copay amounts are a concern, most hospitals will work with patients to provide financial assistance or a payment plan.

In between machine screenings, everyone can benefit from self-exams. If at any time you see or feel anything unusual or suspicious, contact your doctor.

Do it for yourself and the ones you love. ■

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Healthy Teeth and Gums at Every Age

by Dr. Vinh Tran, DDS, Dental Director, Hawaii Dental Service

September is National Gum Care Month—a great reminder for kūpuna to care for their oral health and protect their smiles. As we age, maintaining healthy gums becomes even more important to overall well-being. One common concern is gum disease, also called periodontal disease, which affects nearly 60% of adults over age 65.

Often caused by poor brushing and flossing habits, gum disease can lead to tooth loss and increase the risk of other health problems if left untreated. It is fortunate that it's both preventable and treatable, especially when caught early.

Early signs include red or swollen gums, tenderness, bleeding, bad breath, painful chewing and receding gums. These symptoms may seem



small but can lead to serious problems.

To keep your gums healthy, brush twice a day with fluoride toothpaste and floss daily. Regular dental visits are also important, especially if you notice changes. Your dentist may recommend a deep cleaning, such as scaling and root planing, or surgery.

Caring for your gums is a lifelong habit. This September, make oral health a priority and keep your smile strong for years to come. ■

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Prostate Cancer in Hawai'i

by Wesley Kajiwaru, Member, Us TOO Hawaii Prostate Cancer Support Group



It is estimated that there will be 1,160 new cases and 190 deaths from prostate cancer in Hawai'i in 2025. If it is diagnosed at an advanced (metastatic) stage, the five-year survival rate is just 37%. If diagnosed at an early stage, the five-year survival rate is more than 99%.

Early-stage prostate cancer often does not have any symptoms. Screening starts with a prostate-specific antigen (PSA) blood test. Individualized risk assessment and imaging can now help determine if a biopsy is necessary.

Non-aggressive prostate cancers may not need treatment. New treatments available in Hawai'i, such as focal therapy, target only the cancerous part of the prostate, minimizing side effects.

Men don't have to face prostate cancer alone. The Us TOO Hawaii support group offers virtual monthly meetings for patients/their loved ones,

providing information, education and support.

Patients often have choices in their cancer treatment. Learning about prostate cancer terminology, various diagnostic and treatment options and talking with other prostate cancer patients helps them make informed decisions for their individual situation. ■

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bit.ly/cancer-facts-and-figures-2025

bit.ly/survival-rates-for-prostate-cancer

The information and opinions expressed on this article are not an endorsement or recommendation for any medical treatment, product, service or course of action by Us TOO Hawaii and are not intended to be a substitute for professional medical advice, diagnosis or treatment. Consult with your physician or other qualified healthcare provider.

Key Roles in Long-Term Care Planning

by Roger Higa, CLTC®, Long-Term Care & Retirement Planning Specialist

Long-term care events can happen without warning—and in an instant, everything changes. Having long-term care insurance is important, but what truly matters is having the right people by your side. Without them, even the best policy benefits can be delayed or go unused.

Here are some of your key team players:

◆ CARE ADVOCATE

This is the person who knows the plan, where relevant documents are and who to contact. They know how to file claims and make sure benefits are accessed without delay.

◆ RESOLUTION ADVOCATE

After the crisis, this person handles transitions, expenses and tasks. They bring closure and peace of mind during emotionally difficult times.



◆ FINANCIAL ADVOCATE

This person ties your care plan to your overall financial goals. They help prevent financial strain by preparing for care costs, coordinating accessible benefits and building a strategy that protects your assets and family's legacy.

Having insurance is one thing. Knowing how to use it and who will help is everything.

Building a strong long-term care team is vital in order to ensure that you and your family are prepared for future care needs. ■

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SSA Issues Imposter Scam Alert

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

Social Security (SS) imposter scams continue to be widespread across the United States. Scammers use tactics to deceive you into providing sensitive information or money. If you receive a suspicious letter, text, email or call, do not respond.

SSA WILL NEVER:

- Text or email images of an employee's official government identification
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update to their record or have requested a phone call from the agency. If there is a problem with a person's SS number or record, SS will mail a letter.

Report suspected SS imposter scams and other SS fraud by going to the Office of the Inspector General's website: oig.ssa.gov/report. Find more information about scams at ssa.gov/scam. Please share this information with your friends, family and colleagues to help spread awareness about Social Security imposter scams. ■

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

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Long-Term Care Ombudsman Program

by John G. McDermott, LSW, ACSW, M.Div, Hawai'i State Long-Term Care Ombudsman

This year, we celebrate the 50th anniversary of the Long-Term Care Ombudsman Program (LTCOP). Part of the Executive Office on Aging, an ombudsman is primarily an advocate for residents living in a nursing home, assisted living facility, community care foster family home, or an adult or expanded adult residential care home. Having an advocate is especially important for residents who are comatose, have dementia or cannot speak for themselves.

