

GENERATIONS

HAWAI'I'S RESOURCE FOR LIFE

MAGAZINE | VOLUME 4 | NUMBER 4

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— Bill Boyd, Boyd Gaming

Resource Guide
Senior Discounts
page 20

Services
Housing Assistance
page 30

Health
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page 36

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CONTENTS | Volume 4 Number 4 : Aug/Sept 2014

COVER STORY

14 ALOHA SPOKEN HERE:
Bill Boyd at the Cal

EDITORIAL

6 Editor's Note
7 Distribution Locations
8 Contributors
9 Web Navigation
10 But, I Have Never Been To Vegas!
11 Sharing An Experience

CENTENARIAN

12 Living Life At Its Fullest!

RESOURCE GUIDE

20 Senior Discounts

LIFESTYLE

22 AARP: Security & Health For Voters 50+
23 'Ōlelo's "Senior Sunrise" Mornings
24 Move For Parkinson's Disease
25 Behind The White Picket Fence: S. L. Hicks
26 Hurricane Preparedness

PROGRAMS & SERVICES

28 Retrofit Your Home For Aging
29 A Foundation To Caregiving
30 Housing Assistance Program
31 Solutions To The De-Clutter Dilemma

US GOVT PROGRAMS & SERVICES

32 Hospice & Part D Prescription Medications
33 Benefits Of Different Flavors

CAREGIVING

35 Not Just Clowning Around

HEALTH

36 Dr. Fernandes: Cataract
37 Water Works Wonders For Back Pain
38 Increase Energy And Reverse Aging

WISDOMS

40 When Home Is Anything But Sweet
42 Signs Of The Economic Times
43 Retirement Assets For Charitable Giving
44 Clark v. Rameker And Your IRA
45 Our Story

Cover & Feature Story Photography by Brian Suda



Home of the
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BOYD
GAMING

I can still remember my first conversation with myself in early 2010 when I took over *Generations Magazine (GM)*, I said to myself, “now what do I do?” Well, my first call was to my classmate and partner Wilson Angel, GM Art Director and to make a long story short, he said “he was all in.” Next call was to my good friend, Kirk Matthews at KHON2 News Elderhood Project’s to see if he would be our first cover story and I still remember what he said, “are you crazy!” He said, “You are busy as it is and now you want to take on this huge task of providing our much loved seniors and their families with their own magazine?” I said yes, and he graciously became our first cover story after a round of golf. Love you Kirk!

Fast forward to this August/September 2014 issue, 5 years later and we are still committed to our mission of providing valuable and resourceful information to our Kūpuna and their families. We are so blessed to have so many supporters and followers of GM. Special thanks goes out to our original business partners from 2010 that have and are still in GM as our partners and who truly believe in serving our senior population; Kirk Matthews and KHON2 News, my brother and one of the top realtors in Hawai‘i, Dan Ihara with Keller Williams, 15 Craigside and Arcadia Community Services, Michael Yee, CFP, Ameriprise Financial Inc., Scott Makuakane with Est8Planning Counsel, LLLC, Attorney Stephen Yim, Craig and Sandy Watanabe from Captain Cook Coin, and Mike Rossell producer of our beloved Senior Fair that always happens the last weekend in September at the Blaisdell Exhibition Hall.

A big “Mahalo” goes out to Vacations Hawaii and Boyd Gaming’s Kevin Kaneshiro and Director of Marketing Ashlen Manos for their years of sponsorship and support. I could not think of a better partner in all these years to have on our cover for our Senior Fair issue than our favorite California Hotel & Casino, known as “the Cal,” and yes, *the 9th Island*. A special “Mahalo” to David Leppy, VP and General Manager of the Cal and Main Street Station Hotel, Casino & Brewery for always taking special care of our Hawai‘i seniors.

Don’t forget to stop by at our **8th annual Aging in Place Workshop at the Ala Moana Hotel on Saturday August 23rd**. Thank you to our sponsors KHON2’s Elderhood Project, AARP Hawaii, Vacations Hawaii (Yes we will be giving away a Vegas Trip), Straub Clinic and Hospital, AlohaCare, The Plaza Assisted Living, Kokua Care, De-clutter Hawaii and Cardon Outreach.

FYI—Our website www.Generations808.com still and always will have all our past issues including our very first issue with Kirk Matthews from 2010. Our site has many resources such as our GM calendar of future senior events around the island, list of GM business partners, listen to all our Generations Radio segments and past “Aging in Place” workshop presentations, as well as all our past resource guides and articles.



Live well this summer!,

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KAUAI: Love’s Thrift Store (Lihue)

MAUI: Maui County Executive Office on Aging, Kaunoa Senior Center, Kalama Heights Senior Community, Hale Makua (Kahului), Hale Mahaolu, Roselani Place, Love’s Thrift Store (Kahului)

MOLOKAI & LANAI: Na Puuwai

THE NINTH ISLAND—LAS VEGAS:

The California Hotel & Casino
The Fremont Hotel & Casino
Main Street Station Casino, Brewery & Hotel

■ For distribution location questions or requests, contact Sherry Goya: 808-722-8487 | SGoyaLLC@aol.com

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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.



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KIMBERLEY MCGEE is a nationally published columnist and freelance writer/editor based in Las Vegas with more than two decades of journalism experience. From famous chefs to cutting edge cancer research she's been writing about the latest trends on fashion, food and health for more than 20 years. She has reported for the New York Times, Los Angeles Times, People magazine, New York Post, Japanese Vogue, Las Vegas Review-Journal, Las Vegas Sun and The Spectrum among other national publications.



JILLIAN OKAMOTO, MSW, is Program Director of Catholic Charities Hawai'i's Housing Assistance and Referral Programs. She has worked for Catholic Charities Hawai'i for over 6 years, previously as a Case Manager and Medication Management Project Coordinator. She currently supervises the Housing Assistance Program (HAP) for seniors on Oahu, as well as other statewide financial and referral programs. She was born and raised in Hawaii and is a graduate of the University of Hawaii at Manoa.



DAWN SODERQUIST OKANO along with her two partners founded, Senior Concierge Program and Senior Seminar Series in 2012. Dawn has been in real estate for over 33 years and understands the importance of working at her client's pace, making the progress of moving for seniors an enjoyable experience and working slowly through the changes as seniors move. Dawn is also a partner at Kahala Associates real estate office.



