

GENERATIONS

HAWAI'I'S RESOURCE FOR LIFE

MAGAZINE | VOLUME 4 • NUMBER 2

FROM **INSIGHT** TO **ACTION**

How personal tragedy helps
AARP Director Barbara Kim Stanton
form state policy.

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Complete
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SPOKEN HERE



BOYD
GAMING

Spring is here and it's the season of rebirth and rejuvenation! Outdoor. Indoor. Or both. Sit. Stand. Move. Interact. Anyway you want it. Though it is the time to come alive! So here are just a few activities to do to keep you busy during this spring.

- 1) Go Bows! Get out and cheer on the Rainbow Warrior baseball team. *See pg. 11*
- 2) I believe we need to have more intergenerational programs, such as the One-Mile Project featured in last month's issue with the class from 'Iolani School. We need to cherish our kūpuna as they have a wealth of experience and values. To all our kūpuna, I encourage you to pass down all your values, work ethic and stories of old Hawai'i, and there is no better way than spending time with your children, grandchildren and even great-grandchildren.
- 3) Listen to music and your favorite radio station, **AM 690 (KHNR)**. Tune in **Saturdays** for two shows:
 - **Frank B. Shaner's Baby Boomer radio show, 4–5 p.m.**
 - **Generations radio show, 5–6 p.m.**
 To listen to past radio shows, visit **BabyBoomersShow.com** and **Generations808.com**
- 4) Expand your knowledge, mind and ideas about aging in place, making each year golden! Attend this informational workshop—*Generations* publisher, Percy Ihara, will be the keynote speaker on "Aging in Hawai'i."

Mini Aging In Place Workshop

Friday, May 30, 2014, 9:30–11:00 a.m., Ala Moana Pacific Center, 1585 Kapiolani Blvd., #1518
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- 6) It's the right cause for the right reason: give back to our community ... just by walking.

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Live well,

Percy Ihara, Editor/Publisher

PERCY IHARA, *Publisher/Editor*
 808-234-3117 | Percy@Generations808.com

AIMEE HARRIS, *Associate Editor*
 808-754-3349
 Aimee@Generations808.com

SHERRY GOYA, *Sales & Distribution*
 808-722-8487
 SGoyaLLC@aol.com

TILA WOMACK, *Dir. of Marketing*
 b/f: 808-315-8089, c: 910-494-4307
 Tila@Generations808.com

WILSON ANGEL, *Art Director*
 Wilson@Generations808.com

BRIAN SUDA, *Photographer*
 BSuda@aloha.net

PETERSON ROSARIO, *Webmaster*
 Webmaster@Generations808.com

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Our Contributors

Generations Magazine calls upon Hawai'i's experts—from financial advisors to professional chefs—to produce an informative and meaningful publication for our local seniors and their families. Mahalo for their contributions.



DR. COLETTE V. BROWNE is a professor in the Myron B. Thompson School (MBT) of Social Work at UH Mānoa. She is principal investigator for Hā Kūpuna: National Resource Center for Native Hawaiian Elders. Dr. Browne is also chair of the MBT School of Social Work's Gerontology Concentration. She is a Fellow of the Gerontological Society of America and the Association for Gerontology in Higher Education. Call **808-956-7009** or visit www.manoa.hawaii.edu/hakupuna.



MICHAEL REED GACH, PH.D, Acupressure Institute founder, is a foremost acupressure expert. Gach's seven acupressure books and instructional self-healing programs have sold 500,000 copies on how to relieve stress, headaches, backaches, chronic fatigue and sleep issues. Gach's best selling book, Acupressure's Potent Points, contains 400 illustrations showing how to relieve 40 common complaints from A to Z. Visit www.acupressure.com or www.facebook.com/Acupressure.Points.



MARIA GLIDDEN is the communications and events manager at the Hawaiian Humane Society. She drives the Society's communications programs and special events in celebration of the human-animal bond. Her community education work encompasses media relations, publications and brochures, as well as online and social media management. She brings nearly 10 years of experience in marketing, event planning and education to the Humane Society. Call **808-356-2222** or visit www.HawaiianHumane.org.



BRENDA M. LAU is a program specialist with the Department of Health in the Executive Office on Aging. For five years she has served Medicare beneficiaries in the Hawaii SHIP Program. Previous employment includes working in educational administration and domestic abuse programs. Lau also worked with church groups and with a religious organization on the national level. Call **1-888-875-9229**, email help@hawaiiiship.org or visit www.hawaiiiship.org.



CLINTON MURAKAMI is a roofing contractor and responsible managing employee of Murakami Roofing LLC. His firm focuses mainly on residential roofing and leak repairs. The Murakami family has been active in the construction industry since the early 70s and he is a second-generation roofing contractor. Call **808-348-8270**, email murakamiroofing@gmail.com or visit murakamisroofing.com.

Also, a continuing mahalo to our everpresent contributing partners (in alphabetical order):

TIFFANY M. BROWNE | TERI BRUESEHOFF | DIANE CADINHA | DR. RITABELLE FERNANDES | SHERRY GOYA | JEANNETTE KOIJANE | KIRK MATTHEWS | CHEF MICHU | JULIE MOON | JEFFREY SISEMOORE | FRANK B. SHANER | SCOTT SPALLINA | JANE YAMAMOTO-BURGISAY | MICHAEL W. K. YEE | STEPHEN B. YIM

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Fun To Be Had

by Kirk Matthews of KHON's The Elderhood Project

I love reading and writing. And, so do you probably or you wouldn't be reading this issue of *Generations Magazine*. There are times though when words on a page cannot convey what is going on around us. I recently traveled to the Lanakila Senior Center for a KHON Elderhood Project story. Dozens of seniors were involved in all kinds of classes. They were learning how to play the 'ukulele, how to prepare tax returns, learning how to hula.

I watched the kumu of the hula class who was about the same age as some of her students. She would face the class, raise her left arm and give instructions, "Raise your right arm." She was the mirror image for her students. Her left was their right. Can you imagine the skill and practice that it takes?

Day after day I see that kind of dedication and passion on the part of and in behalf of our seniors.

It could be with Lanakila or with any of the dozens of City & County Parks and Recreation programs or other community groups.

When I saw the smiles of the seniors in the hula class, the ongoing learning curve of those playing 'ukulele, the grins of satisfaction of those completing their taxes preparation class, I realized how important these activities are—not just for the seniors but for all generations. ■

The Elderhood Project airs on KHON2 **Friday morning news at 5:45 a.m. and Thursday news at 5 p.m.**



"Sweethearts" Sharon and Larry Tulba dancing up a storm at the Dept. of Parks and Recreation's Annual Senior Valentine's Dance at the Blaisdell.



Springtime Means UH Baseball

by Sherry Goya

Many of Hawai'i residents are baseball fans, especially when it comes to UH's Baseball Bows. We take pride in these young men who represent our state in collegiate competitions, now playing all their home games in "the house that Les built."

The 2014 season marks the 30th anniversary of the Les Murakami Stadium (built in 1984 and previously named the Rainbow Stadium). Coach Les, who was the cover story of *Generations'* April/May 2013 issue, was honored on February 21st to commemorate the three decades of the stadium. He became the UH head coach in 1971, won his 1,000th game in 1998, was inducted in the American Baseball Coaches Association Hall of Fame in 2001 and retired after 31 seasons.

I am proud to say that my husband and I have been UH baseball fans since we met in 1974. Our three children, and now our son-in-law Trey and



With granddaughter Alexis at a UH game.

granddaughter Alexis, enjoy watching at least one game of the home series. Over the years, we have seen great wins and heartbreaking loses. Our most memorable were probably the two longest UH games ever played (prior to the "Les" being built). As we recall, it was in 1976 and we stayed until after midnight, sitting outside the stadium in center field (Scholarship Hill), where Gerald Ako and Derek Tatsuno pitched their entire games of 17 and 18 innings—and won!

Watching UH baseball is a great tradition for my family. To join the fun, call **808-944-2697** or visit www.hawaiiathletics.com. ■

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COLUMN

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COLUMN

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BABY BOOMER RADIO SHOW with Frank B. Shaner: 4 pm – 5 pm
GENERATIONS RADIO SHOW with Percy Ihara: 5 pm – 6 pm



Island Ride

by Frank B. Shaner — "I'm not ready to be called a senior."



In these Boomer days of taking care of my bodily vessel, I've taken up riding my bicycle 4 to 5 times a week. In doing so, I have made some observations that I would like share with my fellow riders.

First, a few tips on bike safety. Before doing anything, get down on your one good knee and ask the Biking Gods for protection 'cause you're going to need it. While you're down there, check the tires and make sure they are pumped up. Tighten all levers and check the seat and chain. Make sure you have a rear view mirror, reflectors and a horn or bell. Wear a helmet.

Why be so vigilant while riding around this city? Because it seems that drivers look at "bike riders" as moving targets! Paying attention is of the utmost importance. Ride defensively. Take nothing for granted. Don't ever think drivers of cars know where you are. They don't! When riding passed parked cars, beware that someone could always open his/her door. Because when that happens, you'll be hurled head first onto the pavement. And, believe me... it hurts.

Despite an ideal climate for bicyclists — consistent weather, a flat, dense urban center and an extensive bus system — Honolulu has struggled to create a bike-friendly environment. However, organizations such as the Hawai'i Bicycling League (HBL) continue to work to turn O'ahu into a more biker-friendly island. HBL is a 38-year-old non-profit organization that works to get more people riding bikes for health, recreation and transport. It also works toward by making Hawai'i's roads safer through education, events and advocacy. HBL is the organization behind BikeEd for 4th graders all around O'ahu and also the biggest cycling event in the state, the Honolulu Century Ride.

