

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 16/4 • JUL/AUG 2026

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## A Shifting Concept

Is AI  
Appropriate for  
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Distribution  
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ZIPPY'S



times  
PHARMACY



# Generations Magazine

## Senior Resource Workshops

Monthly, every 3rd Tues., 9:30am–10:30am



FREE PUBLIC EVENT

### Ewa by Gentry–Westside Community Center

91-1025 Koana St., Ewa Beach

#### JULY 21

##### Fall Prevention Training

Presented by David Hrobochak, EnPhysio Health

#### AUGUST 18

##### Senior Living Options Seminar

Presented by Cynthia Arnold, Generations Magazine Publisher

#### SEPTEMBER 15

##### More Than Just Bingo

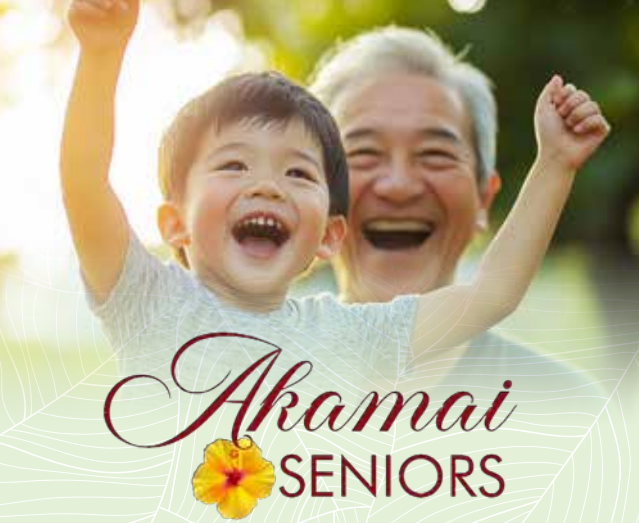
Presented by Karen Castillo-Ben, Senior Section City & County of Honolulu, Dept. of Parks & Recreation

#### OCTOBER 20

##### How to Finance Long-Term Care

Presented by Percy Ihara, Certified Senior Advisor in Long-Term Care Planning

Space is limited. Please RSVP at [generations808.com/workshops](http://generations808.com/workshops) or scan the QR code above for reservations. For details: call 808-258-6618 or email [info@Generations808.com](mailto:info@Generations808.com)



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### O'AHU LOCATIONS

- 15 Craigside
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- Avalon Care Center
- Big City Diners (all locations)
- Care Centers of Honolulu
- Catholic Charities Hawai'i
- Don Quijote (Waipahu)
- Financial Benefits Insurance
- Filcom Center
- Franciscan Vistas Ewa Apartments
- Good Samaritan Society–Pohai Nani
- Hale Hauoli Adult Care
- Iwilei Senior Residence
- Hawaii Okinawa Center
- Hawai'i State Executive Office on Aging
- HMSA (main office)
- Honolulu Christian Church
- Honolulu Design Center
- Ilima at Leihano
- Japanese Cultural Center
- Kahala Nui
- Kaiser Permanente:** Mapunapuna & Moanalua
- Kalakaua Gardens
- Senior Assisted Living
- Kapahulu Community Center
- Kapi'olani Hospital
- Kuakini Health System
- Kuhio Pharmacy I & II
- Lanakila Meals on Wheels
- Lanakila Senior Center Leahi Hospice
- Logos Bookstore
- Longs Drugs/CVS:** 'Ewa Beach, Hawai'i Kai, Kahala Mall, Kapolei, Pearlridge, University
- Lunalilo Home & Adult Day Care

- Maluhia Hospital
- Marukai
- McKinley Car Wash
- Mō'ili'ili Community Center
- Na Kupuna Makema'e
- Nu'uuanu Hale
- Olaloa Retirement Community
- One Kalakaua Senior Living
- Pali Momi Medical Center
- Palolo Chinese Home
- Pharmacare:** Aiea Medical Building, Joseph Paiko Building (Liliha), Pali Momi Medical Center ('Aiea), Straub Pharmacy (Honolulu)
- Project Dana
- St. Francis Healthcare System
- Straub Clinic & Hospital
- Straub Geriatrics
- The Ihara Team
- The Ivy at Hawaii Kai
- Times Pharmacy:** 'Aiea, Kāhala, Kalihi, Liliha, McCully, Royal Kunia, Waimalu
- The Plaza Assisted Living:** Mililani, Moanalua, Pearl City, Punchbowl, Waikīkī and Kāne'ohe
- Vacations Hawaii
- Valley of the Temples
- Waialae Senior Residence
- Waianae Comprehensive Health Center
- Waikiki Community Center
- Windward Mall Food Court
- YMCA (All locations)
- Zippy's** (O'ahu locations only): Dillingham, 'Ewa, Kailua, Kaimukī, Kāhala, Kahului, Kalihi, Kāne'ohe, Kapahulu, Kapolei, Makiki, McCully, Mililani, Nimitz, Pearl City, Vineyard, Waiiau, Waipi'o

### CITY & COUNTY OF HONOLULU:

- Elderly Affairs Division
- Department of Parks & Recreation Senior Programs
- PUBLIC LIBRARIES** (ALL LOCATIONS)

### NEIGHBOR ISLAND LOCATIONS


- HAWAII:** ADRC, Hawai'i County Office on Aging, Hilo Hospital, Kona Health Center, KTA Stores (all locations) Hawai'i Public Libraries (all locations)
- KAUAI:** Executive Office on Aging, Gather FCU (all), Regency at Puakea, Times (Līhu'e), Big Save ('Ele'ele, Hanalei, Kapa'a, Koloa and Waimea) Kauai Public Libraries (all locations)
- MAUI:** Maui County Office on Aging, Roselani Place, Kaunoa Senior Center, Ohana Care Maui Maui Public Libraries (all locations)
- MOLOKA'I:** Moloka'i Drugs, Inc., Moloka'i Rural Health Community Association Moloka'i Public Library
- LĀNA'I:** Lāna'i Kina'ole, Inc. Lāna'i Public Library





Lanakila Senior Center member Walt Miyashiro, wearing a Nake'u Awai creation, holds GM's latest issue, which features the famous Hawaiian fashion designer.

For distribution location information or requests, contact Cynthia at 808-258-6618 or [cynthia@generations808.com](mailto:cynthia@generations808.com)

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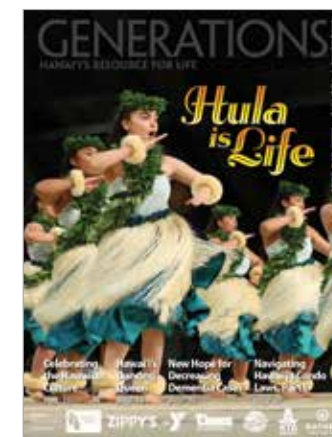
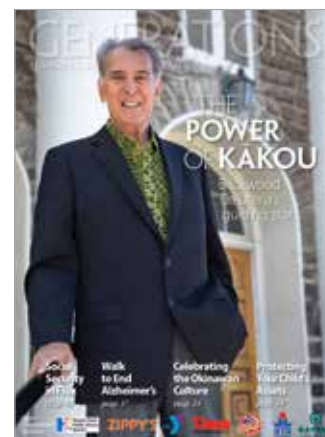
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Happy summer to all! I hope you are enjoying time with family and friends, and taking advantage of the longer days to relax, recharge and make new memories.

Summer is also a great time to have meaningful conversations with loved ones about future plans. Whether it is retirement, post-retirement goals or even end-of-life planning, starting these conversations early can bring comfort, clarity and peace of mind. It is never too soon to learn, ask questions and prepare for what lies ahead.

And that brings me to August! We are excited to host our 18th Annual Aging in Place Workshop on Saturday, Aug. 1, at the Ala Moana Hotel from 8am to 2:15pm. Attendees will have the opportunity to connect with more than 40 exhibitors and attend 29 informative presentations. Please refer to pages 10 and 11 for the full schedule of presentations.

I would also like to extend a special mahalo to our event sponsors: AARP Hawaii, Financial Benefits Insurance Inc. and the Hawai'i State Council on Developmental Disabilities. Additional thanks go to Ameriprise Financial-Na Ho'okele, C2 Financial Corporation, Let's Move, LLC, The Ihara Team and Yim & Yempuku Law. This event would not be possible without the generous support of these organizations. Come join us!

Our feature article this issue, "Retirement: A Shifting Concept," (pgs. 26-31) was inspired by GM writer Teri Pinney. Like many kūpuna, she continues to work and truly loves what she does.

Retirement does not mean the end of purpose. In many ways, it can be the beginning of a new chapter filled with opportunities, passions and new experiences.

I have always believed that we learn the most from those who have lived through life's experiences—and that is you, our kūpuna. Whether you choose to volunteer, mentor, coach, return to the workforce or simply share your wisdom with others, your contributions continue to make a difference. I love seeing kūpuna thriving in our communities—in offices, restaurants, schools and stores—sharing smiles, stories and knowledge wherever they go.

Every day, I continue to learn from the people around me and those experiences help shape me into a better person for tomorrow. Thank you to all the retirees and kūpuna who have come before us and helped make our communities and our lives better places. ■



(L-R) Jen Ihara, Cynthia Arnold, Trey Arnold, Sherry Goya and Cathlene Ogimi at GM's information table during last year's Aging in Place Workshop.



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

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# HILO SENIORS RESOURCE FAIR

Free community event for seniors, soon to be seniors, care-givers and ohana!

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# Who's Behind Generations Magazine?

**G**enerations 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.



**RUTH BERNSTONE** is one of the founding members of Friends of the Library—Waikōloa Region and served as President from 2014 to 2017. She is now the Director of Grant Management. A life-long supporter of literacy, she is looking forward to Waikōloa's future library. As a retired CPA, she has volunteered as treasurer of her congregation and homeowners' association. She also started an investment club, as well as an art center, and led a tai chi practice group for 15 years.



**MEGAN DAVIDSON** is the Marketing Communications Director for the American Heart Association Hawai'i, where she leads strategic storytelling and community engagement to advance cardiovascular health across the islands. Megan is passionate about empowering communities with lifesaving health information, strengthening local collaborations and creating meaningful connections that support longer, healthier lives for all of Hawai'i.



**CHELSIE EVANS ENOS**, Chief Executive Officer of Hawaiian Community Assets, has led the organization since 2021. She has worked with a variety of Hawai'i nonprofit organizations, serving survivors of domestic violence, keiki displaced and youth with barriers to their educational and career goals. She was nationally recognized for her nonprofit work and serves on local and national boards. She is the only Native Hawaiian member of the Consumer Finance Protection Bureau's Consumer Advisory Board.