DR. TERRY SHINTANI received his master's degree in nutrition at Harvard University and his medical and law degree at the University of Hawaii. He is board certified in preventive medicine and currently serves as President of Hawaii Health Foundation and Associate Chair of the Department of Complementary and Alternative Medicine at John A. Burns School of Medicine, and the National Advisory Board of American College of Lifestyle Medicine. He is formally designated a Living Treasures of Hawai'i.

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

TERI BRUESEHOFF | JANE YAMAMOTO-BURGISAY | DR. RITABELLE FERNANDES | HAWAII SHIP
DAN IHARA | SHERRY GOYA | SCOTT A. MAKUAKANE | KIRK MATTHEWS | JULIE MOON
CLINTON MURAKAMI | SCOTT SPALLINA | MICHAEL W. K. YEE | STEPHEN B. YIM

Welcome To Generations808.com

Main navigation menu: Use these topics to navigate to the various pages in our site. As you run the cursor over the word, it'll become bold. These topics will always exist on every page. Throughout the homepage, there are also various other buttons that'll take you to any one of these topics.

Home is the main page.

This Issue will take you to the current issue's table of contents with live links to individual articles.

Resources will take you to resource guide archives.

AIP Videos show a list of the Aging In Place Workshop speakers.

Advertising contains all of our advertising and marketing information.

About Us is just a little background.

Contact Us via mail, phone or email.

Subscribe provides a subscription form so you can enjoy *Generations Magazine* delivered to your door every other month.

Navigational Menu (points to the top navigation bar)

Play the video that's existing on the screen or click in the gray box to link to **AIP Videos** (points to a video player)

Links to not just "resources" but the entire issue (points to a resource guide)

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8th Annual AGING IN PLACE WORKSHOP
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Living Life At Its Fullest!

by Generations Magazine Staff

Can you imagine, a century ago men were still relying on buttons and women on painful corsets. Vacuum cleaners and washing machines had just become commercially available, though too expensive for many families. That's Winifred Mann's era, born 1910.

Winnie turned 104 on May 1 and her friends at Arcadia made sure she got a Big Birthday Bash with wine, cheese and crackers.

Winnie has seen many changes in her 104 years; a Midwesterner from Nebraska, she lived through WWI, WWII, and The Great Depression of the 30's, even the days of the 1960's Hippie Counter Culture Movement, what a change!

She and her late husband, Ralph came to Hawai'i from San Diego, California in 1962 when he was assigned to a US Department of Defense position. After her late husband's death in 1999, she followed her longtime interests in oil paint-

ing, sewing, reading, and cartooning. Later, as a painter, she sought out people engaged in activities and based her paintings on photos with subjects ranging from people enjoying favorite pastimes at the beach or taking walks in Arcadia's gardens where she resides to tourist attractions and peaceful landscapes.

Winnie still manages to keep active as she enjoys life here in Hawai'i. **"Happy 104th Birthday, Winifred Mann!"** and Generations Magazine wishes you many more to come! ■



If you know of any other centenarians, send us a photo and something about him/her. Contact Sherry Goya: 808-722-8487 | SGoyaLLC@aol.com

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Aloha



Liz Damon, David Leiby and Riley Wallace at the Boar's Head Bar at Main Street Station.

Cover & Feature Story Photography by Brian Suda

SPOKEN HERESM by Kimberley McGee

p 15

COVER STORY

In the middle of a sprawling desert town, Aloha blooms. It is spoken at the guest check-in with each new arrival, served at the café with each fragrant dish of oxtail soup, and spread through the gifted efforts of the employees.



Bill and Sam Boyd

The evolution of Boyd Gaming Corporation's California Hotel & Casino from a gambling spot to a second home for Hawaiians contributed greatly to the designation of Las Vegas as the 9th Island.

It was a gamble when the California Hotel & Casino opened in 1975, the first large property to set up off the famed Fremont Street, but Sam Boyd was good at playing the odds in his favor.

The Boyd family started in the gaming business in 1941, with Sam Boyd moving up from dealer to major hotel owner by 1962 when he first partnered with his son Bill for the Eldorado Casino in Henderson. A little over a decade later, father and son were determined to make their new endeavor work. They borrowed money from the bank, more than once, to realize their dream of a hotel in the booming downtown area that would eventually cater to an often underserved niche market: the Hawaiians.

"(Dad) said, 'You know when we lived in Hawai'i, there was a game on every block,'" said

Bill Boyd, executive chairman and co-founder of Boyd Gaming. "In other words, the Hawaiians love to play. And he said, 'We're going to make the Cal their home away from home.'"

It was a heartfelt endeavor. The Boyd family sent a chef to Hawai'i to learn to cook saimin and oxtail soup, "just the way Hawaiians like them," Boyd said. "The chef said he also learned a new way to cook rice."

That attention to detail is what has kept Boyd Gaming ahead of the competition and a favorite among Hawaiians visiting and living in Las Vegas. More than half of Boyd's downtown business at its three hotels, The California Hotel and Casino, Fremont Hotel and Casino and Main Street Station Hotel Casino and Brewery, comes from Hawaiian customers.

"We go to the Cal, oh, I'd say every week or so to see family who come from the island to visit," said Mano Hale, a longtime Las Vegan and Hawaiian native. "My uncle and his family have stayed

there every year for the (football) game. It's like a second home for us, with all the family coming in (from Hawai'i) and checking in there."

When Jasmine Lee, a Hawaiian native and Las Vegas dental assistant, is feeling a little homesick, she goes to the Cal.

"It's been a tradition to go there since my family has been coming to Vegas," for more than 15 years, she said. "Aunties like to stay at the Cal. It's a good place for us to all get together without a lot of hassle. It's like a little piece of Hawai'i downtown, so we feel at home."

Las Vegas is home to more than 15,000 non-Hispanic Hawaiians and other Pacific Islanders according to the latest U.S. Census Bureau figures. The Hawaiian population in Las Vegas doubled from 2002-2012, which has helped to confirm the city's unofficial designation as the 9th Island, although many Hawaiians refer to the Cal as the ninth island.