The LTCOP is federally mandated to visit every facility at least once a quarter. With 1,779 facilities (12,895 beds) spread over six islands, that can only be accomplished with volunteers.

We are not state inspectors. We don't cite facilities for deficiencies when regulations are violated. The state Department of Health's Office



of Health Care Assurance does that. We champion quality of life and quality of care for all residents.

The LTCOP utilizes both staff and certified volunteers to promote its mission to provide culturally sensitive advocacy and referral services to Hawai'i's long-term care residents.

For more information on becoming a volunteer, use the contact information below. ■

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Executive Office on Aging
Hawai'i State Department of Health–Ka 'Oihana Olakino
250 South Hotel St., Ste. 406 Honolulu, HI 96813
john.mcdermott@doh.hawaii.gov | C: 808-892-9306
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Am I Doing This Right? Where Do I Turn?

by Kathy Wyatt, Hale Hau'oli Hawai'i Founder



These questions are asked by every caregiver everywhere! Family caregivers frequently begin their journey with no experience and little or no training, which, understandably, leaves the caregiver feeling overwhelmed by their new responsibilities. There are 60,000 family caregivers caring for someone living with Alzheimer's, so they bear the brunt of the disease in Hawai'i.

Caregivers don't know what to expect as their loved one's dementia progresses, so they don't know what questions to ask in order to prepare themselves for what lies ahead. With no experience and no education, the caregiver will most likely experience stress, uncertainty, fear, frustration and a myriad of other emotions.

The most effective ways to help ensure the highest quality of care for those with dementia are through caregiver education and making sure all the resources available to caregivers are easily accessible. Learning about the disease and knowing what to expect can help caregivers feel

more in control and better able to cope and plan. Knowing where to turn to for help is crucial to help caregivers navigate their caregiving journey.

There are many organizations that offer quality caregiver education at no cost to the caregiver, including the Alzheimer's Association, The Caregiver Foundation, Project Dāna, AARP, the Hawaii Parkinson Association and Hale Hau'oli Hawai'i. Virtual workshops are advertised on websites.

"To be forewarned is to be forearmed" makes sense for providing the public with information about Alzheimer's disease and related dementias. Receiving education and training for caregiving, learning practical caregiving approaches and using local caregiving resources are important strategies. Armed with the resources needed to continue to provide safe, effective care for their loved one, and knowledge that there is help in the community to assist them, caregivers can be successful in their caregiving journeys, and their loved ones can remain in their communities.

In addition, "The Dementia Public Awareness Campaign" bill passed through the legislature a few years ago and will be rolling out soon. ■

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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.

Kupuna in the Classroom

by Suzanne Hull, Program Director, Foster Grandparent Program

In classrooms across the State of Hawai'i, a quiet yet powerful force is shaping the academic and emotional well-being of students: senior volunteers. Kupuna in the Classroom volunteers are stepping up to provide essential services that help bridge educational and emotional gaps many students face. They provide the kind of one-on-one attention and support that overburdened teachers often can't consistently offer.

Kupuna in the Classroom volunteers are assigned to three to five students and focus on the specific needs of students. The one-on-one time they dedicate to students enables them to develop meaningful and productive relationships. This intergenerational model is good for the soul and helps kūpuna to stay active, use their cognitive skills and enhance their lives.



Kupuna in the Classroom is also known as the Foster Grandparent Program.

To become a Kupuna in the Classroom (foster grandparent), an individual must be at least 55 years of age, commit to volunteering a minimum of 15 hours per week, and meet income and other program requirements.

To volunteer as a foster grandparent, apply for services or for more information about this program, call the Foster Grandparent Program office on O'ahu at **808-832-5169**. ■

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Medicare Coverage for Surgery

by Josie Banasihan, Licensed Insurance Agent, Copeland Insurance Group

Medicare covers many medically necessary services for both inpatient and outpatient surgical procedures, but the cost may vary depending on many factors.

For outpatient surgery, the costs of ambulatory surgical center and hospital outpatient surgery may be different. Ambulatory centers usually have lower overhead costs than hospital-based outpatient surgery. For inpatient services, Medicare covers 80% of the Medicare-approved amount for doctors' services you get while you are in a hospital and you pay the remaining 20% after meeting the deductibles. Currently, the Medicare Part A deductible is \$1,676 and Part B is \$257.

Other factors that may affect cost include other insurance you may have aside from Medicare



(Medicare Advantage or a Medigap plan), how much the provider charges or if the provider accepts Medicare assignment (the provider agrees to accept the Medicare-approved amount as full payment for covered services) and the type of facility.

Outpatient costs can be found by looking up the procedure name, CPT code or Health Care Common Procedure Coding System code at [medicare.gov/procedure-price-lookup](https://www.medicare.gov/procedure-price-lookup). Get the code for a specific service from your healthcare provider for more accurate pricing. ■

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Social Security & Your Retirement

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

Social Security remains a critical component of most Americans' retirement plans and questions persist around its long-term solvency. While the number of Social Security beneficiaries is expected to continuously grow over the next decade, payments into the program via payroll taxes are likely to slow. This dynamic is creating anxiety for many about whether they can rely on Social Security to help fund their retirement. It can be beneficial to explore the role that Social Security may have in your retirement and how to best prepare if there are meaningful changes to the program.