Recently HBL launched its **Senior Cycling Program**, which is the newest addition to the range of adult education programs. Through a grant from the City & County of Honolulu, HBL purchased several recumbent tricycles and provides rides and workshops to the public for free.

Because of the way the trikes are made, nearly anyone of any age is able to use them.



HBL brings the trikes to off-road paths around Hawai'i and invites any-

one 55 or better to ride (helmets available). The rides are led by certified cycling instructors from the League of American Bicyclists.

Also, HBL has a 30-minute presentation that shows seniors ways they can incorporate cycling into their lives, along with the health benefits that can come from riding. For more information, visit www.hbl.org/seniors.

More about bike safety and approaching a cross-walk next time. Happy bike riding! ■

The Baby Boomer Show 4pm – 5pm | AM690

FRANK B. Shaner

Local Radio Legend



For one hour my MISSION is to talk to Hawai'i's MOVERS & SHAKERS... people who make a difference in our lives. The conversation is quick, open and to the point. I don't pull any punches. I ask the tough questions, with respect and dignity mixed with a lot of laughter and coupled with the greatest music of our generation.

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August 23rd, Saturday, 9am-3pm, Ala Moana Hotel

Exhibitors contact: Hope Young
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FROM INSIGHT TO ACTION

Barbara Kim Stanton~
How personal tragedy helps
AARP's director form state policy.

by Generations Staff

“We are developing more livable communities where people of all ages and physical abilities can get safely where they want to go.”

— Stanton



AARP supported the Honolulu City Council's 2012 Complete Streets ordinance, making it safer for all residents.

home you're in. It wasn't long before I realized that the 'Aiea home, which my husband and I built in 1982, was inadequate for growing old in. It's a single-level home on a level lot with extra-wide doors that make it easy to navigate from the yard into the house. Still, many of the things I had taken for granted—door handles, window latches, access to the bathroom—

took on a new significance because I didn't have the strength to perform even simple tasks.

Memories of this experience shaped my belief that everyone needs to plan for how to best meet their needs when they can no longer live without the help of others.

GM: What is it like to not be able to take care of basic daily tasks—dressing, eating, personal grooming—that most of us take for granted?

BKS: I was discharged from the hospital after about three weeks and needed around-the-clock assistance for half a year, and several months of rehabilitation services before I was able to return to work. I needed total care. My husband helped me in the morning before he went to work. During the day, I had a physical therapist, an occupational therapist and a nurse. In the afternoon when the last medical person left, my neighbors came in. They took shifts. Fortunately, I had a network of family and friends to cook meals and help in any way they could. Even Mainland friends from college used their vacation to fly over and lend a hand. I'm indebted to a lot of people for helping me recover at home.

Through this experience I learned how unpaid caregivers are the backbone of Hawai'i's long-term care system. They are the ones who make it possible for the elders they love to age at home, which is where most Hawai'i residents say they want to be rather than an expensive care facility.

“In a split second your life can change dramatically,” says Barbara Kim Stanton, AARP Hawai'i state director, of a life-threatening pedestrian crash in 2003. The accident left her with multiple fractures, requiring extensive rehabilitation and a six-month recovery at home. The debilitating incident provided her with unique insight into what it must be like for seniors who have limited mobility and/or depend on home care—as she did for nearly half a year. Ultimately, the experience shaped her view of some of the significant challenges facing our aging community and continued to affect her in 2005 as she assumed leadership of AARP, the influential member organization for people 50-plus.

In this issue, Stanton sits down to talk with *Generations* about the social changes seniors are facing today—from redefining retirement to the national and local movement toward creating walkable and safe age-friendly communities.

GM: In what ways did the pedestrian crash influence your view of aging?

BKS: The injuries I had were so severe it was like being fast-forwarded into old age. I couldn't do anything for myself. I couldn't dress or feed myself. I couldn't even brush my own teeth. When something like this happens you learn very quickly what life is like for frail, elderly residents who are dependent on friends and family for their basic needs. You start looking at your surroundings and reassessing your ability to age in the

Of course, the main difference between my situation and the seniors who I met at the rehabilitation hospital was that I eventually started to recover. I was getting better, while the frail, elderly folks I got to know said it was a “good day” if their condition stayed the same.

GM: How important are family caregivers to helping elders with activities of daily life?

BKS: In Hawai'i today most of the day-to-day care for the elderly is provided by family members, often women, who juggle this responsibility with their jobs. This isn't talked about much and is rarely viewed as a public issue. That's beginning to change, especially as the percentage of elderly residents needing home care grows. Hawai'i residents are beginning to realize that caregiving affects just about everyone. At some point in your life, you will either be a caregiver or you'll need a caregiver—maybe both.



Stanton's husband and kids were a large part of her daily caregiving network.

I've experienced both sides of the caregiver experience, and it's given me valuable perspective. I, along with other family members, cared for both of my parents at their home in Honolulu. I used to stay with them while my husband watched over the kids at our place. After Mom passed, Dad moved in with us for about a year until he went into hospice. Many adult couples with children are juggling similar situations.

AARP research indicates that there are 247,000 family caregivers in Hawai'i throughout the year, and the value of the unpaid care they provide to loved ones is estimated at \$2 billion a year. However, trends show that the number of potential

caregivers (aged 45 to 64 for every person aged 80 and older in Hawai'i) is declining rapidly. In 2010 there were about six potential caregivers available for every older person. By 2030 there will be fewer than three caregivers available. That's a red flag. Family support is one of the keys to being able to stay in your home and community as you age.

GM: In what ways do family caregivers contribute to keeping health care costs in check?

BKS: The range of services family caregivers provide is very broad. Many take care of all of the basic daily needs such as personal care, bathing, dressing and cooking. Increasingly, they're also being called on to perform medical tasks that would make a first-year nursing student tremble—such as wound care and tube feedings—often without adequate training.

Caregivers also play a critical role as unofficial “care coordinators” when family members transition from a health facility back to the home. In that respect they're on the front lines of keeping their loved ones out of costly institutions and preventing readmissions to the hospital. At the State Legislature this year, AARP Hawaii is supporting legislation that will help caregivers in their role as care coordinators. The CARE Act (SB2264) requires hospitals to provide caregivers with instruction on how to provide the care that's needed when their loved ones return home.

GM: What steps can people take to increase their chances of staying in their homes as they age?

BKS: The most important thing family members can do is talk with each other about the kind of care they want in the future. For adult children watching their parents grow older, it's normal to feel anxious. But “The Conversation,” as we call it, has to occur—and better sooner than later. The worst thing to do is to wait until a catastrophic health incident occurs in the family. Then you're scrambling for answers under stress.

We recommend that people become familiar with public and private health care services available in our communities. A good place to start is the office of aging in each of the counties. They have case workers who can sit down and discuss your family's needs.

Families may also qualify to receive in-home services through Kupuna Care, a state-funded

program that offers a safety net for residents who don't qualify for Medicaid and can't afford to pay for services.

The state also provides information about caregiving and long-term care options on its Aging and Disability Resources Center website. It's a one-stop shop for information about what services are available and how much they cost.

GM: Are Hawai'i residents prepared to cope with the rising cost of long-term care?

BKS: The cost of long-term care in Hawai'i is among the highest in the country, and few of us are prepared. The median cost of private nursing home care in Hawai'i is about \$145,000 for just one year, and the average stay is about three years. Unless you have private long-term care insurance or make other financing arrangements, that's an out-of-pocket expense that not many people can afford. Only about 12 percent of residents age 40 and older are covered by private long-term care insurance.

People are generally uninformed about their options when it comes to planning and paying for care, and a tremendous amount of misinformation exists about what programs such as Medicare pay for. We surveyed our members a few years ago and found that 29 percent believe that Medicare covers the cost of long-term care. Actually, it's Medicaid that pays for the bulk of long-term care in the U.S., but only for the very poor.

GM: What is AARP doing to help raise awareness of the public's need to plan for their long-term care?

BKS: AARP helped establish the Hawai'i Long-Term Care Commission, which studied the state's long-term care system and recommended reforms (see *Generations*, March 2011). One of the Commission's top proposals to the Legislature was for the state to launch an education and awareness campaign to help Hawai'i residents understand long-term care and available options to pay for it.

The idea is to help people live independently at home for as long as possible rather than moving to more costly nursing homes. AARP is working with legislators this session to get \$500,000 appropriated for this purpose.

Another recommendation was for the state to consider a public, long-term care insurance

program for our working population. We are waiting for the results of a financial and actuarial study, due this summer. Depending on what the report finds, legislation establishing the financing program could be introduced as early as 2015.

GM: As you look at the physical layout of our communities, do you think we're prepared for the aging boom that's already begun?

BKS: Our communities have been designed with the automobile in mind, which doesn't support the ability of older residents to age in place. When large numbers of people and cars come together in urbanized areas built primarily for automobiles, the results can be tragic. There have been unacceptably high numbers of pedestrian crashes in Honolulu over the past decade, and the threat to public safety will rise as the percentage of residents age 65 and older increases to 20 percent over the next two decades.

AARP is working to develop more livable communities where people of all ages and physical abilities have multiple transit options to get safely where they want to go — whether driving, walking, cycling or taking public transportation. What's really exciting is the new Age-Friendly Cities initiative just announced with the City and County of Honolulu that will transform Honolulu into a place that is livable for everyone — kūpuna to keiki.

GM: Can you share some details of the Age-Friendly Cities initiative?

BKS: Mayor Kirk Caldwell announced his commitment to prepare Honolulu to be more age friendly and has partnered with the AARP Network of Livable Cities and the World Health Organization's Global Network of Age-Friendly Cities and Communities. The WHO Network is part of an international effort to get cities and towns around the world prepared for rapid population aging and increased urbanization.