Many Hawaiians moved to Las Vegas because of the lower cost of living and the tight-knit local Hawaiian community already in place.

"We already had family here and it's so much cheaper, from housing to hot dogs," said James Ihorn, a waiter at a Strip restaurant and 5-year resident of Las Vegas.

But there's no place like home.

"We go to the Cal about once a week to gamble a little, get the oxtail soup at the (Market Street) Café for my wife, and get a little aloha back into our system," he said. "That's one thing you can't get in Hawai'i, the gambling, and, come on, Hawaiians love to gamble. But you can get that at the Cal and you can also get that Hawaiian spirit. It's all over the Cal."

They also make it a point to rub the belly of the giant Buddha at the valet entrance to The Cal, a symbol of luck, wealth and prosperity. The Buddha was a gift to The Cal in the '70s from Char Travel, one of Boyd Gaming's loyal travel agents based in Hawai'i.

The name of the Cal's Buddha is Happy Buddha, meaning good luck, said David Leppy, Vice President and General Manager at California and Main Street Station Hotel, Casino & Brewery.

"When you leave items such as money, leis, TITO tickets, it will bring you luck," Leppy said, who has been with Boyd for 34 years, 29 of those at the Cal.

"I have to say that the customers from Hawai'i are what makes this job so gratifying," he said. "Over the years many of our customers have become friends and are a part of my life."



David always hopes for the best from the Happy Buddha.



The Aloha spirit is prevalent.

"What's special about our properties is we make our Hawaiian customers feel at home and it's a place they can gather and talk story," he said.

To better serve their Hawaiian guests, Boyd Gaming purchased Vacations Hawai'i, a travel agency and charter service, in 1995. The following year, they began charter flights between Honolulu and Las Vegas. They offer the Kama'aina vacation packages which include complete four- and five-night stays. These packages include round-trip airfare, comfortable accommodations at the Cal, daily ground transportation and three meals. Meal selections include trips to the largest downtown buffet, California's Paradise Buffet, or a bowl of the legendary oxtail soup at Market Street Cafe—all for an incredible value starting at \$699.

"The packages we get from Boyd are better and cheaper than it would cost to just by air tickets for my family alone," said Manny Price, a native Hawaiian and Las Vegas car salesman. "We use them a couple times a year at least for big events."

Guests check in at Omni Air International's location at Lobby 6 in the main terminal at Honolulu International Airport and in Las Vegas, check-in is at the McCarran Terminal 1.

The packages include transportation as well as luggage pick up from the plane to the hotel

as well as any medical needs, wheelchair accessibility and personal attention. Vacations Hawai'i focuses on ease of travel for their guests, who are often returning to Las Vegas or Honolulu to visit family.

"Hawai'i residents have always held a special place in their hearts and Aloha for Sam Boyd," said Johanna "Duke" Duclayan, Las Vegas Charter Manager for Vacations Hawai'i.

During the summer, Vacations Hawai'i runs four charter flights per week to Las Vegas, bringing about 872 passengers to Las Vegas each week. Otherwise, they run five charter flights per week.

Additionally Vacations Hawai'i features 7 and 8 night packages with Hawaiian Airlines and the California Hotel. In their travel agency department, Vacations Hawai'i can get Hawai'i customers to Vegas on all commercial airlines and also feature great fares to other US cities, with outer island, Disney and cruise packages as well.

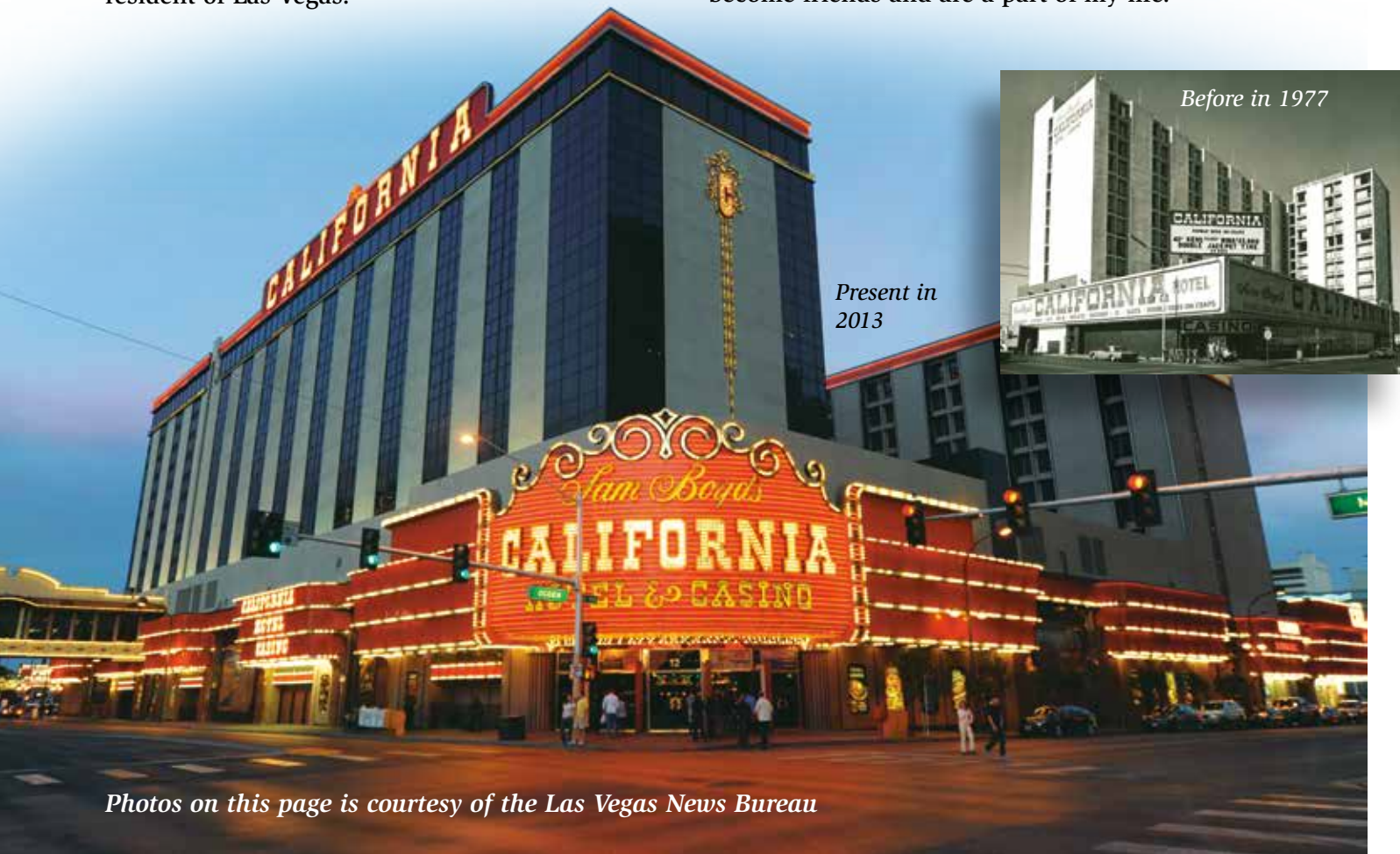
"We treat each customer with and in the Aloha Spirit," Duclayan said.