**JEFF SHORT**, Manager Partner at Valley of the Temples Hawaii, has served in the funeral services profession for more than 10 years, fostering a culture of belief, teamwork and excellence. Jeff values working alongside a dedicated, compassionate team committed to delivering exceptional service. Together, they strive to create lasting legacies and serve as a beacon of hope within their community, always bringing their unique talents and unwavering care to every family they support.



**RAYMUND DE VEGA** has worked in the Voter Services section of the Office of Elections since 2014. In his role as an Elections Specialist, he and his team are responsible for voter education and outreach, which includes overseeing the office's media campaigns and working with community groups to ensure that residents understand how to participate in Hawai'i's elections. He provides community presentations and conducts voter registration efforts for students, senior citizens and disability communities.

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.

JODI ASATO | JOSIE BANASHIHAN | HALEY BURFORD | MICHELLE CORDERO-LEE | DAN HAIRE  
ROY KODANI | KEALI'I LOPEZ | CAMERON NAKASHIMA | KAHALA HOWSER PIMENTEL  
TERI PINNEY | DR. STEVEN RHEE | PI'LANI SHIMABUKU | KATHY WYATT  
MICHAEL W. K. YEE | MONICA YEMPUKU | STEPHEN B. YIM

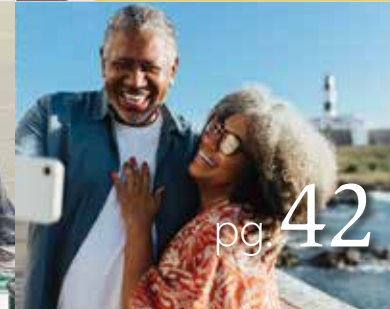
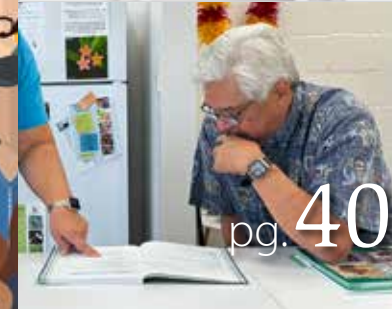
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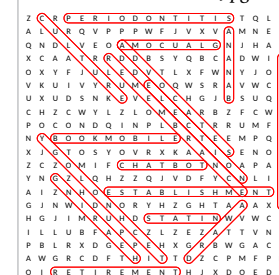
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# The 18th Annual



## GENERATIONS MAGAZINE HAWAII'S RESOURCE FOR LIFE



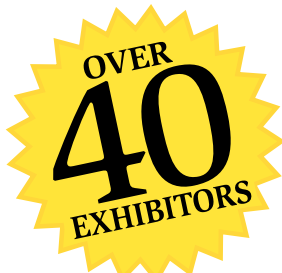
### AGING IN PLACE WORKSHOP

AGING IN PLACE WORKSHOP

	HIBISCUS ROOM <small>Sponsored by AARP Hawai'i</small>	GARDEN LANAI <small>Sponsored by Financial Benefits Ins.</small>	PAKALANA ROOM
AM Session	<b>8:30 – 9:15</b> <b>Neuroplasticity: The Brain Can Change</b> • Dr. Kazuma Nakagawa <i>B+HARI</i>	<b>2027 Medicare Updates</b> • Travis Motosue, President <i>Financial Benefits Insurance, Inc.</i>	<b>Aging in Place &amp; Using Home Equity in Retirement</b> • Percy Ihara, Certified Senior Advisor & Certified in Long Term Care Planning <i>C2 Financial Corporation</i>
	<b>9:30 – 10:15</b> <b>Sleep and Brain Health</b> • Dr. Courtnee Nunokawa • Dr. Keisuke Miyamoto <i>B+HARI</i>	<b>Kūpuna Fire &amp; Fall Prevention</b> <i>Honolulu Fire Department</i>	<b>Heartfelt Method: Estate Planning &amp; Preserving Relationships</b> • Monica M.M. Yempuku, Esq • Christina Leos <i>Yim &amp; Yempuku, LLLC</i>
	<b>10:30 – 11:15</b> <b>Neuro Cuisine, Island Style</b> • Chef Jeff Vigilla <i>B+HARI</i>	<b>Senior Living Options Seminar</b> • Cynthia Arnold, Owner/Publisher <i>Generations Magazine</i>	<b>How to Cover Extended &amp; Long-Term Care Costs</b> • Michael Yee, Private Wealth Advisor, CFP, CFS, CLTC, CRPC <i>Ameriprise Financial Services, LLC</i>
Mid-Day Break	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)
PM Session	<b>11:30 – 12:15</b> <b>Care Options at Every Stage</b> • Nicole Coglietta, Founder <i>CareSift</i>	<b>Navigating Medicare</b> • Travis Motosue, President <i>Financial Benefits Insurance, Inc.</i>	<b>Aging in Place &amp; Using Home Equity in Retirement</b> • Percy Ihara, Certified Senior Advisor & Certified in Long Term Care Planning <i>C2 Financial Corporation</i>
	<b>12:30 – 1:15</b> <b>Improve Your Online Safety</b> • Kaala Souza, Executive Director <i>Digital Ready Hawai'i</i>	<b>From Wire Transfers to Crypto ATM's and AI: Evolution of Technology in Elder Abuse</b> • Scott Spallina, Senior Deputy Prosecuting Attorney	<b>Heartfelt Method: Estate Planning &amp; Preserving Relationships</b> • Monica M.M. Yempuku, Esq • Christina Leos <i>Yim &amp; Yempuku, LLLC</i>
	<b>1:30 – 2:15</b> <b>Tech: Intro to AI</b> • Kaala Souza, Executive Director <i>Digital Ready Hawai'i</i>	<b>Advance Care Planning and the Documents to Support Your Wishes for Care</b> • Hope Young, Advance Care Planning Coordinator <i>Kokua Mau</i>	<b>How to Cover Extended &amp; Long-Term Care Costs</b> • Michael Yee, Private Wealth Advisor, CFP, CFS, CLTC, CRPC <i>Ameriprise Financial Services, LLC</i>

# Saturday, Aug. 1, 8 am – 2:15 pm Ala Moana Hotel

\*Hotel parking validations available\*  
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<b>Declutter Tips to Age in Place or Move</b> • Cynthia Arnold • Jonathan Vendiola <i>Lets Move, LLC</i>	<b>10 Energizing Pressure Points</b> • Greg Yuen, MD <i>Do-in International</i>	<b>Dementia &amp; Intellectual Developmental Disabilities</b> • Dr. Poki'i Balaz
<b>The No-Fall Zone</b> • Damian Sempio, OTR, ECHM, CAPS & Catia Garell, MA, OTR <i>Thrive for Life</i>	<b>Drug-Free ZANTHOSYN: Improving Joint, Cardio &amp; Cognitive Function with NIH Longevity Results!</b> • David G. Watumull, CEO <i>Cardax Inc.</i>	<b>Understanding Medicaid &amp; Medicare Dual Eligibility</b> • Scott Gardner, Medicaid Financial Consultant <i>Scott Gardner &amp; Co., LLC</i>
Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)	Visit Exhibitors (Open all day)
<b>Avoid Family Disputes &amp; Capital Gains Taxes</b> • Jarett Kitaoka, VP of Sales • Randy Ihara, VP of Operations <i>The Ihara Team</i>	<b>Simple Solutions for Pain, Energy, Sleep &amp; Overall Wellness</b> • Susan Amine, Sr. Pres. Dir. • Robert Nishioka, Director <i>LifeWave</i>	<b>Federal Policies &amp; Emergency Response</b> • Representative Jill Tokuda • Dr. Poki'i Balaz
<b>Declutter Tips to Age in Place or Move</b> • Cynthia Arnold • Jonathan Vendiola <i>Lets Move, LLC</i>	<b>Practical Tips for Living at Home with Parkinson's (Hint: It's Not Your Fortress of Solitude)</b> • Glen Higa, President <i>Hawai'i Parkinson Association</i>	<b>Emergency Preparedness</b> • Zosimo Arista, MSW, Program Specialist <i>Hawaii State Council on Developmental Disabilities</i>
<b>The No-Fall Zone</b> • Damian Sempio, OTR, ECHM, CAPS & Catia Garell, MA, OTR <i>Thrive for Life</i>	<b>More than Just Bingo</b> • Karen Castillo-Ben, Senior Section <i>City &amp; County of Honolulu, Dept. of Parks &amp; Recreation</i>	<b>Pili Ola: Health Through Connection</b> • Cindy Garza Moore, Project Director <i>Pili Ola</i>



AGING IN PLACE WORKSHOP

# Nominations Sought for AARP Award

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

**A**ARP Hawai'i recognized Bill Doi, Kupuna Aikido co-founder and former president, with its 2025 Andrus Award for Community Service, our most prestigious and visible state volunteer award for community service.

Bill and his fellow aikido instructor friends simplified and refined principles of the Japanese martial art of aikido, adapting its techniques into a class format to teach kūpuna how to avoid falls and minimize injury if they do fall. Therefore, Bill was selected for his remarkable service which has greatly benefited the community, reflected AARP's vision and mission and inspired other volunteers.

If you know of someone like Bill who should be recognized for their community service, AARP Hawai'i is accepting applications for the 2026



award. Eligibility requirements and a nomination form for AARP Hawai'i Andrus Award for Community Service nominees can be found at [aarp.org/volunteer/andrus-award-nominations](http://aarp.org/volunteer/andrus-award-nominations). The award also comes with a \$1,000 donation to the charity of the recipient's choice.

For more information contact AARP Hawai'i Outreach Director Jackie Boland at 808-545-6003 or email her at [jboland@aarp.org](mailto:jboland@aarp.org).

To sign up for classes in safe falling, go to the Kupuna Aikido website at [kupunaaikido.org](http://kupunaaikido.org). ■

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# HPGS Honors Kūpuna Advocates

by Kathy Wyatt, HPGS Fundraising Committee Chair

**T**he mission of Hawaii Pacific Gerontological Society (HPGS) is to enhance the general well-being of older individuals in Hawai'i. HPGS awards scholarships to students enrolled in paraprofessional training, undergraduate and graduate programs in Hawai'i, who have a serious interest in professional work related to aging and long-term care.

This is the 10th year of our Tony Lenzer Scholarship Fundraising event. Each year, HPGS honors a deserving individual who has contributed to Hawai'i's senior community and advocates for our kūpuna. This year's honoree is Suzanne Chun Oakland, program director of Lanakila Multi-Purpose Senior Center. She also served in the Hawai'i State Legislature for 26 years.