Over the next five years Honolulu city officials will work with AARP and residents of all ages to improve physical and social environments on O'ahu that will help older residents remain healthy, active and engaged. This will be a local, community-driven initiative to transform our island into a livable community that's safe and secure, including affordable housing and adequate transportation. Once in place, these resources will enhance personal independence, allow residents to age in place and foster engagement in civic, economic and social life.

In April a citizens advisory committee will be convened. This group is responsible for developing an action plan that will promote public safety and provide seamless access to shopping, recreational sites, housing and transportation services.

GM: What are your members saying they want to do with their retirement years?

BKS: The Baby Boomers are rewriting traditional definitions of what it means to retire. The first of the Boomers reached age 65 in 2011 and more of them are taking advantage of the extra longevity years their parents and grandparents didn't have. Regardless of income and whether or not they continue working, they're reflecting on the meaning and purpose of their lives, overcoming fears, achieving aspirations and building a greater sense of community. Boomers are creating this new life phase and rejecting the notion that their possibilities are shrinking as they get older. They're using their years of experience not to wind down but to reach even higher.

GM: Are you optimistic about the next 20 years as the boomers move into their 80s and beyond?

BKS: Older adults today are living in a new age of possibilities. For those who prepare for the future, it will be good. Hawai'i is a great community, we respect our kūpuna, and our people know how to pull together. But the challenges with health care are formidable. That's why I'm concerned about people who may not have enough resources.

My goal with AARP is to help seniors stay connected to their communities and enhance the quality of their lives as they get older. ■



AARP lobbied for countdown signals with adequate time to cross for the disabled and the elderly. It also joined residents in a planning session for Complete Streets in Kakaako.

About AARP Hawaii

AARP is a membership organization for people age 50 and older, with nearly 150,000 members in Hawai'i. We champion access to affordable, quality health care and deliver a strong message to our elected officials: No cuts to Medicare or Social Security benefits.

We also provide the tools needed to save for retirement, and serve as a reliable information source on critical issues that help older Americans navigate the "what's next" in their lives.

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Toll-Free: 1-866-295-7282

Website: www.aarp.org/hi | Facebook: /AARPHawaii | Twitter: @AARPHawaii

Published with the assistance of Bruce Bottorff, director of communications of AARP Hawaii.

Equal Care For Kūpuna

by Colette V. Browne, DrPH, MSW, professor at the University of Hawai'i at Mānoa

Hā Kūpuna National Resource Center for Native Hawaiian Elders is a university-community partnership dedicated to improving access to health and long-term care for Native Hawaiian elders.

Over the past six years, in partnership with key leaders in Native Hawaiian and gerontology networks, Hā Kūpuna researchers designed and implemented a multi-method research study that identifies the disparities in long-term health care needs of Native Hawaiian elders and their 'ohana caregivers. Through key informant interviews with community leaders, secondary data analyses of State of Hawai'i Department of Health survey data, focus groups with elders and families, and a review of U.S. Census data, Hā Kūpuna faculty was able to document a number of disparities, such as:

- longevity and morbidity patterns compared with other major ethnic groups in Hawai'i
- respect in the Hawaiian community for kūpuna
- elder and family care preferences for affordable and culturally-informed services and service providers

In addition to needs assessments, Hā Kūpuna works to disseminate information to older adults, caregivers and service providers. With the generous support of the HMSA Foundation, Hā Kūpuna faculty has taken steps to disseminate study results at a number of community sites, including the KEY project and Papakōlea, among others.

Although older adults are valued for their wisdom and contribute to our community, advanced age can also result in the need for more care, and it is often the family who is the main provider of this care. With both the high cost of living and limited resources, many families are balancing jobs, childcare and other responsibilities, along with elder care. The lack of proper sup-

port for elders has had significant consequences for family health and well-being, leading to an increased demand for health care and other interventions.

Hā Kūpuna is committed to building a knowledge base on Native Hawaiian health and care preferences that can translate to more effective policies and practices. Research supports the continued need for a wide array of elder and family programs and services that are both affordable and culturally informed. In the end, the goal of Hā Kūpuna is to improve access to services, thereby improving health and reducing inequities.

Hā Kūpuna was established in 2006 with funding from the U.S. Administration on Aging (AoA), and is administratively housed at the University of Hawai'i Mānoa Myron B. Thompson School of Social Work. ■



Hā Kūpuna Joint Advisory Council

(Left to Right) Paula Higuchi, Deborah Arendale, Elizabeth Bethea, Karen Teshima, Sister Alicia Damien Lau, Alan Parker, Colette Browne, Kathryn Braun, Sharon Nobriga, Nalei Akina, Noreen Mokuau, and Bum Jung Kim. (Seated) Elizabeth Meahl, Vice Chair, and Kealoha Takahashi, Chair. (Not pictured) J. Kuhio Asam, Keawe'aimoku Kaholokula, Shawn Kana'iapuni, Wesley Lum, Carol Makainai, and Lana Ka'opua.

Hā Kūpuna, University of Hawai'i, Mānoa
808-956-7009 | hakupuna@hawaii.edu
www.manoa.hawaii.edu/hakupuna



From Home to Home

by Tiffany M. Browne, Nightingale Case Management, Inc.

The decision to place a loved one into long-term care is usually made when family is neither available or capable of providing care. Institutional relocation is a major life change and can become a stressful one. Along with being displaced from familiar habits and surroundings, many are faced with changes in identity and roles, such as going from being an independent person to receiving care 24 hours a day.

Many seniors are not prepared for such a life transition and have difficulty adapting to their new "home." Some may even experience a period of anxiety and depression after admission. Caregivers must be aware of the signs of anxiety and depression and work closely with care providers and family members to help the new resident overcome these feelings.

As an alternative, families may want to explore other long-term care settings. One such program

that is non-institutional is the Community Care Foster Family Home (CCFFH) Program under the State of Hawai'i Department of Human Services, where residents receive 24-hour care and supervision by licensed caregivers in a home setting.

Nightingale Case Management, Inc. has been a part of the CCFFH Program for more than 12 years. Nightingale offers quality long-term care in a community-based environment, and works with patients who are covered by Medicare, Medicaid or private insurance. For a free assessment and consultation, see contact info below.

For more information on the state CCFFH program, visit www.comties.com/hawaii.html. ■

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BABY BOOMER RADIO SHOW with Frank B. Shaner: 4 pm - 5 pm
GENERATIONS RADIO SHOW with Percy Ihara: 5 pm - 6 pm

Taking Your Medicare Call

By Brenda M. Lau, program specialist at Hawaii SHIP (State Health Insurance Assistance Program)

Medicare questions (such as the ones below) flood the Hawaii SHIP hotline each day.

SHIP: “Good morning, you have reached the Executive Office on Aging and the Hawaii SHIP, how may I help you?”

Caller #1: “I need information about why my Medicare is not covering my ambulance bill.”

Caller #2: “I am turning 65 in June, what do I need to do?”

The Hawaii SHIP Program is sponsored by the Department of Health Executive Office on Aging, through a grant from the Centers for Medicare and Medicaid Services. The program provides assistance to Medicare beneficiaries. In addition, the program provides presentations to all interested groups, exhibits at health and wellness events and does special screening outreach for Medicare beneficiaries during the Medicare Open Enrollment period, from October 15 to December 7.

Did You Know?

Medicare counseling assistance is available usually on the first Friday of each month at the Honolulu and Kapolei Social Security offices. A Medicare counselor is there from 9 a.m. to noon to assist anyone with Medicare questions, such as:

- Do I have to sign up for Medicare?
- Do I need a drug plan?
- Is there help with health costs?

Two Medicare counseling sessions this spring are on **Friday, April 4 and May 2.**

Volunteer Opportunities

The Hawaii SHIP provides assistance to Hawai'i's 220,000 Medicare beneficiaries and is staffed by two state program specialists. So how is it that two staff members can accomplish the program goals? Not possible without the dedicated volunteers who contribute to the success of the volunteer-based program.

Hawaii SHIP provides a number of great opportunities. Training and mentoring are provided for

all volunteer positions. Presently, you have a choice among the following:

- Community Outreach Specialist
- Customer Service Specialist
- Certified Medicare Counselor
- Office and Material Volunteer
- Special Projects Volunteer
- Professional/Working Volunteer ... and more.

You can be a volunteer and assist Medicare beneficiaries, as well as family and friends. Volunteers are welcomed from all islands. You are invited to join others who have already said, Yes! ■

Hawaii SHIP (State Health Insurance Assistance Program)
1-888-875-9229 | 808-586-7299
help@hawaiiiship.org | www.hawaiiiship.org
For 2014 Medicare updates: www.medicare.gov

Let's Talk

- Are you confused about Medicare, Medicare Advantage, Supplement, and Drug Plans?
- Are you turning age 65 and need help applying for Medicare?
- Ready to retire, and will lose your employer group coverage?

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Figuring Out Retirement

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

For almost every American worker, Social Security is “part of the plan” for a secure retirement. Here's a primer on retirement coverage.

When you work and pay Social Security taxes, you earn “credits” toward Social Security benefits. If you were born in 1929 or later, you need 40 credits or 10 years of work to qualify for retirement benefits. No retirement benefits can be paid until you have the required number of credits. If you stop working before you have enough credits to qualify for benefits, the credits will remain on your record. If you return to work later, you can add more credits so that you qualify.

Your benefit amount is based on how much you earned during your working career. Higher lifetime earnings result in higher benefits. A worker with average earnings can expect a retirement benefit that replaces about 40 percent of his or her average lifetime earnings. Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire.

Your benefit payment also is affected by the age at which you decide to retire and begin receiving benefits. If you were born in 1942 or earlier, you're already eligible for your full Social Security benefit. If you were born from 1943 to 1960, the age at which full retirement benefits are payable increases gradually to age 67.