Jimmy Kline is an alum of the University of Hawai'i and makes sure to go down to the Cal each spring for the UH vs. UNLV annual game.

"UH Coach Norm Chow is so accessible when he's at the Cal," Kline said. "I've gone up to him a couple of times when we were at the buffet and he was eating and we talked for a long time."

Sports are a big reason Kline makes it a point to visit the Cal during football and basketball seasons. Former University of Hawai'i men's basketball team coach from 1987-2007, Riley Wallace, is an executive host at the Cal.

Periodically, Riley loves visiting the Race & Sports Book at the Fremont and seeing old friends return.



Present in 2013

Before in 1977



Boyd Gaming employees are what makes the properties stand out within all that glitters for guest's attention in Las Vegas, said Liz Damon, a slot host at the Fremont hotel and former pop singer.

Lappert's Ice Cream is a must after the infamous Oxtail Soup. Ono-licious both ways.

The customers are one reason Wallace enjoys his job. He became friends with Bill Boyd during his coaching career and it was a natural progression from friends to working for the gaming giant.

"It's like seeing old friends when you go to work," said Wallace, who lives in Las Vegas with his wife Joan full time and returns to his condo in Honolulu regularly with his family. "You can talk about the present and the past with them."

Wallace makes a point to visit each of the three Boyd properties downtown, often running into Bill Boyd walking the casino floor as well.

"Boyd wants people to know that Aloha is spoken here, and it is," Wallace said. "Our customers know the Aloha spirit and respect it. It's a good marriage right here between Boyd and Hawai'i. It's real. They want you to like the islands, and it doesn't take you long to know why. It's a beautiful place, and the people are, too."



"The employees are the ones that are going to bring them back over and over," said Damon, who has more than 20 years in the industry, 9 of those with Boyd. Finding a position that worked well with her personality and skills was a lucky break, she said, when she decided to step away from the music industry for a time. "The employees are great every day, every time, and that's what people come back for again and again — they feel at home here. I believe the employees are the mainstay of our three downtown properties." Much of that positive, Aloha attitude on the casino floor comes from the corporate culture, she said.

Liz's smile is so infectious, no one's ever a stranger, everyone's a friend — truly a gift of Aloha!

"Mr. Boyd himself, from what I've known (talking to him) in the last nine years, you can tell he really cares about the employees and our guests," Damon said.

Damon is humble, particularly since she is better known as the lead singer in the Hawai'i-based group Liz Damon's Orient Express, with hits that made the Billboard charts, including "1900 Yesterday," "But For Love," and "Me Japanese Boy." Each weekend she gives away T-shirts, stuffed animals and other Boyd paraphernalia to winners at the Blazing 7 slot machines near the VIP booth, where she sings some of her well-known hits.

"Being at the Fremont, one of the sweetest things I get is folks who come in and ask for my autograph, they bring in old records and things to sign," Damon, a Hawaiian native, said. "It's a lot of fun. I sing during slot tournaments and people get a kick out of it."

When Hawaiians wonder what makes Downtown Las Vegas the 9th Island, the resounding answer is the aloha spirit found at Boyd properties like The California, Fremont and Main Street Station — so stop by, rub the Lucky Buddha's belly, grab a bowl of oxtail soup and see what the Aloha spirit in Las Vegas is all about. ■



Market Street Café — Open 24 hours at the Cal, this café serves American favorites with a twist of island flavor. Specials include a legendary oxtail soup, saimin and Kahlua pig.

Lappert's Ice Cream — A mainstay on the main Island is a winner late night for cool treats.

Redwood Bar & Grill — Recognized by Zagat with outstanding ratings this restaurant offers an intimate setting featuring tender steaks, succulent lobster, luscious crab legs and other delectable seafood.

Award-winning keno at the Cal — From the friendly keno staff to the many winning tickets, The Cal is the place for keno.

Triple 7 Restaurant and Microbrewery — Chill with six varieties of hand-crafted beers, in-house seasonal specialty brews made by our own brewmaster, and an array of delicious dishes from pizza to fresh sushi to Korean tacos and beyond.

Garden Court Buffet — Ranked in the top five Las Vegas buffets by USA Today Travel, the Garden Court Buffet is known for its delicious rotisserie chicken but wows with Southwestern, pizza, Asian-inspired and specialty stations.

Main Street Station antiques — Behold history. This free, self-guided walking tour will take you back into time: Berlin Wall, a chandelier from Paris's Figaro Opera House, even the bronze doors and façade of the Royal Bank of Kuwait!

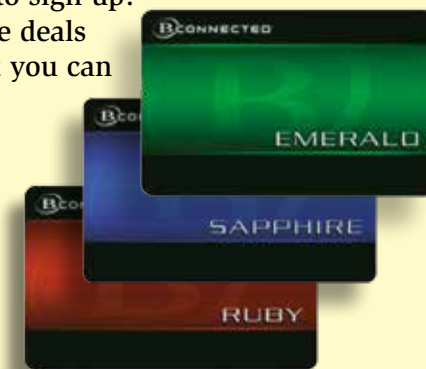
Tony Roma's — yearning for sticky ribs and other Tony Roma's specialties? Just down the street at The Cal's sister property, The Fremont, you can find the *only* Tony Roma's in the state of Nevada!