The first annual event honored HPGS's first president, Dr. Tony Lenzer (2017). He was followed by Rose Nakamura of Project Dana (2018), retired AARP State Director Barbara Kim-Stanton (2019), Founding HPGS Boardmember Cullen Hayashida (2020), Gerontologist Emmet White of Arcadia Family of Homes (2021), State Ombudsman John McDermott (2022), AARP President Gary Simon (2023), Dorothy Colby of Hale Kū'ike (2024) and Jeannette Kojijane of Kokua Mau (2025).

The event will be held on Sept. 11. For more information and to register, visit [hpgs.org](http://hpgs.org). ■

HAWAII PACIFIC GERONTOLOGICAL SOCIETY (nonprofit)  
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# Heart Health for Every Age

by Megan Davidson, Marketing Communications Director, American Heart Association Hawai'i

For many kūpuna across Hawai'i, staying active is more than a lifestyle choice, it's a lifeline. As heart disease continues to be the leading cause of death in the islands, community events that encourage movement, connection and awareness play an essential role in supporting longer, healthier lives.

This year's **Hawai'i Heart Walk at Kapi'olani Regional Park in Honolulu on Aug. 15** invites older adults, families and caregivers to come together in a celebration of wellness. The event isn't a race. There's no pressure to finish fast or go far. Participants can choose between a one-mile route or a four-mile route. Both options offer a chance to enjoy time outdoors and take meaningful steps toward better heart health.



Regular walking lowers blood pressure, improves circulation, strengthens muscles and boosts mood. For kūpuna, even short daily walks can support balance, mobility and independence.

Registration for The Heart Walk is free and participants will also have access to free health information. Whether you walk a mile or simply enjoy the morning with others, your presence helps strengthen a healthier Hawai'i.

For more information, use the contacts below. ■

AMERICAN HEART ASSOCIATION HAWAII (nonprofit)  
707 Richards St., Ste. 615, Honolulu, HI 96813  
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# Six Reminders for the Primary Election

by Raymund de Vega, Elections Specialist, Voter Services, State of Hawai'i, Office of Elections



Ahead of the 2026 primary election on Saturday, Aug. 8, we have a few key reminders for Hawai'i voters.

□ **Your primary election ballot will arrive by mail.**

Hawai'i registered voters automatically receive a mail ballot for every election.

□ **Confirm your voter registration.** Visit [elections.hawaii.gov](http://elections.hawaii.gov) or call 808-453-VOTE (8683) to confirm that your voter registration is current. If you have moved or changed your mailing address since the 2024 elections, be sure to update online or by submitting a Voter Registration Application ([elections.hawaii.gov/wp-content/uploads/VR-Form-English-Fillable.pdf](http://elections.hawaii.gov/wp-content/uploads/VR-Form-English-Fillable.pdf)).

□ **Track your ballot.** Sign up for Hawai'i's free

ballot tracking system at [elections.hawaii.gov](http://elections.hawaii.gov). You'll receive alerts when your ballot is mailed to you and when your voted ballot has been accepted for counting. You can expect to receive your ballot packet by July 21.

□ **Learn about the candidates.** View the digital voter guide at [elections.hawaii.gov](http://elections.hawaii.gov) to read statements from the candidates.

□ **Return your ballot by 7pm on Aug. 8.** Return your ballot by mail or drop it off at a ballot drop box. Visit [elections.hawaii.gov](http://elections.hawaii.gov) for location details. Don't forget to sign the return envelope for your ballot to be counted.

□ **Need assistance?** Accessible options are available including accessible voting equipment at voter service centers and requesting an electronic ballot if you have a print disability. Visit [elections.hawaii.gov](http://elections.hawaii.gov) to learn more. ■



Just Getting Personal

by Sherry Goya

Turning 100 is a Big Milestone



Judy & Sherry on June 28, 2025

I've met a number of centenarians since I joined Generations Magazine in 2010 and wrote articles about them. They all impressed me with their vitality, energy, memory, and attitude on life. My interviews would last about two hours...you try writing a 250+ article about an amazing person like that!

On June 28th, a very special lady turned 100 years old and is my daughter-in-law's grandmother, Judy Kam. We met in 2020 at two of Sarah's bridal showers, her wedding to my son Christopher, and then at Judy's husband's funeral the day after their wedding.

The reason Judy is special to me is because we always have great visits at her Aiea home at least one or two times a month. Japanese-style, I usually bring mochi, cookies, ice cream or some kind of morning or afternoon snack. We sit at the dining room table, chatting the whole time. Judy's memory is outstanding and she is so strong in mind and body, although a walker helps her get around by herself.

Judy is an avid sports fan and especially loves to watch the University of Hawaii games on TV. She's very knowledgeable on volleyball and baseball, but also likes playing "Words with Friends" and painting on her tablet. I want to grow up just like Judy!

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](mailto:sgoyallc@aol.com)

# The Way of Writing

by Roy Kodani, GM Columnist

In Japanese culture, rank is important. It signifies accomplishment, perseverance and strict adherence to righteous values. Hiromi Nakai Peterson has attained the rank of eighth dan (Hachidan), the highest rank in Shodo, the traditional Japanese art of artistic calligraphy. Derived from “*sho*” (writing) and “*do*” (way or path), it represents a spiritual discipline rather than just a technique, similar to martial arts. The art originated in China and was introduced to Japan around the sixth to seventh centuries.

Hiromi was born in Hiroshima City, Japan, three years after the atomic bomb was dropped. The city was still in a state of profound devastation, resembling a “wasteland of crooked steel and charred rubble.” But, miraculously, she and her family survived. Whether by divine intervention or by geographic good fortune, a hill called “Hijimayama” partially protected her family residence from the terrible blast of blinding light and radiation that emanated from the first atomic bomb dropped on humanity.

Hiromi’s Shodo introduction and education started quite early. In Japan, Shodo is taught as part of the regular curriculum. She also attended Shodo classes with her two older sisters, starting in kindergarten. After high school, she enrolled at the Kyoto University of Foreign Studies to learn English. After graduation, she returned to Hiroshima and taught high school English.

During a summer break, she attended summer school at the University of Hawai‘i at Mānoa, where she met William Peterson, a professor of computer science. After months of courtship, traveling between Hawai‘i and Japan, William proposed to Hiromi. They eventually married, despite her family’s disapproval. The atomic bombing was most likely the reason.

Hiromi studied Shodo in Hawai‘i with an informal group. They took written exams and sent them to Japan for credit. Hiromi’s rank rose. Her formal Shodo education started when she met Amaishi sensei (teacher), who owned and operated a Shodo school and published a Shodo maga-



Left: Hiromi with her father and older brother in 1953. PC: Hiromi Peterson

Below: Hiromi Peterson says the practice of Shodo is like meditation. “It involves breathing, focus, clarity of mind.” PC: Roy Kodani



zine in Japan. Amaishi sensei is the owner and executive of Shodo schools throughout Japan.

To obtain her seventh dan, Hiromi sent her written exam to Amaishi sensei. Then for her eighth dan exam, she travelled to the sensei’s school for her exam. Hiromi passed her eighth dan exam, received her teaching certificate and also received her professional name of “Toka” (“*to*” means east; “*ka*” means flower).

In Shodo there are three basic styles. Kaisho is regular block script, Gyosho is semi-cursive script and Sosho is cursive script. Peterson sensei has become highly skilled in both Gyosho and Sosho.

Peterson sensei also taught Japanese language at Punahou School for 30 years. She co-authored a Japanese textbook, which was donated to Punahou. She also co-authored a teacher’s manual. Her former students express their indebtedness to her for her patient, warm and supportive demeanor.

The life lessons Shodo offers are many and profound, all positively affecting the soul. “The practice of Shodo is like meditation,” she says. “It involves breathing, focus and clarity of mind. As you practice, it coordinates the hand, mind and body. The more you practice, you learn to let go and to go beyond. It leads to freedom. I begin each day with Shodo. It brings together all the goodness in hopes that the hours of the day will give us peace and serenity.”

Like a phoenix rising from the dark and forsaken ashes of Hiroshima, Peterson sensei attained cultural and artistic heights. She sought her own path with a clear, spiritual mind and an unwavering devotion to Shodo. ■

# Connection Beyond Hearing

by Vicki Boswell, Founder and President of Hōkūlani Children’s Theatre of Moloka‘i

Hearing loss can create distance between people, especially kūpuna. The challenge is not just about missing sounds, but the frustration that grows when communication feels out of reach. I understand this personally. I experienced significant hearing loss from childhood into adulthood. Over time, I learned something important: Connection does not depend on hearing alone. So I learned to focus my attention and adjust my environment, which allowed me to stay connected in deeper ways.

**Some tips on how to better communicate with a hearing impaired person:**

■ **Vision plays a powerful role.** Choose a well-lit space and face the person as you speak. Facial expressions, gestures and lip movements provide meaning that words alone cannot carry. A smile, a quick wink or a friendly greeting can express love and warmth when hearing gaps exist.

■ **Touch strengthens presence.** A gentle tap on the arm can bring attention before speaking. Holding a hand builds comfort and trust.

■ **Speech matters.** Speak clearly and at a slightly slower pace. As hearing decreases, the brain works harder to fill in missing parts of a sentence. When words come too quickly, the mind struggles to keep up. Slowing down gives the listener time to process and stay engaged.

■ **One-on-one time is important.** Group conversations can feel overwhelming. Multiple voices and shifting topics make it difficult



to follow along. Do not assume others heard what you heard. Summarize key points and speak directly to the person with hearing limitations.

■ **Connect at a regular time each day.** Simple habits make a difference. I experienced this with my hearing-impaired grandmother. When I called her in the morning, she felt loved and less alone.

■ **Learn basic sign language.** Using the American Sign Language creates another layer of connection. At Hōkūlani Children’s Theatre of Moloka‘i, I teach children and kūpuna simple songs in sign language. This helps them connect voice, facial expression and gesture—three essential parts of communication.

At its heart, effective communication builds relationships. I feel grateful for my hearing loss because it taught me to listen with my heart, not just my ears. ■



*Vicki Boswell is the Founder and President of Hōkūlani Children’s Theatre of Moloka‘i and a dedicated advocate for life skill development among kūpuna. Drawing from her lifelong experience with hearing loss, she teaches practical, multisensory communication strategies that strengthen connection and reduce isolation. Vicki holds a BA in educational psychology and an MSW with a child and family emphasis. She loves working with children and kūpuna, helping them build confidence, express themselves and stay meaningfully connected within their communities.*

If you have a story to share, email the editor: [debra@generations808.com](mailto:debra@generations808.com).