You can get Social Security retirement benefits as early as age 62, but if you retire before your full retirement age, your benefits will be reduced, based on your age. If you retire at age 62, your benefit would be about 25 percent lower than what it would be if you waited until you reach full retirement age. You may choose to keep working even beyond your full retirement age. If you do, you can increase your future Social Security benefits—up until age 70.

Choosing when to retire is an important decision, but it's also a personal choice and one you should carefully consider. When's the best

time? There is no one-size-fits-all answer. There are many factors to consider. Look into Social Security's publication *When to Start Receiving Retirement Benefits* at www.socialsecurity.gov/pubs/10147.html.

In addition, Social Security provides an online Retirement Estimator to get immediate and personalized retirement benefit estimates to help you plan for your retirement. The Retirement Estimator is a convenient and secure financial planning tool, allowing you to create “what if” scenarios. For instance, you can change your “stop work” dates or expected future earnings to create and compare different retirement options. Check it out at www.socialsecurity.gov/estimator. ■

To apply online or make an appointment to visit Social Security office, contact:
1-800-772-1213 (toll free) | 1-800-325-0778 (TTY)
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DANA Is A Joy!

by GM staff & Project Dana

Welcome to Project Dana. Its headquarters is nestled in Mōili‘ili in a little blue house, which was donated to Mōili‘ili Hongwanji Mission by a long-time dedicated member.

In recognition of the great and growing need of in-home assistance for Hawai‘i’s frail elderly, Project Dana was launched in 1989 by the Mōili‘ili Hongwanji Mission with the wise leadership and foresight of founder Mrs. Shimeji Kanazawa and founding administrator Rose Nakamura. Project Dana is an interfaith volunteer caregiving program that provides a variety of supportive services to the elderly, disabled persons and family caregivers to ensure their well-being, independence and dignity in an environment of their choice. Support comes through a corps of trained volunteers from a coalition of churches/temples and community organizations that demonstrate the universal principle of DANA, a Sanskrit word that means “selfless giving without the desire for recognition or reward.”

Volunteer project coordinator Cyndi Osajima is one of the staff members who works out of the “office.” She has been with Project Dana since 1993 and considers this her dream job. “I am honored and consider it a privilege to be with Project Dana, working with the devoted staff, site leaders and volunteers. I learn so much from the elderly as they share their life experiences” she says.

Part of Osajima’s job includes conducting orientations for new volunteers, matching volunteers to the requests of the elders, providing information and referrals, and giving presentations to organizations, agencies, workshops, senior fairs and groups about Project Dana.

“I am grateful to work in a field where I can utilize my academic knowledge and put my faith into action as a Buddhist,” she says.

With an increasing number of elderly in Hawai‘i and greater demands put on social support services, Project Dana fills important service gaps by providing respite, in-person visits or telephone calls, transportation to medical appointments, grocery shopping assistance, caregiver support groups and home safety assessments/education. Working with



Osajima at the front porch of Project Dana office and doing an orientation inside with volunteer Ashley.



more than 200 public and private agencies, organizations and individuals, Project Dana provides compassionate and loving care to help advance the well-being of Hawai‘i’s elders as they age in place.

As the volunteers are the “heart” of The Project, on Sept. 20, 2014, Project Dana will be honoring and thanking all volunteers throughout the state with a 25th Anniversary Celebration.

Anyone needing services or interested in becoming a volunteer, please contact Project Dana. ■



Osajima working with seniors.



Project Dana
945-3736 | projdana@hawaiiantel.net
www.projectdana.org




Crossing The Rainbow Bridge


by Maria Glidden, Hawaiian Humane Society communications and events manager


For many people, a pet is their best friend and loyal confidant. Losing a loved one is never easy, especially when you have to make the difficult decision of saying good-bye because your pet is suffering, or no longer enjoying a good quality of life. The Hawaiian Humane Society offers euthanasia and cremation services for pets who are ready to cross the Rainbow Bridge.

In the emotional period following your pet’s death, it’s important to know that no two people grieve the same. Recovering from grief often involves finding positive ways to fill the void created by the loss.

There are many ways to celebrate your pet’s life to help you during the grieving process:

-  Record happy memories in a journal or a letter.
-  Make a photo album or collage.
-  Plan a memorial service.

 Volunteer to help animals.

 Make a donation in memory of your pet to the Humane Society. Your pet’s name will be listed in the Society’s community newsletter.

Grieving the loss of a pet is natural and anyone struggling can attend the **Pet Loss Support Group**. The group meets the **first Tuesday of each month, from 6 p.m. to 7 p.m. at the Hawaiian Humane Society**. Meetings are facilitated by counselor Rosemarie Grigg.

While a pet may be gone, their memory lives on with the people who loved them. ■

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808-356-2222 | www.HawaiianHumane.org



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I RESPECTFULLY DISSENT: A BIOGRAPHY OF EDWARD H. NAKAMURA

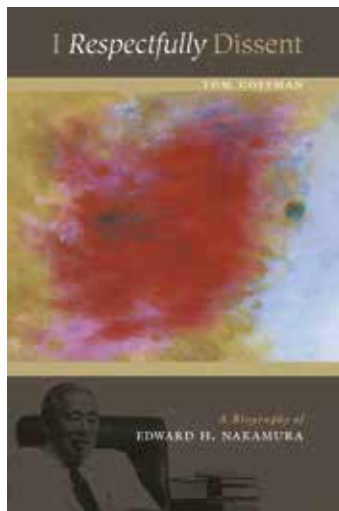
by Tom Coffman

Tom Coffman's portrait of Supreme Court justice Edward Nakamura is both an insightful biography and an engrossing political history of Hawai'i. The Nisei life-story may sound familiar: born to immigrant parents, graduated from McKinley High, veteran of the 442nd Regimental Combat Team, attended University of Hawai'i under the GI Bill, active during Statehood years; but it is strewn with surprise, resulting from Nakamura's unshakable creed and unique angle of vision.

By working from the political gains of the ILWU, Justice Nakamura played a central role — unpublicized — in devising arguably the most progressive program of legislation in an American state: universal health care, temporary disability insurance, collective bargaining rights for public workers — all of which forever changed the Hawai'i worker's landscape.

Vaulted from relative anonymity onto the Hawai'i Supreme Court, Nakamura was acclaimed for his powerful intellect, his writing, and, most of all, his iron will and integrity. In retirement, he became a dissenting moral force. He fought mismanagement in the State Retirement System, helped to block a highly controversial Supreme Court appointment, and agitated for separating the high court from the Bishop Estate. Nakamura in many ways acted as the public conscience and he left an inspiring legacy of far-reaching social legislation.

The book won the 2013 Ka Palapala Po'okela Award of Excellence in nonfiction, presented by the Hawai'i Book Publishers Association. (University of Hawai'i Press, paperback, \$14.99) ■



Hawai'i-Infused Buttermilk Buckwheat Pancakes

by Chef Michi

There's nothing like a lazy weekend morning to enjoy a family breakfast together. This take on pancakes is healthier in many aspects, but the flavors will overcome any fear of "healthy" eating.

Ingredients:

- 2 cups of lowfat buttermilk, divided
- 1 cup buckwheat flour
- 1 cup all-purpose flour
- 1-1/2 tsp. baking powder
- 1/2 tsp. salt
- 1/4 tsp. baking soda
- 2 eggs, lightly beaten
- 2 Tbsp. canola oil
- 2 bananas, thinly sliced
- Cooking spray for pan or griddle
- Sweetened, shredded coconut
- 1/2 cup macadamia nut, chopped
- Syrup (maple or coconut)

Directions:

Combine the dry ingredients in a bowl and set aside. In another bowl, whisk together the buttermilk, eggs, canola oil and 1 Tbsp. of syrup. Stir the dry ingredients into the buttermilk mixture and add half of the sliced banana. Heat pan or griddle on medium heat, prepare with cooking spray and pour 2-3 tablespoons of batter per pancake onto the heated surface. Cook for 2 minutes or until batter starts to bubble, then flip and cook another two minutes.

To serve, top each stack of pancakes with sliced banana, coconut and chopped macadamia nut. Then let everyone drizzle on their own syrup and enjoy!

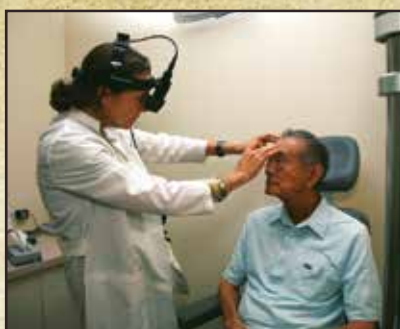
Serves: 6 | **Time:** 30 minutes ■

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Generations Radio Show
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PERCY Ihara

Baby Boomer Specialist



Generations Radio Show is a weekly series on senior issues.

The show is airing at a critical time. In less than one decade, one-third of Hawai'i's population will be 65 or better. The state is

urging kūpuna and their families to brace for a shortage of living and caregiving options and to prepare for home and community-based care.

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From The Top

by Clinton Murakami



If your goal is to age in place, don't let your roof age with you. Consider getting a roof inspection to determine its structural integrity and lifespan. Regular inspections — approximately every three years — can detect problems or issues before they have a chance to cause major damage.

Do not attempt to climb a ladder or inspect the roof yourself. Hire a licensed, professional roofer who can examine your roof's structure, checking it for hazards such as:

- Leaks that can cause mold to grow and lead to major health problems, especially for asthmatics and people with allergies. Mold is often devastating for furniture, carpets and curtains. Precious books, photos, artwork, video and audiotapes can also be ruined by the fungus.