Paradise Buffet — Set in a tropical garden decor, the largest buffet downtown serves breakfast with a variety of specialty nights, fresh sushi made nightly and 8 stations of culinary delights.

Second Street Grill — Recognized year after year by the Zagat survey and featuring a unique Pacific Rim influence, Second Street Grill specializes in seafood dishes, steak and poultry. Specialties include Thai Cioppino soup and Mongolian rack of lamb.

B CONNECTED PLAYERS CARD

Next time you're on at the Cal, Fremont or Main Street Station, if you don't have a B Connected Players Card — it's time to sign up! Not only will you receive deals tailored just for you, but you can get discounts on dining, room and entertainment specials. Recently voted the Best Loyalty Club in Las Vegas by the LVRJ, B Connected is your passport to deals at destinations in Downtown Las Vegas and beyond!



Exclusive for Generations Magazine readers — sign up for a B Connected card at the Players Club desk.

	Min. Age	Date	Discount
DINING			
Anna Miller's Coffee	62	Mon – Thu	10% off check total & whole pies
	All	Birthdays	1 free entree (dine-in only)
Burger King	55	Daily	16 oz. drink for 79 cents
Denny's	55	Daily	Senior menu
Genki Sushi	65	Mon – Thu	10% discount
Gyotaku Japanese Restaurant	60	Daily	Senior menu for lunch & dinner
IHOP	55	Daily	Senior menu
Jack in the Box	55	Daily	Drinks at special price
KFC-Hawaii	65	Daily	10% off regular price individual meal
Love's Bakery Thrift Stores	62	Tue/Fri	10% off Love's products-All islands
Makino Chaya	65	Daily	5% off Lunch
	65	Birthdays	Free with ID
Maple Garden Restaurant	60	Daily	Lunch: \$11.95, Dinner: \$15.50
McDonalds	55	Daily	Drinks at special price
Pagoda Restaurant	60	Daily	15% off check total, except holidays
Papa John's Pizza	50	Daily	50% off
Prince Court (Hawaii Prince Hotel)	50	Mon – Thu	Breakfast \$18.50, lunch \$23, dinner \$37
St. Germaine's Bakery	60	Wed	10% off all items (except specials)
Stadium Camellia Restaurant	90	Daily	Free lunch or dinner
Stage Restaurant	60	Tue-Fri	Lunch 15% off food only
	60	Tue-Sat	Dinner 15% off food only
The Willows	65	Daily	Senior discounts everyday except holidays
Wailana Coffee House	55	Tue/Thu	10% off all items
	55	Mon/Wed/Fri	10% off all items from 3 pm – 5 pm
Wendy's	55	Daily	Free Coffee & soft drink w/purchase
Zippy's	65	Daily	10% off with Senior Card

GROCERY & MERCHANDISE STORES

Don Quijote	60	Tue	5% or 10% off regular prices
Foodland	60	Thu	5% off all items (except magazines, tobacco, liquor)
Longs Drug/CVS	All	Daily	10% off CVS items, Hallmark cards & drugs
Pharmacare	50	Daily	Free vitamins for a year
Shirokiya	60	Wed	10% off regular priced items

SAVE THE DATE 8th Annual AGING IN PLACE WORKSHOP
 August 23rd, Sat., 8:30am–2:45pm, Ala Moana Hotel

- FREE EVENT
- NO RSVP required

	Min. Age	Date	Discount
APPAREL & SPECIALTY SHOPS			
Flora Dec Sales	60	Daily	10% off regular prices
Goodwill	60	Tue	20% off regular prices
Hilo Hattie	All	Daily	25% off Hilo Hattie labels (HI residents & military)
Kamaka Hawaii, Inc.	65	Daily	10% discounted on selected items
Marks Hallmark	62	Tue	10% off all items
Noa Noa at Ward Centre	65	Daily	15% discount, except sale items
Ross	55	Tue	10% off all items
Savers	55	Tue	25% off all items
Supercuts	55	Tue	\$2 off service

ENTERTAINMENT

Bishop Museum	65	Daily	\$10.95 Kamaaina/military
Children's Discovery Center	62	Daily	\$6 admission
Consolidated Theatres	60	Daily	\$8 per ticket
Regal Theatres	60	Daily	\$8 per ticket
Waikiki Aquarium	65	Daily	\$5 per ticket
Wet 'N Wild Hawaii	65	Daily	\$37.99 admission

MISCELLANEOUS

APN Alarm Company	65	Daily	20% off product only
Marc Dixon, Allstate	55	One-Time	Retired, 10% discount (renewable)
Pacific Design & Contracting LLC	65	Daily	10% off, one-time in 2014
Senior Move Managers/DeClutter Hawaii	55	Daily	Free safety evaluation & de-cluttering consultation

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Financial Security & Health For Voters 50+

by Bruce Bottorff, AARP Hawai'i

Hawaii had the lowest voter turnout among all states in 2012 — less than half (44.5%) of voters casting ballots. Voters age 50-plus went to the polls in greater numbers than any other age group. In 2014 election, 50-plus voters could once again play a deciding role. So, what issues are on the minds of Hawaii's mature voters?

On the federal side, protecting Social Security is a high priority, especially for residents who feel financially unprepared for retirement. In Hawaii, Social Security makes up 50% or more of income for over half of Hawaii residents age 65 and older, and more than a quarter of older residents rely on Social Security as their only source of income.

When "entitlement reform" and Social Security have become bargaining chips in Washington, D.C., voters agree there should be a separate debate about the future of the program — that focuses on its major role in providing financial security in retirement and strengthening the system for future generations.

Another is Medicare, which provides guaranteed affordable health coverage for more than 217,000 beneficiaries in Hawaii alone. The program faces a number of challenges in the coming years due to rising health care costs and changing demographics. AARP believes stabilizing the system for future generations and keeping promises to seniors with responsible, commonsense solutions will improve care and reduce costs. For example, better use of information technology could promote care coordination, reduce medical errors and ensure patients are getting the care they need.