# Celebrating the Tahitian 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 10th article in this ongoing series on the many cultures that comprise Hawai'i, we will focus on the Tahitians, their arrival to the Hawaiian islands, their traditions and celebrations such as Heiva i Hawai'i and Tahiti Fête.

## Tahitian Arrival in Hawai'i

Some records state that around 500 AD, Polynesian people from Tahiti and Hiva (Marquesas Islands) sailing in double-hulled canoes navigated to and settled Hawai'i. Several hundred years later, the second wave of Tahitian immigrants arrived in the 9th or 10th century, hailing from Kahiki (Tahiti in 'ōlelo Hawai'i, according to oral tradition) and worked with the Hawaiian Kingdom to form the new ali'i class. European explorers also noted similarities in language between Hawai'i and Tahiti, with some Tahitians even arriving to the islands aboard foreign vessels as translators and sailors. Today, people of Tahitian heritage make up about .2% of Hawai'i's population.

## Cultures & Traditions

Tahitian people proudly share their heritage with the world, communicating the trust their ancestors had in future generations to carry on their oral and physical traditions. Similar to Hawai'i, Tahitian clothing was traditionally made from tapa cloth, with women wearing pareo made of the material. Today's pareo have changed in dressing style and pattern, but the meaning and cultural pride remain. Music and dance are a

foundational part of Tahitian life, characterized by *tamure* (a fast hip-shaking dance) as well as riveting beats on *pahu* (wooden drums traditionally covered with sharkskin) and *toere* (a long drum with a split). *Tatau* (tattoo) is another way for Tahitians to express cultural identity and pride.

Foods such as poisson cru (raw fish marinated in lime juice, mixed with vegetables and coconut milk) and abundances of fish and vanilla emphasize Tahiti's natural splendor.

## Celebrations

Tahitian celebrations tend to focus on dance. Heiva i Hawai'i ([heivaihawaii.myshopify.com](http://heivaihawaii.myshopify.com)) is an annual Tahitian dance competition featuring 'aparima (a Tahitian dance focusing on hand movements), 'ahuroa (another dance rooted in 'aparima) and drum dances. This year, Heiva i Hawai'i was held in Kailua-Kona of Hawai'i Island this past February.

This year's Tahiti Fête Hawai'i ([tahitifete.com](http://tahitifete.com)), regarded as the largest Tahitian dance competition in the US, will be held July 3 through 5 at the Neil S. Blaisdell Arena in Honolulu for the very first time. From August 1 to 2, Heiva i Kaua'i ([heivaikauai.com](http://heivaikauai.com)) will take place at Kapa'a State Park on Kaua'i.

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

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



## Banana Po'e

by GM Staff

Wow! This ended up being really fun! We found this very easy Tahitian dessert recipe and Cynthia and I (Wilson) thought we'd try our hand(s) at it. Hence, the GM cooking challenge: "On your mark, get set... bake 'em!"

Wilson: I found this recipe lends itself to a lot of personal preference—from preparation to taste, proportion and texture.

Cynthia: It was easy and quite delicious. It reminds me a lot of *chi chi dango* (mochi) ([generations808.com/may-june-2025](http://generations808.com/may-june-2025), pg. 21).

## Ingredients

8-12	bananas ( <i>any type, very ripe</i> )
1 tbsp.	vanilla extract
1 cup	tapioca flour/starch
1 cup	brown sugar
3/4 cup	coconut shreds ( <i>sugared or plain</i> )
1 can	coconut milk

## Directions

Peel the bananas completely, including the strings/veins. Place them in a large bowl to be mashed. Depending on personal preference, the degree of mashing is up to you. It can be pureed or mashed just enough for it to be a bit chunky.

Preheat the oven to 375° F.

Mix in the vanilla extract. One tablespoon is a good starting point, but an extra dash won't hurt. Mix in the brown sugar and coconut shreds.



Next, mix in the tapioca flour/starch (gluten-free, made from the cassava root) until it's the consistency of pancake batter. Corn starch is another option.

Prep an 8-by-8-inch pan by greasing the bottom and sides with butter. Pour the mixture in the pan, place it in the oven and bake it for 1 hour. The finished cake will be about 3/4-inch thick.

When done, remove from oven.

While it is still warm, the cake may be cut into 2-inch squares; smaller if you desire. For smaller, 1/2-inch bite-sized pieces, use kitchen scissors.

Serve the cake slices/pieces in a saucer or shallow bowl. Pour the coconut milk right from the can over the pieces. Quantity is to your liking. Sprinkle some coconut shreds and brown sugar on top — BAM! All pau, all ono!

**Prep & cooking time:** 1-1/2 hours (approx.)

**Serves:** 6-8 servings ■

Do you have a favorite recipe and story to share? For consideration, include a photo and mail them to Generations Recipe, PO Box 4213, Honolulu, HI 96812, or email them to [Cynthia@generations808.com](mailto:Cynthia@generations808.com).

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# Is AI Appropriate for Alzheimer's Patients?

by Pi'ilani Shimabuku, GM Intern

Approximately 32,000 Hawai'i residents have been diagnosed with Alzheimer's disease (AD) as of 2020 and 20% of Hawai'i's residents serve as their caregivers. Most caregivers are like my 'ohana and myself, family members who mālama our kūpuna out of a sense of duty and love. Anyone who has taken up this momentous task knows it is far from smooth sailing. Loss of independence and control over their physiological functions can cause our loved ones to become frustrated, angry and/or depressed. In turn, we, too, can become overwhelmed to see the people we looked up to our entire lives slowly become shadows of themselves.

The Alzheimer's Association ([alz.org](http://alz.org)) recommends that caregivers encourage persons with dementia to talk openly about their lives. Not only will they be challenged to recall memories, but the process of remembering may help reinstall a sense of self. That type of cognitive stimulation has been shown to be beneficial for people diagnosed with AD and other forms of dementia.

According to a recent *New York Times* article, artificial intelligence (AI) is transforming AD patient care by providing tools that are meant to improve safety and offer personalized support. For example, researchers are testing AI chatbots as "digital companions." A chatbot is a software program that analyzes complex data to process and simulate human speech. Chatbots integrated into the patient's daily routine can remind the



patient to take their daily medications.

A chatbot can ask a patient to recall their favorite memory, start a conversation about their favorite hobby and play a favorite song to make your loved one more comfortable. Chatbots can also prompt a patient to remember a list of words that they will be asked to recall later. In addition, chatbots can produce puzzles and other brain-stimulating activities, which have all been shown to improve the mood of people diagnosed with AD.

While AI brings significant benefits in early detection and caregiver support, it also presents challenges regarding data privacy, potential for bias and the necessity of human oversight, because it is also possible for AI companions to encourage disruptive or destructive behaviors. In addition, research is limited to subjects who are in the early stages of AD, so its applicability once the condition progresses is unknown.

Researchers are also concerned that caretakers will become over-reliant on the technology. They may rely too heavily upon AI and neglect to provide their loved ones with human contact. Additionally, more research needs to be conducted to integrate AI into the spectrum of side-effects that may occur in AD, such as hallucinations.

AI is considered a valuable tool for AD patient care when used as a complement to rather than a replacement for human care. Check with a medical professional before making any decisions. ■

# Ho'oku'ikahi Establishment Day Festival

by Pi'ilani Shimabuku, GM Intern



In the foreground of the crystal blue waters of Spencer Beach Park at Ōhai'ula Beach in Kawaihae on Hawai'i are jagged lava stones neatly stacked on top of each other, their corners coming together like a jigsaw puzzle. It is Pu'ukoholā Heiau — one of the last ancient Native Hawaiian heiau (temple) built, marking the end of the traditional kapu system.

King Kamehameha I was to fulfill a prophecy and secure his unification of the Hawaiian Islands — "Ho'oku'ikahi," to "unify as one." A prophet told Kamehameha that to conquer and unite all the islands, he must first build a large heiau at Pu'ukoholā and dedicate it to war god Kūkā'ilimoku. Nearly 10,000 pairs of careful hands passed along lava rocks across 25 miles in a human chain. The mortarless stone temple took a year to complete. Finally, Kamehameha carried out the last step of this spiritual journey — the sacrifice to Kū of his adversary and first cousin, Keoua.

Kamehameha reunited the Hawaiian Kingdom in 1810. During his reign, he stored his ammunition at Mailekini Heiau, below Pu'ukoholā, to protect Kawaihae Harbor. The submerged remains of another heiau, Hale o Kapuni, dedicated to shark akua (deities), are believed to lie just offshore.

King Kamehameha's Pelekane (royal courtyard) is situated along the coast directly below Pu'ukoholā Heiau and Mailekini Heiau at the Pu'ukoholā Heiau National Historic Site. Upon European contact, this is where ali'i met with foreign dignitaries and the first group of New England Protestants made their new home. The

residence of shipwrecked American sailor John Young, who served as Kamehameha's advisor, is also located here. Recognizing the historical and cultural significance, Congress designated all of these buildings as National Historic Sites in 1972.

On Aug. 15 and 16, the 54th Ho'oku'ikahi Establishment Day Hawaiian Cultural Festival ([nps.gov/puhe/festival.htm](https://nps.gov/puhe/festival.htm)) celebrating Hawai'i's history and culture will be held at the Pelekane. The festival traditionally begins with a ho'okupu (gift-giving ceremony). Activities include ulana lauhala (lauhala weaving), kuiki (quilting), lei-making, kapa-making, hulu ali'i (chiefly featherwork) and traditional Hawaiian games. There will also be informational booths, workshops, food, canoe rides and live music. Admission is free.

If you are unable to attend the festival, know that Pu'ukoholā will always be there for you and future generations to witness Hawai'i's history. ■



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# The Little Bookmobile That Could

by Ruth Bernstone, Director of Grant Management, Friends of the Library–Waikōloa Region



The Friends of the Library–Waikoloa Region volunteers—fulltime residents, substitutes and snowbirds—keep the bookmobile running seven days a week.

of all—a new book to take home. In Waikōloa, we aren't just sharing stories, we are building them.

The enthusiasm for this community asset is overwhelming. Families, vacationers, high schoolers, seniors and residents of all ages enjoy stepping up into the van, walking the aisle and looking for new reading materials—books, audio books and DVDs.

Enjoy your visit to the Waikōloa Village bookmobile, open seven days a week from 9am to 5pm. ■

When the state librarian of Hawai'i shuttered the state's Bookmobile Program in 2003 due to budget cuts, a vital chapter of local history seemed to close. However, the residents of Waikōloa Village refused to let the story end.