- Gradual breakdown of rafters and flashing can provide an inviting environment for pests, such as rats, centipedes, roaches and ground termites.

- An old roof provides little protection against the most unwanted visitor of all — a hurricane. Even Hawai'i's seasonal tropical storms can generate destructive winds, especially in neighborhoods on high ridges.

What's a homeowner to do?

- Know your roof's history and keep track of replacement and repair dates so you'll know when it's nearing the end of its lifecycle.
- Notice signs of deterioration, such as pieces of shingle in the yard or granulated finish from shingles in the drain spout.
- Keep gutters clean and hire help to trim back overhanging vegetation regularly. Maintenance is critical to a roof's health. ■

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	SENIOR CLUB MEETINGS	WHERE	WHEN	CONTACT
DISTRICT 1 EAST HONOLULU	Honolulu Seniors	Ala Wai Community Park	Wed/9:00 am	973-7266
	Hui Hookipa O Kahala	Kahala Community Park	Tues/9:30 am	733-7371
	Hui Lokahi O Aina Haina	Aina Haina Community Park	Fri/9:00 am	373-2722
	Hui O Kaimuki	Kaimuki Community Park	Fri/9:30 am	733-7351
	Hui O Kilauea	Kilauea District Park	Tues/9:30 am	733-7355
	Hui O Manoa	Manoa District Park	Wed/9:00 am	988-0580
	Koko Head Seniors	Koko Head District Park	Wed/10:00 am	395-3096
	McCully Seniors	McCully District Park	Mon/9:30 am	973-7271
	Palolo Valley Seniors	Palolo Valley District Park	Tues/9:30am	733-7358
	Puuwai O Pio Pio	Ala Wai Community Park	Mon/9:30 am	973-7266
DISTRICT 2 WEST HONOLULU	Aiea Lani Seniors	Aiea Recreational Center	Mon/9:00 am	483-7859
	Country Club Seniors	Ala Puumalu Community Park	Mon/9:00am	831-7231
	Golden Age Seniors	Makua Alii Senior Center	Tues/9:30 am	973-7258
	Hui Aikane	Halawa District Park	Tues/9:00 am	483-7852
	Kalakaua Seniors	Makua Alii Senior Center	Mon 9:00 am	973-7258
	Makiki Seniors	Makiki District Park	2nd/4th Fri/9:30 am	522-7082
	Makua Alii Seniors	Makua Alii Senior Center	Wed/9:30 am	973-7258
	Moanalua Seniors	Moanalua Recreational Center	Mon/9:00 am	831-7105
	Paradise Seniors	Makua Alii Senior Center	Thurs/9:00 am	973-7258
	Platinum Seniors	Makiki District Park	1st/3rd Fri/9:30 am	973-7258
Salt Lake Seniors	Salt Lake District Park	Mon/9:00 am	831-7100	
DISTRICT 3 LEEWARD OAHU	Crestview Sunrisers	Crestview Community Park	Fri/9:30 am	675-7129
	Ewa Hui Aloha	Asing Community Park	Fri/8:30 am	681-6435
	Makakilo Seniors	Makakilo Community Park	Mon/9:00 am	672-8465
	Mililani Golden Years	Mililani District Park	Fri/9:30am	623-5258
	Pearl City Seniors	Manana Community Park	Tues/9:30 am	453-7550
	Wahiawa Rainbows	Wahiawa District Park	Mon/8:30 am	621-5663
	Waianae Golden Age	Pililaau Community Park	Tues/9:30 am	696-4442
	Waiau Seniors	Waiau District Park	Mon/9:30 am	453-7555
	Waipahu Cosmopolitans	Waipahu District Park	Fri/9:00 am	678-0871
	Waipahu Seniors	Waipahu District Park	Wed/9:00 am	675-7129
Whitmore Seniors	Whitmore Community Park	Fri/9:00 am	622-2420	
DISTRICT 4 WINDWARD / N. SH.	Kailua Seniors	Kailua District Park	Tues/9:00 am	266-7652
	Koolau Senior Hui	Kaneohe Community & Sr. Center	Thurs/9:30 am	233-7317
	Pali Seniors	Kailua District Park	Tues/9:00 am	266-7652
	Pohai Nani Makua O Pupukea	Pupukea Beach Recreation Center	Tues/9:30 am	638-7213
	Waimanalo Seniors	Waimanalo District Park	Tues/9:00 am	259-7436

For more information on the City & County of Honolulu's Parks and Recreations Senior Clubs, you may call 973-7258. Note: Be sure to call clubs first for time and date confirmation.

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Take-Back Drug Program: Medicine Cabinet Clean Out

by Aimee Harris

Since 2010, the National Take-Back Initiative has collected more than 12,000 pounds of drugs from Hawai'i, Guam and Territories.

Dispose of drugs that:

- you have not used in the past 12 months.
- are no longer in their original container or that can no longer be identified.
- have changed color, odor or taste, regardless of the expiration date.
- stick together, are harder or softer than normal, or are cracked or chipped.
- may no longer be effective and, worse, could be a breeding ground for bacteria or fungus, such as in eye drops and ear drops.

Last year in April and October combined, 4,030 pounds of unwanted drugs were collected from Hawai'i, Guam and Territories during the National Take-Back Initiative coordinated by the Drug Enforcement Administration.

This service is free and anonymous — no questions asked. The collected drugs are incinerated according to federal and state environmental guidelines.

The next National Take-Back Initiative is scheduled for **April 26, 10 a.m. to 2 p.m.** at various sites on O'ahu, Kaua'i, Maui and Hawai'i. For a list of take-back locations, go to www.dea.gov.

The Hawai'i Medication Take-Back Program is a partnership with the Narcotics Enforcement Division, Department of Public Safety; Department of the Attorney General; and University of Hawai'i and Hilo College of Pharmacy. This program takes place about four times a year in various communities. For more information, call the State Narcotics Enforcement Division at **837-8470**.

In 2010, the Hawai'i Medication Take-Back Program and National Take-Back Initiative were both launched in Hawai'i. These two separate "take-back" efforts collect, and safely dispose of, prescription medications from the public.

During "take-back" events, the community is encouraged to dispose of unwanted prescription drugs from their homes. Seniors are advised to clean out their medicine cabinets at least once a year. Unused or expired drugs, over-the-counter medicines, vitamins and herbals can lose their strength and become dangerous for people who rely on them for serious health conditions. Also, hanging onto an unused drug increases the chances of taking the wrong one, or it being misused by others in your household.

How Do I Throw Drugs Away?

When drugs are thrown away incorrectly, they can harm the environment, pets and/or children. Don't flush old drugs down the toilet or pour them down a sink or drain. Instead, drop drugs off at a take-back program.



Keith Kamita, NED, Chief Special Agent helps collect unwanted drugs at a Hawaii Medication Take-Back Program event.

Treat Your Drugs Right

Where do you keep your medicines? Are they in different places — some in the medicine cabinet, some in the kitchen, and some in your car or elsewhere? Your medications only work as well as they are handled. **Here are six safe storage tips:**

- **Take inventory** of all your medicines. Make sure that you're familiar with your drugs and what they do. Talk to your pharmacist if you have any questions.
- **Identify your drugs.** Keep drugs clearly labeled and in their original containers, away from other substances that might be mistaken for them.
- **Read instructions** carefully and store drugs properly. Follow any instructions from your doctor or pharmacist. Most containers should be stored in a cool, dry place. Your drugs may lose their potency before the expiration date if they

are exposed to oxygen, heat, light or humidity. For example, heart medicine should be kept away from light. Many people store their drugs in the bathroom. This is actually one of the worst places to keep medicine. Bathroom cabinets tend to be warm and humid. If you must keep drugs in the bathroom, keep the containers tightly closed.

- **Keep drugs out** of the reach of children. Keep them secure from teens, reducing the risk of misuse.
- **Remove the cotton plug** from medicine bottles. The cotton draws moisture into the container.
- **Properly dispose** of any drugs you no longer need. Do not share drugs with others. (Never treat yourself, or anyone else, with a prescription medicine. Your symptoms might seem similar, but the cause could be different or the medicine may not be the right one this time around.) ■



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Listen To Your Heart

by Dr. Ritabelle Fernandes, MD



One in three adults in the U.S. has high blood pressure. Blood pressure is the force of the blood pushing against the walls of the arteries as the heart pumps blood. If pressure stays high over time it will damage the body. Hypertension is the persistent elevation of blood pressure. Blood pressure rises with age and is a common health problem in seniors. The only way to tell whether you have high blood pressure is to have your blood pressure measured with a blood pressure cuff (sphygmomanometer). This is usually done in a doctor's office. It is important to know your blood pressure numbers. "Systolic" (the top number) refers to blood pressure when the heart beats while pumping blood. "Diastolic" (the bottom number) refers to blood pressure when the heart is at rest between beats.

BLOOD PRESSURE RANGE (mm Hg)

Blood Pressure Category	Systolic (top #)	Diastolic (bottom #)
■ Normal:	120 or less	80 or less

Stages of hypertension:

■ Pre-hypertension	120-139	80-89
■ Stage 1	140-159	90-99
■ Stage 2	160-179	100-109
■ Hypertensive Crisis (Emergency care needed)	180+	110+

What are the symptoms of high blood pressure?

Most people do not have any symptoms. Rarely headaches may occur. Often seniors find out too late that they have high blood pressure after damage has occurred to the heart, brain or kidneys.

What are the complications of untreated high blood pressure?

High blood pressure is a silent killer. It causes stroke, heart attack, heart failure, kidney failure and may even lead to blindness. High blood pressure and its complications are a common cause of disability in seniors.

What are the causes of high blood pressure?