In state issues, voters are interested in candidates' views supporting family caregivers. They want to know candidates support laws that call for hospitals to recognize and train family caregivers when loved ones are hospitalized. In light of legislation, broadening the state's Kūpuna Care program to include Medicaid recipients, voters want to know if candidates would expand access to services provided at home and in the community — including residents not eligible for Medicaid.

The months leading to November 4 election, AARP Hawaii sponsors a series of federal

and state issues forums to help residents make informed decisions as they vote. Sessions will include briefing on the future of Social Security and updates on AARP's priority state legislative issues related to caregiving and long-term care. Learn more about at aarp.org/hi.

AARP informs its members and the general public about candidates' position on issues so they can choose candidates that best represent their views and values. Over 28 years, non-partisan voter education has been part of AARP's mission to help Americans. AARP does not endorse candidates, have a political action committee, or make contributions to political campaigns or candidates. Visit aarp.org/yourvote. ■

AARP Hawai'i state office:
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Senator Brickwood Galuteria and Melveen Leed

'Ōlelo's "Senior Sunrise" Mornings

by Roy K. Amemiya Jr., CEO & President of 'Ōlelo Community Media

Since March of this year, 'Ōlelo Community Media has featured one hour of daily programming each Monday through Friday from 8 am – 9 am especially for, and by, senior citizens in our community.

These "Senior Sunrise" mornings on Channel 53 are centered around "Kūpuna Power," a weekly magazine-format half-hour program created in partnership with Senator Brickwood Galuteria, the Executive Office on Aging and AARP Hawai'i. The "Kūpuna Power" show, produced and hosted by Galuteria, airs each Monday at 8 a.m. and will repeat at that same time on Thursdays.

'Ōlelo believes senior-focused programming is acutely needed because of Hawai'i's aging community: In 2012, those 60 years and over accounted for 21.6 percent of the total population,

according to the Executive Office on Aging. By 2020, the Hawai'i Department of Business, Economic Development and Tourism estimates senior population growth will be 26.1 percent.

'Ōlelo is developing other original senior programming and working with several strong community producers to create more shows for kūpuna; these include a variety of short segments of interest including the "I Remember When" flashback, "Everyday Tai Chi" and "Kau Kau Moment," a light-hearted cooking show featuring Janice Terukina Morimoto, a local actress and comedian now based in Korea who stars in a series of island-style cooking shorts.

The senior-focused programming each weekday morning is available on 'Ōlelo Channel 53 on both Oceanic Time Warner and Hawaiian Telecom cable on O'ahu. It can also be viewed via live stream at www.olelo.org. Happy viewing! ■

YES ON 4 GIVES ALL OUR KEIKI THE BEST CHANCE TO SUCCEED IN SCHOOL AND IN LIFE.

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Every grandchild deserves access to a quality preschool, where they will be well cared for, enjoy activities and make friends — all while building the knowledge, skills, and confidence to do well in kindergarten. Vote YES on 4.

Investing in our keiki is an investment in the future. Visit www.YESon4HI.com to learn more.

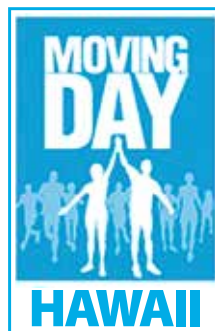
Endorsed by the **Star Advertiser**

Move For Parkinson's Disease

by Melanie Moore, Moving Day Hawaii Event Manager



The Hawaii Chapter of the National Parkinson Foundation (NPF) is inviting the people of Hawai'i to get ready to move on **Saturday, October 25th at 9am – noon** at Honolulu Hale Civic Grounds for the 2nd annual Moving Day Hawaii. Moving Day events are held around the country to raise awareness about Parkinson's disease and funds for Parkinson's research and NPF programs.



Moving Day Hawaii will feature a Movement Pavilion with yoga and hula, 3K walk, health fair and a kid zone. The event is designed for people living with Parkinson's disease, their caregivers, friends and families. Studies show movement is beneficial and proven to help manage symptoms of Parkinson's disease, improving flexibility and mobility. Vigorous exercise, such as biking and running has been shown to potentially slow down or delay progression of the disease. The aim is to encourage people to stay active and move for better health.

Learn more about Moving Day Hawaii and how you, your family, friends and/or your company can get involved, visit www.movingdayhawaii.org or email movingday@parkinsonshawaii.org. There is no cost to register and participate, but fundraising is encouraged. ■

Parkinson's disease is a neurodegenerative brain disorder that progresses slowly in most people. Approximately 60–80% of dopamine-producing cells in the brain are damaged and do not produce enough dopamine, symptoms of Parkinson's disease appear. In the United States, 60,000 new cases are diagnosed each year, adding to the one million people who have Parkinson's disease.



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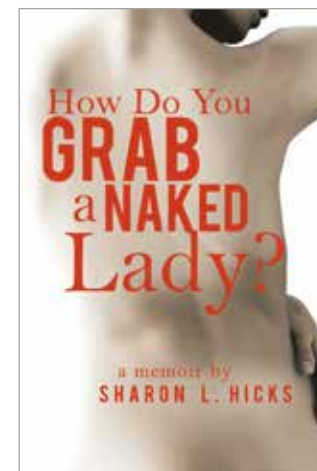
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Chief Justice Ronald T. Y. Moon (Retired), explained that three years ago he fell and sustained a "broken back" (compression Fracture to the L3 - L4). He stated, "The buoyancy and warm water utilized, minimizes the discomfort when exercising and has been great in improving my balance, strength and stability in walking. Additionally, I love the water jets...so soothing and relaxing!"

Behind The White Picket Fence: The Memoir Of Sharon L. Hicks



An award-winning memoir, "How Do You Grab a Naked Lady?" a life about family and acceptance, a daughter's lifelong search for normalcy is overshadowed by the antics of her mentally ill mother.

Sharon L. Hick speaks of her childhood life raised between two conflicts of opposing forces: mother vs. father, normalcy vs. lunacy. Her father an idealist and role model, mother an irrational, charming, seductive, and unpredictable bipolar, who parades naked in public.