In 2010, when beginning to organize Friends of the Library–Waikōloa Region, one of our first steps in advocating for a library was to meet with the state librarian. He suggested that we could take possession of a bookmobile that was in storage at the Kona library. We took him up on that offer right away! It now has a permanent home in Waikōloa Village behind the tennis courts, with Wi-Fi, electricity and a pergola for activities.

Today, this community asset is a seven-day-a-week hub. Run entirely by volunteers who meticulously curate the donated collection and assist in picking out books, the bookmobile offers books, DVDs and audiobooks for all ages. Operating on a refreshingly simple no-checkout policy, it has become a favorite destination for families, vacationers and seniors alike.

The bookmobile is more than just a place to grab a poolside novel; it is a center for creativity. From painting spring wind chimes to designing Valentine's bookmarks and back-to-school pencil pouches, these activities bring the generations together. Each visit concludes with the best gift

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# Planning With Care and Aloha

by Jeff Short, Managing Partner, Family Services, Valley of the Temples Hawaii

Losing someone we love is never easy. Then, families are often asked to quickly make important decisions that may have never been talked about before, adding stress during a time that should be focused on healing and being together.



Planning ahead and making arrangements in advance gives a loved one's 'ohana clear guidance and peace of mind at a crucial time. Planning ahead is an act of aloha, offering comfort, reducing uncertainty and giving families time to focus on honoring a life and supporting one another.

First taking time to reflect about one's life, values, milestones and relationships helps shape how that life will be remembered, creating a meaningful foundation for what comes next.

Planning a ceremony is another important step. Whether it's a traditional service or a more personal celebration of life, today's gatherings can reflect culture, personality and the stories that matter most.

Choosing a place for remembrance is also important. Having a space to visit can bring comfort and connection throughout the grieving process.

Taking the first step to explore preplanning options today can help families find what feels right, bringing a sense of alignment and peace of mind for them going into the future. ■

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# RETIREMENT: A Shifting Concept

By Teri Pinney

Photos courtesy of Teri Pinney

**A**cross Hawai'i, kūpuna are continuing to work — or returning to work — well beyond what previous generations considered retirement age. Their roles span a wide range of occupations, from educators and healthcare professionals to retail workers and security personnel. For many, retirement no longer means stepping away from work entirely. Instead, it has become a more flexible stage of life — one that allows for continued contribution, engagement and purpose.

**H**awai'i's population is aging at a pace that is reshaping both its workforce and its economy. Today, nearly one in five residents in the state is age 65 or older. Projections indicate that this share will continue to rise steadily over the next decade as life expectancy increases and younger populations grow more slowly.

At the same time, older adults in Hawai'i are remaining in the workforce at notably high rates. Approximately 28% of Hawai'i residents age 65 and older are still employed — well above the national average of about 22%. In fact, Hawai'i consistently ranks among the top states in the nation for workforce participation among seniors.

Several factors drive this shift. Hawai'i has one of the highest costs of living in the country, prompting many older adults to continue earning income beyond traditional retirement age.

At the same time, longer life expectancy and better overall health mean that many kūpuna are both willing and able to remain active in the workforce. Employers are increasingly recognizing the value of experienced, reliable workers who bring stability, institutional knowledge and strong work ethics.

This is more than a passing trend. It reflects a fundamental shift in how work and retirement intersect in modern life — where retirement is no longer a fixed endpoint, but a flexible stage shaped by financial realities, personal fulfillment and the desire to remain engaged in the community.

## A Second Chapter

On a large campus just after sunrise, 78-year-old Larry Tamashiro, a retired Honolulu Police Department homicide detective sergeant, directs a team of security personnel, overseeing safety operations with the same steady authority and presence that defined his years in law enforcement.

"I thought I was done when I retired," Larry says. "But this work I do — it matters. You're protecting students. You're helping create a safe place for them to learn."

His law enforcement background brings a level of experience that cannot be quickly taught. He's seen a lot over the years. From managing campus protocols to responding to incidents, Larry's presence offers reassurance to staff, students and parents alike.

"You learn how to stay calm; how to read situations," says Larry. "That doesn't go away just because you retire."

In a condominium lobby, Bruce Cameron, 73, stands at his post — greeting residents by name, managing deliveries and keeping a watchful eye on the steady flow of visitors. A quiet but constant presence, he has become part of the daily rhythm of the building, offering both familiarity and reassurance to those who pass through.

"You get to know the residents," he says. "I'm helping people as young as 5 to as old as 100. 'I like being here. It's emotionally rewarding.'"

But his role extends well beyond opening doors. Bruce is often the first to notice when something is out of place, the person to whom residents will turn for help and the consistent presence who brings a sense of order to the day. For him, the work provides structure, connection and a continued sense of purpose.

At an East O'ahu drug store, 80-year-old cashier Jane Ishimaru provides a unwavering and familiar presence. She greets customers, assists at the self-service registers, helps shoppers locate items, restocks shelves and steps in to check out purchases when needed. She continues to work in part to help pay for a substantial mortgage, a responsibility that keeps her financially engaged.

"But it also keeps me active and I enjoy it," she says. She encourages others her age to consider staying in the workforce, noting that even part-time work can bring both purpose and stability.

Mike Ogino, age 74, a custodian at a busy home supply retail store, says, "It gives me something to do. And the extra money is good. Besides, if you don't work, you freeze up!"

These individual stories reflect a broader reality. For many older adults, work is not simply about supplementing retirement income or Social Security — it is about remaining connected, contributing in meaningful ways and continuing to show up where they are needed most.

While their roles differ, a common thread runs through each of their stories. These are not jobs taken on out of necessity alone. They reflect a desire to remain engaged, to contribute and to continue being a useful part of something larger than themselves.

## Rethinking Retirement

For much of the 20th century, retirement followed a predictable path. Individuals stepped away from the workforce in their early to mid-60s, supported by pensions, personal savings and Social Security. Retirement offered leisure — travel, hobbies, time with family. It marked a clear transition — a well-earned chapter defined by rest and reward. But that model was built for a different time.

For many, retirement is no longer a fixed destination but a shifting concept. Financial realities, longer life expectancy and changing priorities have altered what it means to step away from work. In Hawai‘i, where the cost of living is among the highest in the nation, many seniors find that full retirement is not practical. Many discover that they do not want to fully disengage. Nowhere is this shift more visible than in the education industry.

### Back to School

In workplaces across the islands, the line between “retired” and “working” has blurred. Nowhere is that more evident than in Hawai‘i’s schools, where kūpuna continue to show up day after day because the work still matters to them. Across the state, schools have become one of the most common and appealing places for older adults to continue working or to re-enter the workforce after retirement. Classrooms, campuses and training programs offer something many other industries cannot: a sense of purpose that feels immediate and tangible.

Whether working a few days a week as a substitute teacher or maintaining a full-time teaching role, many seniors find that education allows them to contribute in meaningful ways without the pressures often found in other professions. Substitute teaching has become a natural entry

point. It offers flexibility, familiar routines and the opportunity to remain engaged without long-term commitments. For retired professionals — from former teachers to military personnel, business leaders and public servants — the classroom provides a space where life experience translates into real-world value for students. Schools, in turn, benefit from dependable individuals who bring maturity, patience and a stable presence.



“It gives me something to do. And the extra money is good. Besides, if you don’t work, you freeze up!”

—Mike Ogino, 74

Some do choose to remain in education full time. Veteran teachers continue well into later stages of their careers, often serving as anchors within their schools. Their experiences become a resource for students and younger educators navigating the early years of teaching. Mentorship, both formal and informal, is a quiet but powerful contribution of these seasoned professionals.

At the postsecondary level, the pattern continues. Community colleges and universities frequently rely on adjunct instructors and lecturers — many of whom are retired or semi-retired professionals. These individuals bring real-world experience into

the classroom, bridging theory with practice. In fields such as business, healthcare and education, their insights can resonate strongly with students preparing to enter the workforce.

There are practical reasons why education has emerged as such a strong post-retirement pathway. The structure of the academic calendar, opportunities for part-time work and the ability to scale involvement up or down all make the field accessible. Just as important, however, is the cultural aspect. Teaching has long been viewed as a profession grounded in service, mentorship and community — values that align closely with what many older adults seek in this stage of life.

The demand for substitute teachers has increased over the past decade, driven by teacher

shortages, rising enrollment pressures and the need for classroom continuity. Older adults have stepped into that gap. Substitute teachers who are retired professionals bring a unique level of classroom management. Their life experience has prepared them to handle unexpected situations.

Many retired educators return to the classroom not out of necessity, but because they miss it.

“There’s something about teaching that stays with you,” one long-time substitute shares. “You don’t forget what it feels like to help someone understand something for the first time.”

For others, working in education represents a new chapter entirely. Individuals who spent careers in business, military service or public administration are finding second careers bringing real-world experience directly into learning environments.

In this way, education has become more than a workplace for kūpuna. It has become a bridge between generations.

### Why Continue to Work?

Research increasingly points to health as a key component of why older adults continue to work.

Studies suggest that remaining active — both mentally and physically — can contribute to overall well-being in later life. Continued engagement through work has been associated with lower rates of depression, improved cognitive function and a stronger sense of identity. Older adults who maintain regular routines and social interaction often report higher levels of life satisfaction. Work, even on a part-time basis, can provide both.

In Hawai‘i, where community and connection are deeply rooted in culture, these benefits are particularly meaningful. For many kūpuna, work is not simply about staying busy — it is about remaining an essential thread in the tapestry of daily life.



“You slow down too much, that’s when things start catching up to you. Staying active keeps you sharp.”

—Larry Tamashiro, 78

► **Hawai‘i’s high cost of living:** This issue remains a driving force behind why many kūpuna continue to work. Housing costs can be especially burdensome, while food, healthcare and transportation expenses continue to climb. For those on fixed incomes, even careful budgeting may fall short. Social Security alone is rarely sufficient. As

a result, continued employment becomes less about choice and more about maintaining financial stability and independence as expenses increase.

► **Financial security:** Not all workers have had access to pensions or long-term retirement savings. Continued employment provides stability and peace of mind. Full-time roles often include additional medical coverage, life and disability insurance, paid time off and access to wellness/employee assistance programs that support overall well-being.

► **Supporting family:** Kūpuna often contribute to multigenerational households. Many kūpuna provide financial back-up and everyday stability for children and grandchildren. Their continued income can ease household

burdens, strengthen family resilience and help bridge gaps that might otherwise strain the entire family unit. In many cases, their presence also allows younger family members to pursue work or education with greater flexibility, knowing support at home is steady and dependable.