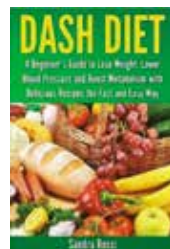
- Genetics
- Family history of high blood pressure
- Older age
- Lifestyle factors, such as obesity, lack of physical activity, increased alcohol use, high salt diet, smoking
- Illicit drugs, such as cocaine or ice
- Medications, such as steroids, hormone replacement therapy
- Chronic kidney disease
- Thyroid and adrenal gland disorders
- Sleep apnea

What are the treatment approaches to high blood pressure?

- Healthy lifestyle: exercise, avoid smoking, limit alcohol, weight reduction
- Manage everyday stress
- Blood pressure lowering medications are often needed for life, and once blood pressure is under control it is important to continue to take the prescribed medications
- Aspirin to be taken daily to prevent heart attack and stroke

What is the DASH diet?

Dietary Approaches to Stop Hypertension (DASH) is a flexible and balanced eating plan.



- Low in saturated fat, cholesterol and total fat
- Low in salt
- Focuses on fruits, vegetables and fat-free or low-fat dairy products
- Rich in whole grains, fish, poultry, beans, seeds and nuts
- Contains fewer sweets, added sugars and sugary beverages and red meats than the typical American diet ■



Three Simple Tests

by Jeffrey Sisemoore, Director of Planned Giving for the National Kidney Foundation of Hawai'i

One in seven adults in Hawai'i has kidney disease. An additional one in three people are at risk for getting it, and most don't know it. Kidney disease can be found and treated early to prevent more serious kidney disease and other complications. Three simple tests can help.

Blood pressure. High blood pressure is the second leading cause of kidney disease (diabetes is the number one cause). High blood pressure sometimes happens as a result of kidney disease. Keeping blood pressure under control is important to lower risk of kidney disease.

Urinalysis. Protein is not normally found in urine, so having too much may be a problem. Several tests can be helpful. One test, the **protein to creatinine ratio**, measures protein in the urine. Another test, the **albumin to creatinine ratio**, is good for people at increased risk for kidney disease — people with diabetes or high blood

pressure, and people with a family history of diabetes, high blood pressure or kidney failure.

Glomerular filtration rate (GFR). GFR is estimated from results of a blood test and tells how well your kidneys are working. GFR is calculated using blood creatinine and other factors, such as age and gender. It is a way to check kidney function. A blood creatinine test alone should not be used to check kidney function.

Ask your doctor about these three simple tests. If you are over 60 years old and at increased risk, the National Kidney Foundation recommends that testing be done at least once a year. ■

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Victor, 88 yrs., is doing a moving lunge on the TOTAL GYM Gravity System. Great for balance, flexibility and CORE stability.

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Joan Packer, 91 yrs., working on the ball to strengthen the hip muscle for balance and stability to prevent shuffling.



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Post Stroke: Not Giving Up On Feeling Good

by Diane Cadinha
Certified Personal Trainer

photos by Kathy Boast Tschudy

It was just a year ago that Marion Iwane, 88, read a story in *Generations Magazine* about a senior in her 90s who started exercising at age 77. Inspired by the story, Marion decided to come in for help with balance, weakness and pain in her hips and shoulders. One month into the program, Marion suffered a mild stroke. After a brief stay in the hospital, she was sent to a nursing rehabilitation facility. Two months later, Marion's daughter brought her back in to see me. Seeing her with a walker and weak on the left side of her body due to the stroke, I knew we had some work to do. I had successfully worked with another client who suffered a much stronger stroke, so I had high hopes for Marion's recovery.

Marion has come in twice a week for the last 10 months. We started with moving the joints and light stretching, working our way up to strength and flexibility exercises. While training the right and then the left side of the body, it was important that she not lead with her dominant side. When she accomplishes one task we move on to a new one, continually

stimulating her brain and connecting the mind to the movement. In the beginning there were times when she wanted to stop coming. Thanks to her daughter who encouraged her to continue, her attitude toward exercise has changed. One day she said to me, "I want to be strong like you." Wow, that made my day!

In addition to exercise, Marion and I have worked on infusing her diet with healthy nutrients through green smoothies. Getting enough fruits and vegetables into our diets is important for good health and longevity. We also need

healthy fats (monounsaturated and polyunsaturated fats from avocados, raw nuts, fatty fish, etc.) to maintain brain function and help with cellular communication. We add flaxseed and coconut oil into our smoothies as an easy way to ensure we get our good fats.

Nearly a year later, Marion is stronger and more flexible than prior to the stroke. The pain she was having in her shoulders and hips is gone. She no longer uses a walker and sometimes forgets her cane in the studio after her workout.

Marion continues to feel better and stronger. I am so proud of her and grateful that she allowed me to share her story to inspire others not to give up regardless of our age and obstacles.

It is important for all of us to connect the mind and body through movement patterns and exercise (neuromechanics). The more connections—the more brain activity—the healthier the mind, body and spirit. ■

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Diane, Marion and daughter, Shirley



Nutrition For Seniors

by Teri Bruesehoff, Chief Operating Officer HiHomeCare (The Hawaii Group subsidiary)

In today's information age we are inundated with material on what to eat and what not to eat. This can be confusing for seniors with changing dietary needs due to advancing age or illness. As we age, many changes to our bodies occur that can impact our nutritional status.

Here are some suggestions to help you eat better and live happier:

- ♥ - The Modified Food Pyramid for Older Adults suggests regular daily exercise is crucial to maintain a healthy body and mind.
- 🥤 - Drink 6-8 glasses of water a day. Note: Caffeinated drinks can increase urination, requiring you to drink more water to stay hydrated.
- 🥩 - Consume five ounces of lean protein a day. An increase in protein may be necessary if you are sick or healing from wounds.
- 🍏 - Eat a wide variety of fruits and veggies of every color three times a day.

- 🥛 - Low-fat dairy and low-saturated oils are great for a healthy heart.
- 🌾 - Eat whole grains daily: whole-wheat flour, oatmeal, whole cornmeal, brown rice.
- 🌿 - Instead of adding butter or cheese to foods, try using spices to increase flavor.
- 🍌 - Adjust your caloric intake based on your activity level. Increase your calories if you are ill or healing wounds.
- 🍷 - Take dietary supplements as advised by your doctor.

Maintaining a proper healthy diet will help you and your loved ones live longer, stronger, healthier lives. ■

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"Aquatherapy has helped my joint pain tremendously by loosening the muscles and improving my flexibility. Water exercises are easier to do than land exercises and you are able to increase the resistance so that when you do transition to a land program, you are stronger. I would highly recommend aqua therapy to anyone because it is refreshing, relaxing, and lots of fun." Ivalee S. 85 years old

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Our Healing Life Force

by Michael Reed Gach, Ph.D., Acupressure Therapy Author

The Chinese call healing energy *Qi*—the life force, or vital energy, that flows through all things in the universe. In Japan, the life force is termed *Ki*, while yoga practitioners refer to the body's life force as *prana* or *pranic* energy. These terms all relate to the same universal healing energy, which exists in our environment and links us to all forms of life. It's the primordial force of nature.

The movement of the life force can be seen in molecules, elements, the landscape—and within our bodies through channels called *meridians*. The flow of human energy nourishes and governs all of the systems of the body and gives us the ability to concentrate; it's the basis of creativity and healing.

Within all living animals are meridian energy pathways. The way energy flows through the meridians dictates wellness, disease and imbalances. Our energy flow reflects our state of mind, how we feel and how we think. As such, negative thoughts can block the meridians from flowing and cause numbness, pressure, spasm and many kinds of aches and pains. An energy blockage affects our stress, the way we eat food and how well it gets digested. Sleep patterns and disorders are also a result of how the meridians flow.

However, positive thoughts can build healing energy and help the life force flow through the meridians in a balanced way, leading to various forms of health and happiness.

For example, the foundations of both martial arts and the healing arts focus on the interplay of two polar opposites—yin and yang—to create a vibratory movement and build healing energy to strengthen their practices.

Martial artists move the life force *externally* in the form of self-defense and physical power, while the healing arts channel the life force *internally* for therapeutic purposes.

Both practices benefit from the cultivation of *Qi* through exercise, diet, and creative and positive visualizations. Once a martial artist masters how to use the life force for self-defense, a skilled warrior will also learn how to use his/her energy to heal an opponent.

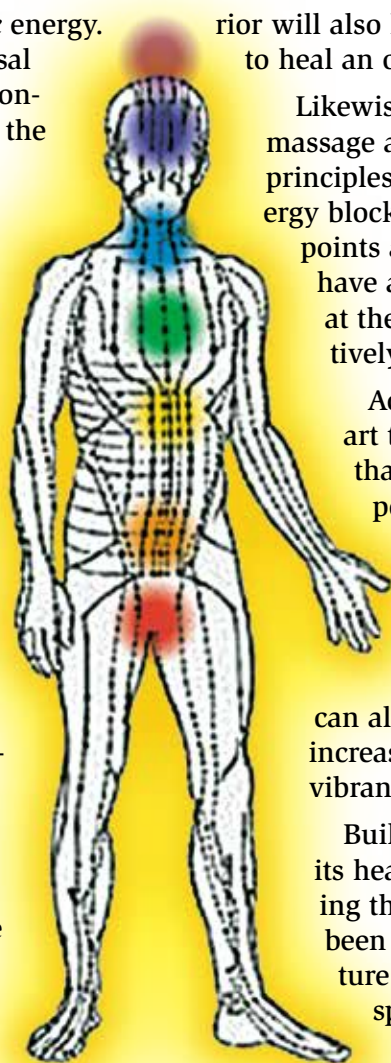
Likewise, some of the most powerful massage and energy work rely on the principles of *Qi* to remove harmful energy blocks. During massage, acupressure points are often used because they have a high electrical conductivity at the surface of the skin and effectively conduct the body's energy.