Not the role model Sharon needed. She tries to escape the pressures of, mustn't becoming her mother as she enters adulthood, distancing herself from her uncontrollable mother, only to learn she can't escape. The only choice—dad's dream of the white picket fence, a beautiful home and enough financial security so his daughter would never need to work. Sharon searched for the white picket fence with a squeaky clean husband, turned out empty, having two failed marriages and numerous men, Sharon questioned her Dad's dream of the white picket fence and discovered the answer in the most unlikely source—her Mother.

With self-discovery, strong bonds, societal expectations, and a fascia of the American Dream, her touching honesty exposed the realisms of mental illness with humor.

Bestsellers like *Running with Scissors*, Sharon memoir sets apart the emphasis on the rippling effect of a dysfunctional upbringing through adulthood and a reality of mental illness behind the white picket fence.

Winner of Southern California Writers' Conference Outstanding Non-Fiction Award 2012, tell-all memoir with full of interesting twists and turns.

About the author

Sharon L. Hicks is a retired executive living in Honolulu, Hawai'i. She is the daughter of businessman and community leader Harold E. Hicks. This is her first book, inspired by her mother. ■

How Do You Grab a Naked Lady? By Sharon L. Hicks
Available at www.amazon.com and www.barnesandnoble.com
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NAT'L PARKINSON FOUNDATION'S 2nd ANNUAL MOVING DAY HAWAII
October 25, Saturday, 9am–Noon, Honolulu Hale Civic Grounds

See pg. 24
for details



Hurricane Preparedness

by Kyle Galdeira, Murakami Roofing, LLC

While the Eastern Pacific hurricane season remains in effect, as does the increased possibility of potentially dangerous storms headed Hawai'i's way, homeowners are encouraged to shore up their roof with the goal of mitigating catastrophic damage.

According to the National Oceanic and Atmospheric Administration's Climate Prediction Center, this year's hurricane season that runs through November has up to an 80% chance of being enhanced by El Nino conditions. El Nino is responsible for elevating ocean temperatures and leading to above-average tropical cyclone activity in the waters surrounding Hawai'i, thus making hurricane preparedness more important than ever.

Preparedness is best advised. Not only should you make sure your emergency provisions are up-to-date and well stocked, but your dwelling—roof—need to be checked on as well.

Here are some preventive measures to follow:

- **Check past service records** on your roof. If more than 10 years since installation or repairs has been done, then it's best to have a free roofing inspection pinpoint necessary improvements.
- **Trim encroaching tree branches**
- **Take inventory of loose outdoor items** such as coolers, patio furniture, umbrellas, awnings and other objects that could turn into dangerous projectiles when tossed by hurricane-force winds. By securing these items around the home and making sure one's roof is intact, residents give themselves, family members and neighbors the best chance of riding out what is predicted to be a busy hurricane season. ■

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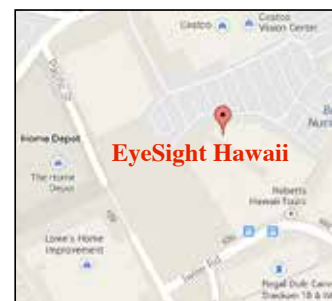


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for details

Retrofit Your Home For Aging

by Dawn Soderquist-Okano, Realtor Associate-Partner, Kahala Associates

Most seniors prefer living in the home they know and love, but as tasks become harder and unmanageable, seniors will either hire an in-home caregiver, move in with their children or decide to move to an assisted living facility.

Aging-in-place, or moving in with family, is a more comfortable option, but may require re-modeling the home to make it safe. These improvements may consist of ramps, walk-in showers, wheel chair accessibility and more. When a home is no longer safe, or care becomes unmanageable for the family, finding the right retirement community is the next step.

There are several types of retirement communities available, such as assisted living facilities, skilled nursing homes, Continuing Care Retirement Communities (CCRC) and Adults Residential Care Homes (ARCH's) available. Prices can be as

high as \$120,000 yearly or low-income housing options are available. Knowing the differences between these options will help you decide where you will feel more comfortable. Site visits are a must.

Kahala Associates Senior Concierge offers free seminars on many senior related topics year round. Here are two upcoming events:

August 30th — Home Safety & Improvement Tips
Join guest speaker Curt Kiriū with C.K. Independent Living Builders.

October 18th — Senior Housing Option Seminar
Learn about the different retirement communities and how they differ.

For more information and to register (*seating is limited*), email Seniors@LaneyRE.com or call **808-282-1399**. ■

A Foundation To Caregiving

by Gary A. Powell is the Executive Director of The Caregiver Foundation

The most difficult aspect of providing care is developing the emotional honesty in accepting its' realities. These include practical areas of financial needs and resource; availability of assistance from family members or friends; geographical restrictions; physical disabilities and often emotional or cognitive deficits.

Caregivers approach to caregiving is often an attitude of rehabilitation rather than accommodation. While physical therapy and cognitive exercise is great, an even greater focus should be enabling our loved ones in maintaining a comfortable lifestyle, providing accommodations for day-to-day tasks of life more manageable.

It's important to consider our interactions with loved ones when it comes to questions impacting quality and longevity — learning how to guide a discussion, instead of a lecture or argument. We have the responsibility to provide care — comfort. Working toward that goal helps to relieve us of

feeling personally responsible for every aspect of life. Including our loved ones in care planning helps things become more manageable. Understanding and accepting the process of aging enables us, as Caregivers, to provide a more compassionate and comforting level of care. Care that is focused on making life the best it can be, within the resources available. Rather than trying to cure aging, isn't it better to understand the quality of a life, than the length of a life?

The Caregiver Foundation, a Hawai'i non-profit serves the emotional and practical needs of seniors, disabled adults and their caregivers. ■

The Caregiver Foundation

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See pg. 24 for details

Housing Assistance Program

by Jillian Okamoto, MSW, Catholic Charities Hawai'i's Housing Assistance & Referral Programs Director

The "Golden Years" are sometimes anything but for seniors living on a fixed income and in need of a place to live. Unexpected circumstances and daily challenges can lead to housing instability and place a senior at risk of becoming homeless.

Catholic Charities Hawai'i's Housing Assistance Program* (HAP) helps seniors (age 60 and older) who live on O'ahu avoid housing crisis and prepare for the future. HAP Housing Specialists offer housing counseling for seniors, providing information about rental housing options, eligibility requirements, how to apply and how to maintain wait list status. HAP also maintains the O'ahu Housing Guide for the C&C Elderly Affairs Division: www.elderlyaffairs.com/site/449/publications.aspx#HG.