► **Purpose and routine:** Work provides structure and a sense of purpose. For many, it offers a reason to get up in the morning and stay engaged. Bruce puts it simply: “You don’t just sit around. You stay moving. You stay part of things.” That daily rhythm brings a sense of normalcy and momentum, reinforcing both physical activity and mental sharpness. It also creates a continued connection to the outside world — something that becomes more valuable, not less, with time.



► **Social connection:** Workplaces provide daily interaction and connection — something that becomes increasingly important with age. Jane says, “I love to talk story with the customers and my co-workers have become my buddies.” These relationships add a sense of camaraderie and belonging that extends well beyond the job itself.

► **Staying active:** Remaining mentally and physically active is another key motivator. Larry reflects: “You slow down too much, that’s when things start catching up to you. Staying active keeps you sharp.” The routine of showing up, moving through tasks and engaging with others helps maintain both physical mobility and cognitive strength. It’s not about pushing limits. It’s about keeping the engine running. That steady level of activity can make the difference between simply getting by and continuing to feel capable and independent.

► **Because they can:** Many kūpuna continue working simply because they are able to do so. They’re physically capable, mentally sharp and still willing to contribute. Today’s older adults are healthier, more active and living longer than previous generations. Stepping away isn’t always necessary or desirable—it’s a choice, not a requirement. As long as they have the ability, many see no reason to step aside when they still have something to offer.

**The Value of Experience**

Doubts about kūpuna’s declining ability or resistance to change are at odds with reality, as older employees increasingly demonstrate adaptability. Employers are increasingly recognizing the advantages of older workers. Seniors bring reliability and a strong work ethic. They possess deep institutional knowledge and time-honed judgement that only seasoned workers can bring. They often require less supervision. Intuition and



“I like being here. You get to know the residents. It’s emotionally rewarding.”  
—Bruce Cameron, 73

initiative are prevalent, as well as a high level of professionalism developed over decades.

In roles like Bruce’s, consistency builds trust. In positions like Larry’s, experience can be critical in high-stakes situations. For Jane and Mike, it’s about staying engaged and the social fulfillment that comes from being part of the daily rhythm of human contact.

Seniors also tend to have lower turnover rates, often serving as mentors to younger employees.

**Challenges and Adjustments**

Age discrimination remains one of the most persistent and often unspoken barriers facing older workers, particularly when it comes to hiring and advancement. Despite their contributions, working later in life comes with challenges. Physical demands may require adjustments. Employers may need to provide flexible schedules or modified duties. And technology continues to evolve, requiring ongoing learning and adaptation.

In many cases, even small accommodations —ergonomic workspaces or adjusted hours— can make a significant difference in sustaining long-term participation. Navigating new systems or workplace expectations can be frustrating, but many seniors persist with determination and a willingness to learn. These adjustments are not signs of limitation, but practical steps that allow experienced workers to continue contributing effectively.

Although the assumption that age equates to decline has proven to be a false one, there are still lingering stereotypes about older workers. These stereotypes will continue to be challenged as more kūpuna remain active in the workforce. However, age bias remains one of the most persistent barriers facing older employees, particularly when it comes to hiring and advancement.

**Looking Ahead**

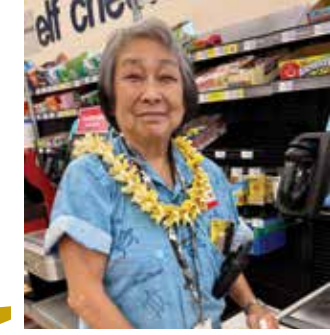
As Hawai‘i’s population continues to age, the presence of kūpuna in the workforce is expected to grow. What was once considered the exception is quickly becoming the norm. Organizations such as AARP Hawai‘i and the University of Hawai‘i Center on Aging are actively studying this shift.

For employers, it signals the need to rethink long-standing workforce models. Those who adapt will benefit. Rather than asking how long older adults should remain in the workforce, the better question may be how to fully leverage what they bring. In many cases, experience and consistency are exactly what are needed. As this demographic grows, so does the opportunity to redefine a productive, multi-generational workforce.

**Economic Contributions**

The continued participation of older adults in Hawai‘i’s workforce carries broader economic implications. Working kūpuna contribute to consumer spending, tax revenues and overall economic stability. Their earnings circulate through local economies, supporting the communities in which they live. Their presence helps address workforce shortages and dependable staffing. In Hawai‘i, where geographic isolation and workforce limitations present unique challenges, the contributions of older workers are particularly significant. Across Hawai‘i, the image of retirement is evolving.

In office buildings, classrooms, storefronts and community spaces, older adults continue to show up — not because they must, but because they can and because they want to. Their presence challenges long-held assumptions about aging. It also offers something increasingly valuable in today’s fast-changing world: stability, perspective and lived experience.



“I love to talk story with the customers and my co-workers have become my buddies.”  
—Jane Ishimaru, 80

**Retired, Rewired, Rehired**

In a society that often moves quickly toward what is new, kūpuna in the workforce serve as a reminder that experience still matters — and that some of the most valuable contributions come well into the later chapters of a career.

Kūpuna are redefining what it means to retire. They are not stepping away from life’s responsibilities or contributions. Instead, they are adapting — finding new roles, continuing old ones and remaining active members of their communities.

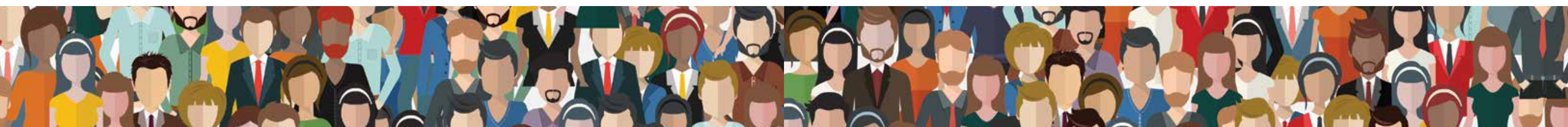
Bruce continues to stand at his post, greeting residents by name. Larry walks the school’s campus, ensuring safety and order among the student population. Jane moves between the self-service registers, helping customers and keeping the front-end running smoothly. Mike, the retail store custodian, takes ownership of his work — keeping the floors spotless, the aisles clear and the store ready for the next wave of customers, carrying out each

task with care, consistency and a quiet determination to do the job right every time.

Different roles, different settings — but the same steady and intrepid presence. They show up, they contribute and they keep things moving. In a time when retirement once meant stepping aside, they offer a different picture — one where experience still matters, work still has value and purpose doesn’t fade with age.

*For this writer, a 76-year-old woman balancing a full-time job alongside part-time magazine feature writing, retirement was never a finish line — it was a shift in direction.*

*The work looks different, but the drive remains the same. Purpose doesn’t taper off with age and neither does the willingness to contribute. ■*



# What Seniors Should Know About Statins

by Stephen K. Chan, MD, Interventional Cardiologist, Kaiser Permanente Moanalua Medical Center

In this ongoing column, Kaiser Permanente doctors will answer commonly asked questions.



Cholesterol is essential for the functioning of all human organs, but nevertheless, it plays a key role in coronary heart disease. But scientists and the pharmaceutical industry have developed statins, an effective class of drugs that lowers cholesterol levels and reduces heart attacks.

**Q: What are statins and why are they so popular with cardiologists?**

Statins are medications that lower unhealthy cholesterol in the blood. As an interventional cardiologist, I treat heart blockages by opening clogged arteries with balloons and stents. But what I would much rather do is prevent those blockages from forming in the first place.

Most dangerous blockages are made of fat and cholesterol that build up inside the arteries over time. I sometimes explain it like this: Pouring grease down your kitchen drain eventually clogs the pipes. In the same way, excess cholesterol can clog the heart's arteries. Statins help reduce that buildup and stabilize plaque, lowering the risk of heart attack and stroke.

I can often see the difference when I'm doing procedures on patients. Those who take statins regularly tend to have healthier-looking arteries. That's why I strongly recommend this cardiovascular medication when indicated.

**Q: Don't statins have lots of side effects?**

Statins have been around for more than 35 years and are among the most well-studied medications we use in cardiology. For most people, they are very safe and effective.

The most common side effect is muscle soreness. If that happens, it does not mean you have to stop treatment altogether. There are several different statins available and we can often adjust the dose or switch to another type that works better for you. The key is to communicate with your doctor so we can find the right option.

**Q: Who should consider taking a statin?**

If your physician suggests that you take a statin medication, it's because the benefits in reducing heart attack and stroke are likely to outweigh the risks.

At Kaiser Permanente Hawaii, doctors follow evidence-based guidelines when recommending statins for people with high cholesterol, diabetes, a history of heart disease or other risk factors, such as a strong family history of heart problems. Many seniors fall into one or more of these categories.

The goal is preventing heart injury. If your arteries can stay or become healthy through lifestyle changes and the right medications, hopefully you'll never need to visit a cardiac catheterization lab.

Your heart works hard for you every day — give it the love and care it deserves! ■



DR. STEPHEN CHAN is an interventional cardiologist and Director of the Cardiac Catheterization Labs at Kaiser Permanente Moanalua Medical Center. The Harvard Medical School graduate is board-certified in cardiovascular disease, interventional cardiology and internal medicine. Dr. Chan has been with Kaiser Permanente Hawaii for more than two decades.

NOTE: Statins should not be given to individuals who are pregnant, have liver disease or certain muscle disorders or have an allergy to them.

Kaiser Permanente will cover fall prevention in the next issue. If you have a medical question for the doctor, email [cynthia@generations808.com](mailto:cynthia@generations808.com).



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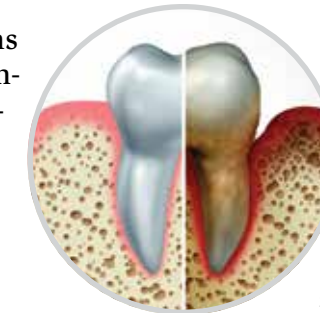


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# Protect Your Smile from Periodontitis

by Kahala Howser Pimentel, Wellness Manager, Hawaii Dental Service

Tender, swollen or bleeding gums could be early signs of periodontitis, a serious form of gum disease that damages the bone and soft tissue supporting your teeth. And it's more common than you might think! About 42% of US adults over 30 have some form of periodontitis.



Periodontitis begins when plaque builds up from inadequate brushing and flossing, triggering gum inflammation known as gingivitis. Over time, gingivitis can progress into periodontitis, forming deep pockets between your gums and teeth that destroy supporting tissue and bone and may eventually cause tooth loss.

If caught too late, surgery may be needed to repair the damage. Knowing your risk factors is key. These include poor oral hygiene, smoking,

aging (most cases develop after age 35), diabetes, poor diet, teeth grinding, stress and genetics.