♦ **The future of Social Security.** If you have been following financial news, you may have heard industry pundits commenting on the solvency of Social Security and its ability to pay full benefits over time. Indeed, Social Security is currently paying out more than it is taking in, which many view as problematic. In May of this year, the Social Security and Medicare Trustees released their annual report, which predicts that by 2033, assets of the program will be depleted. It is expected that in 2033, the Social Security's Old-Age and Survivors Insurance (OASI) fund will only take in 79% of tax revenue needed for benefit payments. As a result, payments under the program could be reduced by 21%.¹ It's widely expected that Congress may act to shore up the program before this happens, however there are no guarantees. Planning ahead can help shield your retirement income should Social Security be unable to fully meet its obligations.

♦ **Determine the role Social Security has in your retirement plan.** It is important to understand where Social Security fits into your retirement plan. For many retirees, Social Security benefits provide key supplemental income because the program alone will not provide enough income to cover all essential and desired lifestyle expenses. Additionally, each individual's benefits will vary depending on their lifetime earnings and the age at which they begin taking distributions. If future payments are adjusted lower to make up for the



deficit of flows coming into the fund when you retire, it may be wise to plan on utilizing other means for retirement income. Take some time to determine your desired lifestyle during retirement and the associated costs, so you can craft a Social Security plan that aligns with your retirement goals.

♦ **Work with a financial advisor to adapt your retirement plan.** A financial advisor can help determine the optimal payment plan for Social Security in your retirement. The age at which you begin taking distributions and where these distributions fit into the whole of your retirement plan is unique to you. An advisor can assist you in evaluating the variables that may impact the time at which you begin collecting benefits such as your health and life expectancy. With careful financial planning you can consider a variety of income producing investments that may contribute to your retirement security.

How Social Security programs morph and change in future is largely outside of your control, but it is important to plan for what you can. It is never too soon to work with a financial advisor to plot various scenarios for retirement based on factors that are unique to you. Ultimately, knowing you're prepared can help you feel more confident about retirement. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Private Wealth Advisor with Ameriprise Financial Services, LLC, in Honolulu, Hawai'i. He specializes in fee-based financial planning and asset management strategies and has been in practice for 41 years.

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¹Ameriprise Financial: "Did You Know..." May 8, 2024. Compiled by Russell T. Price, Chief Economist

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Will a Will Do What You Think It Will?

by Scott A. Makuakane, author of Est8Planning for Geniuses

Most people think of a last will and testament as the cornerstone of an estate plan. For most of us, however, it's a lousy cornerstone. Your will is often simply a safety net that helps make sure your overall estate plan is going to work as it was designed.

Your will is like the spare tire in the trunk of your car. Hopefully, you will never need to use it because your assets are either in your revocable living trust or you have used other means to direct your assets to your beneficiaries so that the assets will avoid probate. But if you experience a flat along your journey, your family will be awfully glad you had the spare. Having a will provides added assurance that your wishes are going to be carried out.



A more formal name for a will is "last will and testament." The "last" part refers to the fact that you can sign as many wills as you like during your lifetime, but only the last one you signed before your death counts. A document called a "codicil" can amend one or more provisions of your will without completely replacing it. In the age of computers, codicils are still valid, but more often, we just do a whole new will. Why use two or more documents with conflicting provisions when you can simplify and use only one? ■

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Documenting Your Hopes & Values

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

Parents have their own unique perspective on how to raise their children, and what values and lessons to instill. They also have personal beliefs about how their children should manage money.

Most parents would prefer that an inheritance serve to enrich and support their child's life rather than replace the need to work or find purpose. However, these personal intentions often do not fit neatly into the legal documents designed to distribute assets.

A trust primarily focuses on appointing a trustee, naming beneficiaries and outlining the trustee's powers and responsibilities. It rarely captures the parent's hopes, values or deep understanding of their child, which should be the very foundation of any thoughtful estate plan.



Your estate planner may provide a document in which you can detail your meaningful guidance — beyond the legal framework — for your child's guardians and trustees. In this document, you can communicate your wishes, values and insights — how you envision your child using inherited assets to develop a fulfilled, purposeful and meaningful life. It may also include a place to record important information, such as your child's medical needs, routines and the significant people in their life. Ask your representative about this additional option. ■

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¹ Kaiser Permanente is the highest-rated Medicare health plan in Hawaii, according to NCQA's Medicare Health Insurance Plan Ratings 2024-2025, National Committee for Quality Assurance, 2024: Kaiser Foundation Health Plan, Inc., of Hawaii – HMO (rated 4.5 out of 5). ² The Kaiser Permanente Medicare health plan in Hawaii has been highly rated for 15 consecutive years (2011-2025). Every year, Medicare evaluates plans based on a 5-Star Rating system. In 2025, Kaiser Permanente Hawaii received 4.5 out of 5 Stars.

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