Acupressure is an ancient healing art that developed in Asia more than 5,000 years ago. Using the power and sensitivity of the hand, acupressure can relieve stress-related ailments such as depression, anxiety, headaches, backache, insomnia, nausea and carpal tunnel. It can also release tension, reduce pain, increase circulation and help develop vibrant health.

Building human energy, developing its healing potential, and strengthening the flow of the life force have been priorities in the Chinese culture since ancient times. Using special *Qi* healing exercises and meditations today can help you build healing energy, cultivate the life force and channel it throughout your body. By heightening the life force within your body—through martial art exercises and healing arts—you can help treat yourself and others. ■

(For more reading, see *Acupressure's Potent Points: A Self-Care Guide for Common Complaints from A to Z.*)

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How To Handle Fall Risks

Courtesy of the Executive Office on Aging—
Department of Health

Everyone has heard about the aging “tsumani”—that enormous collection of “Baby Boomers” who were born after World War II—and its huge impact on our Islands and society. Boomers are turning 65 in record numbers: every 10 seconds. That is 6 new seniors per minute, 360 per hour, 8,640 per day, and more than 3 million in 2010 alone. Unfortunately many are in need of serious health care...and there are not enough doctors, nurses and hospital beds to accommodate everyone.

More than ever, we have to take charge of our own health, including doing what we can to avoid health problems, such as preventing falls. According to the Centers for Disease Control, falls are the leading cause of accidental fatal and non-fatal injuries among Hawai'i's older adults. Every five hours a kupuna is injured so severely in a fall that he/she must be treated in a hospital.

These falls threaten our independence and quality of life...and many seniors never fully recover from their injuries.

The good news is that falls are preventable.

Here are four key ways you can prevent yourself from falling:

1] Medication Management: Multiple medications can cause dizziness and contribute to a fall. Ask your pharmacist to review all of your medications—prescriptions, over-the-counter drugs (antihistamines, cough syrups, etc.) and supplements such as vitamins, ginkgo root, ginseng or other herbal items.

2] Vision Checks: Get your eyes checked annually. Your depth perception and ability to see in low light changes over a lifetime.

3] Create A Safe Home: Clean and clear your living area. De-clutter your residence and remove fall hazards (loose newspapers, throw rugs, electric cords) from your path. Also, add more lighting to walkways, stairways and other pathways. Increase the wattage in all your lights. Don't worry about the extra electricity...it is cheaper than a fall injury. And most importantly, turn on a light when you get up at night.

4] Physical Activity: Exercise and walk regularly for balance and strength. Even if you require a cane or a walker, keep walking. If you're too frail to walk safely, try chair exercises—much can be accomplished from a seated position. Find examples on CDs and YouTube videos that specialize in seated exercises.

If you're up for taking a class, tai chi is a popular exercise for preventing falls. It focuses on balance while alleviating stress and anxiety. It's considered to be a form of 'meditation in motion'.

To view the 2013-2018 *Hawaii Falls Prevention State Plan*, visit www.hawaiiadrc.org and click on the “Resources” tab and scroll down to “New Publications.” ■

Executive Office on Aging
808-586-0100 | eoah@doh.hawaii.gov
www.health.hawaii.gov/eoa/

A poster for a Senior Health & Fitness Fair. The title "Senior Health & Fitness Fair" is in large, stylized letters. Below it, the date and time are "Friday ~ June 20, 2014 9am to 1pm". The location is "Hawaii Okinawa Center 94-587 Ukee St., Waipio Business Park". The poster lists activities: "Door Prizes ~ Giveaways ~ Fun", "Win a free trip to LAS VEGAS", "Free Admission", "Open to the public", "Health, Safety, Financial, Cultural Booths", "Workshops throughout the day", "New Products and Services for Seniors", "Valuable information for Caregivers & Families", "Free Information Workshops", and "For Additional Information, call 676-5400 www.huoa.org". It is sponsored by the Hawaii United Okinawa Association.

Senior Health & Fitness Fair
Friday ~ June 20, 2014
9am to 1pm
Hawaii Okinawa Center
94-587 Ukee St.,
Waipio Business Park
Door Prizes ~ Giveaways ~ Fun
Win a free trip to LAS VEGAS
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Workshops throughout the day
New Products and Services for Seniors
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~ Free Information Workshops ~
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Aquatic Solutions

by Julie Moon, Physical Therapist

More than 50 million Americans suffer from debilitating joint pain, making day-to-day living a challenge. As a result, many people choose not to undergo land-based rehabilitation, which is often times very painful. But without treatment, further joint damage, increased pain and decreased function are all very real possibilities. Luckily, aquatic therapy offers another option.

Aquatic therapy benefits:

Decreased Stress on Joints: Water buoyancy supports body weight and reduces compression and vibration that cause pain on land.

Improved Safety: Water provides a gentle, pain free environment for challenging activities that improve balance, strength and mobility.

Reduced Swelling: The pressure of the water around the joints reduces swelling, which improves mobility and flexibility.

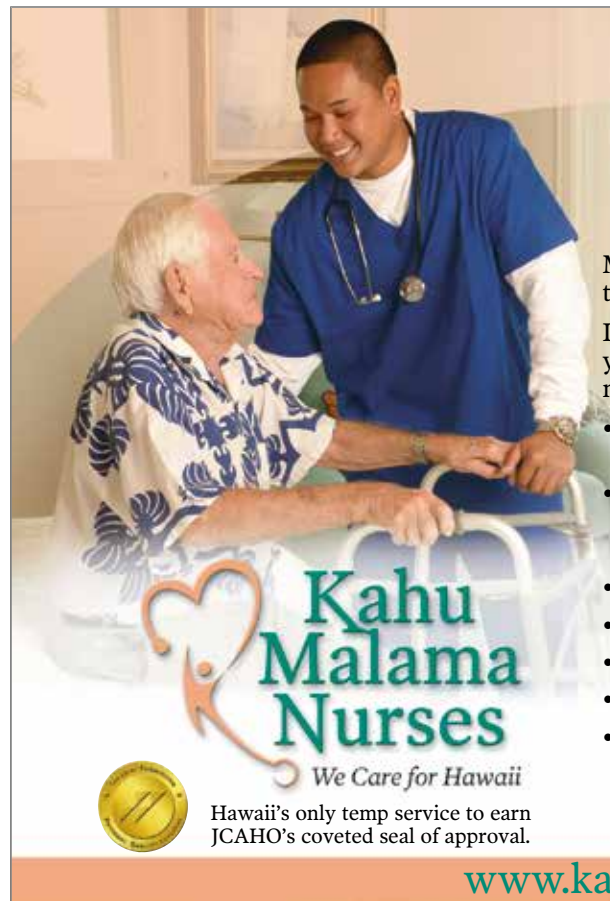


Ivalee in aquatic therapy

For patients with chronic pain, aquatic therapy is the gateway to independent pain management and fitness through water exercise.

Ivalee, 85, says that aqua therapy has helped her joint pain tremendously by loosening her muscles and improving her flexibility. "Water exercises are easier to do than land exercises and I'm able to increase the resistance so that when I do transition to a land program, I'll be stronger," she says. "I highly recommend aqua therapy. It is refreshing, relaxing and lots of fun." ■

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Doc, Follow My Orders

by Jeannette Kojane, MPH, executive director of Kokua Mau

Momi and Roland are a retired couple living in Central O'ahu. Last year Roland learned he has incurable lung cancer and has been in the hospital several times. The couple has had many conversations together and with the doctors. Because of his short life expectancy and desire for quality of life, he has decided to forgo aggressive life-prolonging treatments although he still wants hospitalization if needed. His doctor recommended that he put his wish to let nature take its course in writing in a document called POLST (Physicians Orders for Life-Sustaining Treatment). This form, signed by his doctor, will ensure that his healthcare wishes be carried out if he is not able to speak for himself at any-time. It also helps put Momi at ease, since she is the one who will be called on to make decisions for Roland if he is unable.

One night, Roland has problems breathing. Momi calls 911 and the paramedics arrive. Knowing her husband's wishes, Momi wants to be sure that if her husband's heart or breathing stop en route to the hospital, he can have the natural death he desires. She runs to the kitchen, grabs the completed and signed POLST form hanging on their refrigerator, and hands it to the paramedics. Momi can now feel a sense of relief that her husband's treatment wishes will be followed, even if she's not around to tell his medical providers.

So, what is a POLST, and how does it work? A POLST is a portable doctor's order that makes you or your loved one's wishes for treatment known. Portable means that it is valid wherever the patient is, whether it is at home, in an ambulance, in an emergency department or anywhere in the hospital or a nursing home. It is for people with a chronic debilitating illness or a life-limiting disease, such as end-stage lung or heart disease, a terminal cancer or anyone who may be approaching the end of their life.

How is the POLST different from an Advance Healthcare Directive (AD)? POLST is completed by you and your doctor and turns your healthcare wishes into orders for healthcare providers and ambulance personnel to follow. An AD is a form that you and everyone over 18 should have

to document your values and future wishes for healthcare, and allows you to appoint an agent to act as your health care power of attorney in the event you are unable to speak for yourself. The combination of the POLST and AD will help make sure your wishes are known even if you cannot speak for yourself.

Be just as prepared as Momi and Roland! By talking about these issues ahead of time, you can prevent crisis, relieve stress and ensure that your family's healthcare wishes are honored. Take action and start the conversations today. To learn more about the POLST and AD or to download forms, visit www.kokuamau.org. ■

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The Professional Criminal Magician

by Scott Spallina, Senior Deputy Prosecuting Attorney

Financial abuse of seniors oftentimes goes unreported. Studies have estimated that as few as 1 in 30 cases are brought to the attention of authorities. There are many reasons why these matters don't get reported.