The good news? Periodontitis is largely preventable! Brush twice a day, floss daily and see your dentist regularly. If you suspect gum disease, schedule a dentist appointment so your dentist can help create a long-term plan to keep your smile healthy. Taking care of your gums today means fewer costly and uncomfortable problems down the road! ■

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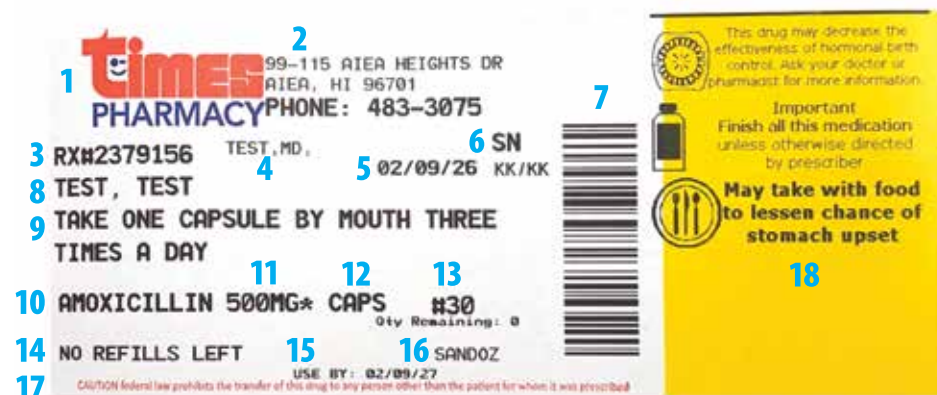
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# Anatomy of a Prescription Label

by Pi'ilani Shimabuku, GM Intern



**9)** Instructions regarding how, when and how much of the medication should be taken

**10)** Name of medication

**11)** Strength of the medication in the form of a numeral and unit of measurement: e.g. milligram, milliliter, etc.

**12)** Form of your medication: e.g. tablet, capsule, suppository, ointment, patch, etc.

**13)** Quantity of medication you receive

**14)** Number of refills you have left: Refills are valid one-year from the initial date you received the prescription.

**15)** Expiration date (in sample: use-by date) is on the bottom middle edge in small text

**16)** Manufacturing company (in sample: SANDOZ) that made the medication

**17)** Note that all prescriptions carry a warning (in sample: "CAUTION federal law prohibits the transfer of this drug to any person other than the patient for whom it was prescribed.")

**18)** The warning/precaution area (usually in a colored box) of the label alerts consumers and health-care providers to serious side effects associated with the medication, even when used correctly.

Keep in mind that the label may not be a full reflection of all possible side effects. Ask your pharmacy for a medication guide with the complete list of possible side effects.

Remember, taking medications exactly as prescribed — correct dosage, time and duration — is essential for achieving the intended therapeutic effect, preventing treatment failure and managing chronic conditions. ■

*Disclaimer: Be aware that there is no nationwide standard for prescription medication labels. The FDA requires the patient's name and dosage instructions, but other details vary by state. Each state's board of pharmacy is responsible for what goes on the Rx labels.*

The information printed on prescription medication labels is critical for your safety. The Drug Enforcement Administration mandates that consumers receive sufficient information to be able to independently take their medications and contact their pharmacy/physician if questions or issues arise.

Reading from top of above label, left to right:

- 1) Pharmacy name
- 2) Pharmacy address and phone number
- 3) The pharmacy gives each prescription an identifier called an "Rx number." If you call the pharmacy to request a refill or have questions about a specific medication, this number can be used in lieu of difficult-to-pronounce names. Each time your physician sends in a refill request, the Rx number will change.
- 4) Your physician's name (in example: TEST, MD)
- 5) Date when the prescription was filled
- 6) To the right of the fill date is SN where the "S" stands for safety cap (child-resistant). If there is an "E" in the "S" position, it is an easy-open cap, so it is not child-resistant. The "N" in the SN combination stands for new prescription. An "R" in place of the "N" means it is a refill.
- 7) When scanned, the bar code reveals the National Drug Code (NDC) number, which pharmacy staff scan to verify they are dispensing the correct medication/dosage to the correct patient.
- 8) Your first and last name (in example: TEST, TEST) appears on the label above the instructions.

# Glaucoma Risk Increases as Our Eyes Age

by Dr. Steven Rhee, Medical Director, Hawaiian Eye Center

It is often referred to as the "silent thief of sight." Glaucoma is one of the leading causes of irreversible blindness in the US, posing a serious risk to older adults. It's especially dangerous because it often has no noticeable symptoms in its early stages.

Glaucoma is a group of eye diseases that damage the optic nerve, often due to increased fluid pressure inside the eye, leading to gradual peripheral vision loss and potential blindness. Common types include open-angle (gradual) and angle-closure (sudden, severe pain).

Over 4 million Americans have glaucoma. Over 3% of adults over 40 are diagnosed with glaucoma nationally — approximately 2% across Hawai'i. The best protection against glaucoma-related blindness is routine, comprehensive eye




exams that enable eye doctors to detect glaucoma early — before significant vision loss occurs — and begin treatment to help preserve and protect sight.



The difference between good vision and poor vision is early detection. Vision loss from glaucoma can happen slowly and painlessly, so many people do not realize they have the disease until their eyesight has been permanently affected.

It is never too early to protect and prioritize your vision. Routine eye exams can help support your eyes as they age — protecting your eyesight, and ensuring a better life for years to come. ■

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# How to Safely Buy Medicine Online

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

Not all online medicine retailers operate with the safety standards consumers expect. Reports shared with Better Business Bureau (BBB) detail how consumers have been impacted by issues such as missing prescriptions, incorrect orders, subscription traps and poor follow-through when problems arise. This is bad for any business, but in the supplement and medication business, the results can be catastrophic.



ments are not as regulated. Look for clear labeling and proof of third-party testing, and always ask your doctor before starting a new supplement.

So be cautious and do your research before buying from a new online pharmacy or supplement store. Check reviews and ratings at **BBB.org**. Taking a few minutes to research your provider pays big time when your health is on the line! ■

A legitimate pharmacy will always require a valid prescription, provide access to a licensed pharmacist, and clearly list its address and contact details. It will also be properly licensed in the states in which it operates (look up online).

Consumers should also be cautious with supplements. Unlike prescription drugs, supple-

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# I am a family caregiver. And I vote.

Being a family caregiver is harder than ever. Too many Americans are sacrificing their income and retirement savings to care for their older loved ones. And rising prices are making things worse.

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- Without a clear plan, loved ones are left asking difficult questions at the worst possible time:
- Who keeps the home?
  - Should it be sold or held?
  - What is truly fair for everyone involved?

These are not just financial decisions. They are deeply personal. And when there is no clarity, these situations can lead to stress, confusion, and even conflict within families, who genuinely want the best for each other.

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# Finding Joy in the Final Chapter

by Dan Haire, President & CEO, Navian Hawaii



**A**ging and serious illness are often framed as loss — loss of independence, routine or health. Yet many kūpuna and families discover that this stage of life can also be a time of meaning, connection and even joy.

Experts describe this as “meaning-making,” a natural process of reflecting on life experiences, relationships and values. Simple conversations, sharing memories, retelling family stories or expressing gratitude can bring a sense of peace and fulfillment. These moments often become some of the most treasured for both individuals and their loved ones.

Creating a legacy can also be deeply meaningful. This may include writing letters to family members, recording stories, organizing photographs or passing down traditions such as recipes, songs or cultural practices. These acts not only preserve memories, but also strengthen

bonds across generations.

Joy in this stage does not need to be grand. It can be found in small, everyday moments like watching the sunset, listening to music, enjoying favorite foods or spending time with ‘ohana. Reconnecting with friends or revisiting meaningful places can also bring comfort and happiness.

Focusing on what matters most helps shift the experience from one of loss to one of presence. Even in life’s later chapters, there remains space for purpose, connection and moments of joy. ■

NAVIAN HAWAII  
Jody Shiroma, Chief Growth Officer  
808-302-4144 | [jshiroma@navianhawaii.org](mailto:jshiroma@navianhawaii.org)  
[NavianHawaii.org](http://NavianHawaii.org)

# Assistive Technology: Help for Caregivers

by Jodi Asato, Executive Director, Assistive Technology Resource Centers of Hawaii (ATRC)



**C**aregiving can be overwhelming. Assistive technology (AT) offers meaningful support by increasing independence for care recipients and reducing the physical and mental strain placed on caregivers.

AT tools, devices and systems are designed to help individuals maintain or improve functional abilities. These technologies support mobility, communication, cognition, vision, hearing and daily self-care. Seniors may experience physical or cognitive challenges that make everyday tasks increasingly difficult. AT helps bridge these gaps, allowing individuals to remain safer while easing the caregiving burden.

AT devices include mobility aids (walkers, canes or bed rails), daily living aids (adapted utensils and automatic medication dispensers)

and dementia-support tools (fidget blankets, therapeutic pets or smart home controls). These tools reduce the need for constant supervision.

Caregivers also benefit directly from AT. Scheduling apps help manage appointments, transfer aids protect against injury and doorbell cameras allow caregivers to monitor visitors and deliveries. Together, AT can support well-being, safety and quality of life for families. ■

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*ATRC does not sell products, but recommends vendors. Device demonstration and lending programs give individuals and groups the opportunity to make an informed choice about an AT device prior to acquiring one.*

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# Project Maka'ala Helps Kūpuna Avoid Fraud

by Chelsie Evans Enos, Chief Executive Officer, Hawaiian Community Assets



A Hawaiian Community Assets housing specialist guides a client through the homebuyer education curriculum.

Project Maka'ala works with numerous community partners, including local law enforcement, the Kuloa-He'eia Ecumenical Youth (KEY) Project and the multi-agency Kūpuna Alert Partners (KAP) program. The program provides free presentations on fraud, scams and prescription drug misuse to communities statewide. Project Maka'ala also collaborates with Windward O'ahu communities and Hawaiian Homestead residents.

To protect yourself and your loved ones from an "under-the-radar" fraud epidemic, refer to the Consumer Financial Protection Bureau's free "Smart Money for Older Adults" resource guide. If you suspect you may be a victim of fraud, contact the State of Hawai'i's Adult Protective and Community Services Branch Statewide Reporting Line: **808-832-5115**.

Help protect yourself by:


- Identifying a trusted contact
- Reviewing your accounts regularly
- Securing personal information
- Planning for financial, legal or medical decisions

Stay tuned for future Project Maka'ala events to learn more. ■

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# Nourishing Meals and Mele for Shirley

by Michelle Cordero-Lee, CEO, Hawai'i Meals on Wheels

Shirley's life has long been guided by music and movement. Raised in Kalihi in a family rooted in hula, she began dancing as a child and later performed across Hawai'i, the continent and abroad. Recognized as a top Tahitian dancer in the 1950s, she spent decades sharing her artistry while also supporting her family as a nurse aide.



"I'm so thankful for the meals," Shirley shared. "I love the beef stew, and they bring milk, pudding and cookies. The meals are a big help for me."

Through HMoW's new Mele Meals Program, musician/meal delivery drivers brought live music to her doorstep. Shirley danced hula to her favorite, "Hanalei Moon."

To learn more about home-delivered meals, contact Hawai'i Meals on Wheels using the information provided below. ■

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## What Does CARING LOOK LIKE WHEN YOUR Family Roles Begin to Change?

*For some, it means helping a parent stay independent in the home they've always loved.*

*For others, it's balancing work, caregiving, and the changing roles that come with time.*

*For many of us in Hawaii, it's kuleana - the responsibility of caring for family and friends.*

Ageing well, with grace and dignity, doesn't happen alone — it happens through shared care. **That spirit of community is why Amazing Care Network was created** — to help families across the islands learn, connect, and support one another as they navigate the journey of aging and caregiving together.

LEARN MORE

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## Retirement Dreams, Travel Realities

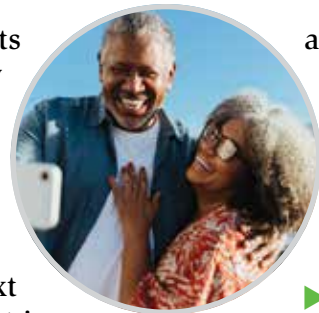
by Michael W. K. Yee, Financial Advisor and Certified Financial Planner, Ameriprise

One of the most rewarding aspects of retirement is the opportunity to reclaim your time and invest it in pursuits that bring joy, fulfillment and personal growth. For many retirees, travel is not just a leisure activity but a long-held aspiration and a central part of their vision for this next chapter of life. If traveling in retirement is on your to-do list, the following considerations can help you evaluate your options and build a strategy that supports your desire to explore the world on your financial terms.

► **Be strategic about timing.** When it comes to retirement travel, timing matters. Many retirees choose to embark on their most ambitious trips during the early years of retirement, when physical and mental health are often at their peak. These initial years may involve longer or more frequent journeys, which can result in higher travel expenses. If this aligns with your personal goals, consider front-loading your travel budget to accommodate a more active lifestyle early on in retirement. Adjusting your financial plan to reflect this pattern can help you enjoy your adventures while maintaining long-term financial stability.

► **Define your travel style and preferences.** Understanding your travel preferences is key to estimating costs and planning effectively. Are you envisioning short road trips to nearby destinations, extended RV road trips or regular international travel? Each approach comes with its own financial implications. For example, domestic travel by car may be relatively affordable, while overseas trips can involve higher costs for airfare, lodging and insurance. By clarifying the type and frequency of travel you envision, you can tailor your retirement plan to reflect realistic spending expectations and avoid surprises.

► **Look for ways to reduce travel expenses.** Travel doesn't have to break the bank. There are many ways to reduce costs without sacrificing enjoyment. Consider renting a home or apartment if you plan to stay in one location for an extended period, which can be more economical than staying in hotels. Take advantage of your flexibility



as a retiree by traveling during off-peak seasons, when prices for flights and accommodations are often lower. With a little research and planning, you can stretch your travel dollars further and make each trip more affordable without sacrificing the experience.

► **Review your insurance coverage.**

Insurance is an often-overlooked aspect of travel planning, but it can be crucial, especially in retirement. Travel insurance can provide peace of mind by covering unexpected events such as illness, trip cancellations or lost luggage. It's also important to understand the limitations of your health insurance coverage. Medicare, for example, does not provide coverage outside the United States and even domestic travel may require supplemental insurance depending on your provider. Reviewing your insurance needs before you travel ensures you're adequately protected wherever your journey takes you.

Retirement is a time to embrace new adventures and travel can be one of the most fulfilling ways to do so. Consider connecting with a financial advisor to create a well-crafted financial strategy that supports your lifestyle and brings your retirement vision to life without compromising your long-term goals. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC®, CRPCTM, is a Private Wealth Advisor/Financial Advisor with Ameriprise Financial Services LLC in Honolulu, Hawaii. He specializes in fee-based financial planning and asset management strategies and has been in practice for 42 years.

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## Advance Directives Are Limited

by Stephen B. Yim, Esq., LL.M., & Monica M.M. Yempuku, Esq. – Yim & Yempuku, LLLC

The death of a parent can profoundly affect sibling relationships. Research suggests that a parent's death removes a central emotional link between siblings, reactivates unresolved childhood rivalries and intensifies longstanding family tensions. Differences in grieving styles, disagreements over final arrangements and the distribution of parental property can further strain relationships. End-of-life healthcare decision-making may become another arena in which these earlier conflicts resurface.

Although advance directives are intended to clarify a parent's wishes, they do not always function as expected in real-world medical settings. When a patient is admitted to an ICU and determined to be near death, the instructions contained in an advance directive may not guide



care as clearly as families anticipate. In practice, health care professionals often turn to family members and ask them to decide whether life-sustaining treatments should continue or be withdrawn. In addition, these decisions that are typically framed as urgent place families under extraordinary emotional pressure and can intensify sibling conflict. Being asked to make a life-or-death decision for a loved one frequently results in profound and enduring guilt—an emotional burden that can shape individual grief and alter long-term family relationships. ■

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# Why Medicare Costs Increase

by Josie Banasihan, Licensed Sales Agent, Copeland Insurance Group

**Y**ou get a lab test done only to find out that the cost has increased from previous years. As confusing as the Medicare program is, it is equally perplexing as to why costs continue to increase.

Medicare is funded by payroll and income taxes, Medicare premiums and congressional funds. Based on the accumulated funds and factors like inflation, the provisions of the Social Security Act determine Medicare premiums and cost of services. If taxes and congressional funds are not enough and inflation is trending upwards, Medicare premiums will increase as a result.

In addition, over 10,000 people turn 65 every day in the US, which means that more people rely on Medicare to cover their healthcare needs.



More beneficiaries lead to increased spending on physician-administered drugs. Healthcare services costs increase to keep up with demand.

You can reduce your healthcare costs by reviewing your Medicare plans and comparing them to other plans. If you only have Original Medicare (Parts A and B), see if you can benefit from Medigap or a Medicare Advantage Plan. ■

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\*Every year, Medicare evaluates plans based on a 5-star rating system. In 2026, Kaiser Permanente Hawaii received 4.5 out of 5 stars. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll. Kaiser Foundation Health Plan, Inc. 711 Kapiolani Blvd., Honolulu, HI 96813

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 X C A A T R R D D B S Y Q B C A D W I N  
 O X Y F J U L E D V T L X F W N Y J O O  
 V K U I V Y R U M E O Q W S R A V W C I  
 U X U D S N K E V E L C H G J B S U Q T  
 C H Z C W Y L Z L O M E A R B Z F C W P  
 P O C O N D Q I N P L B C T R R U M F I  
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 A I Z N H O E S T A B L I S H M E N T R  
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 I L L U B F A P C Z L Z E Z A T T V N H  
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 O I R E T I R E M E N T H J X D O E D K

WORD LIST & DIRECTION: → ↓ ← ↑ ↘ ↙ ↗ ↖ Answers on pg.9

- |            |               |               |             |
|------------|---------------|---------------|-------------|
| ADVOCATES  | CHATBOT       | GLAUCOMA      | REMEMBRANCE |
| AWARD      | CULTURE       | HEARING       | RETIREMENT  |
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 The Benefits Enrollment Center program is made possible through grants from the National Council on Aging (NCOA).

## REVERSE MORTGAGE PROGRAMS



- IT SOUNDS TOO GOOD TO BE TRUE, HOW DOES THIS WORK?** There are many misconceptions about reverse mortgages, so it is important to know the facts. A reverse mortgage, or HECM (Home Equity Conversion Mortgage) is a federally insured loan that allows you to tap into the equity you have built up in your home.
  - DO MY CHILDREN/FAMILY MEMBERS LOSE THEIR INHERITANCE?** No. A borrower may designate an heir of their choosing. The heir(s) will inherit the home after the last surviving borrower passes away and may then choose to keep (by paying off the amount of reverse mortgage balance) or sell the home. Should they choose to sell, any remaining equity after paying off the loan (minus interest and/or fees) would be theirs.
  - IF I HAVE AN EXISTING MORTGAGE, CAN I GET A REVERSE MORTGAGE?** Yes. Many borrowers use a reverse mortgage to pay off their existing mortgage and eliminate their monthly mortgage payment. In many cases, there is a line of credit left over for the borrower.
  - HOW MUCH DO I QUALIFY FOR?** The amount you can borrow is dependent on several factors including: age, home appraisal value and current interest rates.
  - WILL A REVERSE MORTGAGE AFFECT MY SOCIAL SECURITY OR MEDICARE BENEFITS?** You should always check with your tax specialist before applying, however, in general, a reverse mortgage does not affect Social Security and/or Medicare.
  - WILL THE BANK OWN MY HOME?** The bank does not take ownership of your home, they simply extend a loan to you. You continue to own and live in your home and are responsible for payment of property taxes, required insurance and any applicable HOA fees.
  - DO I NEED TO BE SUFFERING A FINANCIAL HARDSHIP TO QUALIFY?** No. It is another common misconception that reverse mortgages are only available to those who are struggling financially. In fact, many affluent borrowers who work with financial planners are using this as a tool to better their quality of life during retirement.
  - ARE THERE ANY RESTRICTIONS ON HOW I CAN SPEND MY LOAN PROCEEDS?** There are no restrictions once any existing mortgages or liens are paid off. Many reverse mortgage borrowers use their cash payments to delay their Social Security payments, pay medical bills, travel or simply supplement their retirement income.
- HOW DO I QUALIFY?**
- Be 62 years or older
  - Must be living in home as primary residence; vacation homes and investment properties do not qualify
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# Financial Benefits Insurance, Inc.

Phone: 808-792-5194

Website: [www.fbihi.com](http://www.fbihi.com)

## Medicare can be confusing.

No one plan is good for everyone.

- Everyone is different.
- Everyone has different wants and needs.
- Everyone has different medical conditions.
- Everyone has different financial situations.

Let us help you find a plan that's right for you.

**Medicare is our business,  
Service sets us apart.**



*"Help Kupuna find peace of mind in the communities we serve. We believe people deserve to live healthier productive lives. We want everyone to get more from life."*



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