The two main reasons for none reporting are:

- the abuser is a family member and the victim doesn't want to get them in trouble
- the victim is too embarrassed about being taken advantaged of that they would rather no one know about it than to be humiliated

The first reason, although misguided, is understandable, but second reason, however, is not.

To be direct and word this in no uncertain terms, victims of financial abuse should not feel embarrassed about being tricked out of their money. Today's criminals who target seniors are smart criminals with hundreds of hours of experience and sophisticated tools that can convince even professionals that they are legitimate in their business dealings.

Encountering today's scam artist is very similar to seeing a professional magician perform. He has spent countless hours practicing his act, invested in resources and props, and achieved a certain level of competence that earned him his own show. When the audience leaves the performance, they are often left wondering how the tricks were accomplished. They are not, however, embarrassed that they could not figure out how a particular illusion was accomplished. The same should be said about victims of today's scams.

An example of the skill level of these criminals is seen in a rash of sweepstake/lottery scams occurring in the Islands today. Potential victims are sent a personalized message (mail, email or telephone) telling them of their good fortune at winning a prize. How did the criminal get this contact information? They spent money getting it. Just like the magician going into a magic shop to buy a deck of marked cards or a collapsible wand, the scam artist can purchase personal information from various sources including people who steal mail; telemarketers who compile information



from people who fill out contest entry forms; or computer programs designed to hack email accounts or link addresses to names.

Gone are the misspelled, poorly written emails and letters. These scam artists have learned from past mistakes and perfected their trade. Today's personalized lottery winning letters are well-written and look legitimate. Some include pre-printed checks that will initially fool even a bank teller into giving a sum of money that is suppose to be sent to the scam artist to pay for "taxes and fees" on the prize money. Other letters include a credit card that the victim is told has the lottery winnings on it and it just needs to be activated with a payment.

So professionally done are these notifications, that some banking personnel, financial planners, lawyers and judges have been fooled by these scams.

In short, if you have been scammed, do not feel embarrassed. You were taken by a professional. Report the crime so that there is a chance these criminal magicians will disappear. All reports are confidential. ■

To report suspected elder abuse, contact the Elder Abuse Unit at: 808-768-7536 | ElderAbuse@honolulu.gov www.ElderJusticeHonolulu.com

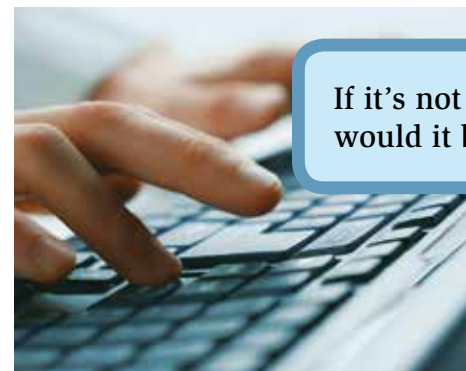


Hazardous Internet Documents

by Scott A. Makuakane, Counselor at Law

You have seen the commercials. You have heard the radio ads. But before you go to a website to have your estate plan constructed by a computer program, be sure to ask yourself this:

Do you really believe that a brilliant lawyer or a highly-paid radio personality who hawks these kinds of programs would trust a website to come up with an estate plan for himself and his family?



If it's not good enough for them, why would it be good enough for you?

You may not have as large an estate as Mr. Fancysmancy lawyer or Mr. Radiobucks, but everything you own is *everything you own*, and it probably makes a difference to you whether it goes where you want it to go after you're gone. It probably also makes a difference to you who will make decisions on your behalf if there is ever a time when you can't make them yourself. Do you want your hand-picked decision-maker talking with your doctor as you lay there unable to speak, or are you willing to leave it to chance as to who steps up to the plate?

You may respond, "You're a lawyer who makes his living putting together estate plans for clients ... of course you don't like those legal websites. They cut into your bottom line." Well, not really.

A growing portion of my practice involves fixing estate plans prepared over the Internet.

The problem with computer-driven estate plans is that in the real world, more often than not, they don't work. An effective estate plan involves far more than a set of documents, even very well drawn documents that would stand up in any court in the land. For one thing, wouldn't it be better to have an estate plan that will help you and your family stay out of court altogether? Going to court is not the end of the world, but it can be a royal pain. Most lawyers and judges are good, decent people. But does that mean that your estate plan should provide them with profitable employment? A much better approach is getting your plan right the first time, and then making sure that it continues to work according to your wishes in light of changes in your health, your stuff, the law, and the list of people you trust. If you can accomplish these things without court supervision, you will have reached estate planning nirvana.

Bottom line: There is a lot of really good information on the Internet. There is also a lot of misinformation. Do you have the training and background to tell one from the other when it comes to putting your estate plan in order? If so, knock yourself out. If not, there is something to be said for working with a live professional instead of an impersonal website that cares more about your credit card authorization than about what happens to you and your stuff. ■



Scott Makuakane, Counselor at Law
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Time For A Retirement Dress Rehearsal

by Michael W. K. Yee, CFP

Two emotions are likely to strike those who are nearing retirement—excitement and fear. Leaving the world of alarm clocks and cubicles is liberating, but feelings of apprehension about entering a new life stage can easily creep in. The responsibility of pursuing your passions and filling each week in a satisfying way can be a challenge. Then, top that off with the ever-present concern about long-term financial security in retirement.

Feeling excitement and fear is ok, but what if life after work isn't everything you envisioned it to be?

Try A Practice Run

If you're nearing retirement, you've likely taken steps to prepare financially for the future. But there's one important thing you might not have considered adding to your pre-retirement checklist—a practice run. How you choose to spend your time (and in many cases, your money) is not always an easy decision. As we age, our interests, hobbies and relationships change. What you may consider your "ideal" retirement when you're 55 may not fit when you're 65. This evolution can make it hard to plan accurately for retirement.

To the extent you've made a financial commitment to a certain lifestyle, changing your mind in 10 or 15 years could throw a wrench in your long-term financial plan.

For example, consider an individual who has lived his entire life in New York, but retires to Florida where taxes and cost-of-living are generally lower. Deciding after several years to relocate back to New York to be near family—where cost of living and tax rates differ—can mean the dollars he's saved will have to be re-allocated and his savings may not go as far as he'd planned.

The idea of practicing retirement may also mean leaving the 40-hour work week for something that's more part-time. Some people may want to take a part-time role with their current employer, or work as a consultant. This also can offer important financial benefits that help preserve their nest egg.

Financial Rehearsal

Practice can also be beneficial in another way—simulating how to manage your expenses in retirement. The idea that your cash flow no longer comes from a reliable paycheck, but from other sources like Social Security and personal savings can come as a shock... even to those who are well-prepared for this change.

One idea to accomplish this is to run two accounts for a certain period of time. Through one account, manage all of your household and lifestyle expenses that you expect during retirement. This includes the costs for necessities such as food, clothing, shelter, utilities, taxes and insurance as well as "nice-to-have" items like dining out, traveling, etc.

Through the second account, manage all of your expenses that are expected to end in retirement like principal and interest on a mortgage payment (if your home will be paid off), car payments (although car payments can certainly happen again in retirement), college costs for your kids and contributions to retirement plans.

Perfecting Life In Retirement

A little practice can go a long way toward easing emotional and financial concerns when it comes to making the jump into retirement. A retirement trial run may not answer all of your questions—and it doesn't necessarily include the unexpected events that can often throw retirement off track—but doing it for six months or so can be very beneficial in determining whether your retirement budget is realistic. Consider working with a financial advisor who can help you reach your retirement dreams. ■

Michael W. K. Yee, CFP
1585 Kapiolani Blvd., Suite 1100, Honolulu
808-952-1222 ext. 1240 | michael.w.yee@ampf.com

Michael W. K. Yee, CFP®, CFS®, CRPC®, is a Financial Advisor CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 26 years.

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Backwards Planning

by Stephen B. Yim, Attorney at Law

In my 19 years as an estate planning attorney, I've noticed that many of the things we do as attorneys seem backward. The consequence of backward estate planning is dire, causing failed estate plans and fractured family relationships. To ensure a successful estate plan, we must reverse the way we view many of the common estate planning practices:

- "Read the Will" prior to, not after, someone dies. In a family meeting, discuss your estate plan. What better time to reveal and clarify intentions than when we are alive.
- It is not solely the document that makes up a sound estate plan, it is the underlying intent that provides the foundation for each document.
- Start with "why", then get to the "how" and "what." Often lawyers want to rush into telling people what to do without exploring the client's desires and hopes. If we don't start with asking *why* the client wants to complete a plan, the *what* and *how* will miss the mark.
- Stop the tail from chasing the dog. Meaning, lawyers often prioritize artificial tax planning over spending time in the relational aspects of estate planning, only to see that while we may minimize taxes, relationships fail.
- Mend relationships now. We often avoid strained relationships, and leave it to the estate plan to speak to fractured relationships. While some relationships are not "fixable," now is the time to try.
- What is most important is not only *equal* distribution of assets to our children, but also preserving and nurturing the relationships between those we leave behind.
- We might feel that it is only the *worth* (dollars and cents) of our assets that is important. However when pressed, most of us feel it is the *value* (emotion/relational) of our gift that is our most important legacy.
- Change "I just completed my plan, now I'm done" to: "I just completed my plan and now I'm ready to start." Once you've signed your estate planning documents, I believe you've just started the estate planning process because life changes. Now you've committed to something that you can review as change occurs.
- It's not an *entitlement* to receive an inheritance. It's a loving *gift*.
- "It's family so we don't have to write legal instructions." It is because it is family, there is much at stake. The clearer the communicate, the better chance for a successful estate plan. ■

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