Here is some basic information for seniors seeking affordable rental options:

• **What is affordable housing?** Affordable housing is privately developed housing, usually built with government funds and operated by different housing management companies. Rents vary, with many projects having a limited number of units for very low income seniors who may pay as little as 30% of their income and remaining units for low income to moderate income seniors, with rents ranging around \$440 to \$950 (utilities not always included). Age eligibility for private affordable housing varies, 55–62 years old. Disabled, nonelderly may qualify at some projects.

• **What is public housing?** The Hawai'i Public Housing Authority is the State entity that manages public housing, including public senior housing. These projects are for low-income elderly and disabled individuals and rent is based on 30% of income. Age eligibility for public senior housing is 62 years old or disabled.

• **Eligibility factors:** Meeting the age eligibility is just the first step. All affordable/public projects have income limits and some projects have asset limits or minimum income requirements. Barriers for some projects could include credit history, criminal history, rental history, pets, personal vehicles, or inability to pay initial deposit.

• **Wait lists:** Most affordable and all public senior housing have wait lists. Wait lists vary from a few months to several years. With different management companies involved, the procedures to follow vary to stay on different wait lists and it's possible your application can be removed without your knowledge because a step was missed—and you would have to start from scratch.

The HAP Housing Specialists are experts who can help you navigate a complex and competitive rental housing market. A housing counseling session can help identify projects that are best suited for you, give you opportunity to view the projects virtually (via computer), get assistance and advice to apply and maintain your wait list status. For seniors interested in market-based rentals, Housing Specialist can identify and explain search options to help navigate the rental market. ■

* The Housing Assistance Program is funded through the Older Americans Act, as administered by the Elderly Affairs Division, C&C of Honolulu.

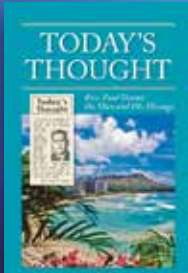
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Solutions To The De-Clutter Dilemma

by Dan Ihara, CEO of Senior Move Managers LLC dba De-clutter Hawaii

As Baby Boomers and their parents retire, many are choosing to downsize to a simpler life. With their children out of the nest, many are seeking a more comfortable living environment as they age. Many are choosing to spend their retirement years living in a smaller home, retirement community, or with their adult children. This transition is often too overwhelming and very stressful. With years of memories and accumulated "stuff" in their home, they simply don't know where to begin. With little to no help available, many aren't able to make the move so they stay where they are even if they know that other living options would be better for them.

The Good News is, now there is a solution to this growing issue developing in our community of retirees.

Senior Move Managers LLC, also dba De-clutter Hawaii, was formed by Dan and Julie Ihara in October 2010. After years of servicing senior clients in their Real Estate business, they have created efficient, friendly tools that help Seniors downsize their personal belongings. They've learned ways that help people de-clutter their home and detach from their personal belongings. In January of 2011, they joined the National Association of Senior Move Managers (NASMM) as the first and only Senior Move Management firm in Hawai'i. Dan's niece, Cynthia Goya Arnold, is the Vice President of Operations and manages the day-to-day services for their clients. Since the inception, Senior Move Managers has helped hundreds of clients move into Retirement Communities, Condos, as well as helped clear out family Estates where parents have passed on.

We've seen it all: from the vacant "hoarder home" to the everyday Senior who has lived in the same home for 80 years. No job is too big, or too small for us to help. We have also been called on to downsize and de-clutter homes to make them safer and more functional for those choosing to stay at home and age in place. No matter what your age, most people can use help with de-cluttering their home. Each client receives customized services based on their personal

situation. We do anything to help our clients minimize stress. Seniors like that we're insured, bonded and nationally certified with the NASMM.

Senior Move Managers offers a free one hour consultation to determine your goals, create a plan and schedule to meet those goals. Senior Move Managers is part of The Complete Solution for Seniors who also helps seniors with finding alternative living environments, improve the value of their home and sell their home for the highest price within your time frame.

We started this business to help families through an often challenging phase of life. As a local, family-owned and operated business, we treat you like our family. Call us and you'll see our passion to serve and compassion for Seniors. Cynthia Arnold at 808-221-8345, or Dan Ihara at 808-256-7873. ■



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Hospice & Part D Prescription Medications

Information provided by Hawaii SHIP (State Health Insurance Assistance Program)

Earlier this year the Centers for Medicare & Medicaid Services (CMS) clarified the criteria for determining payment responsibility under the Part A hospice benefit and Part D prescription drug benefit for individuals who are under the Medicare hospice benefit. This was done to help prevent duplicate payments. CMS has issued a new guidance that requires denial of Part D claims on the basis of Prior Authorization (PA) for Medicare members who choose the hospice benefit after May 1, 2014.

What is a "prior authorization" of a prescription drug?

This is usually when the Medicare Part D plan will cover a particular drug, but your doctor must first show the plan that it is medically necessary for you to have that particular drug. The plans also do this to be sure that the drugs are used correctly. In this new scenario the Medicare Part D plan must confirm who is responsible for paying for the drug; the hospice benefit or the prescription drug benefit. This will also reduce the number of inaccurate claims.

What medications does hospice benefit pay?

This benefit will pay for medications that ease the suffering and help in pain management in a terminal condition. The Medicare approved Hospice provider will supply the medications and the copayment to the individual will be no more than \$5.00 per prescription.

What does Medicare Part D pay for?

Your Part D plan will pay for those maintenance prescriptions not related to the hospice benefit. Medications for things like high blood pressure, heart disease, diabetes and other chronic conditions. Under this new guidance these medications will require prior authorization.

What can I or my caregiver do so that there is not a delay in getting the medications I need?

First, whenever possible order your refills at least seven days before your current prescription runs out. Call your Medicare Part D plan to ask for the forms and process in requesting a

"coverage determination". Talk with your hospice provider or nurse on what prescription drugs are under your hospice benefit.

Please call for more information about this or other Medicare subjects. We have trained and certified counselors available to help navigate the Medicare health care system. If you have a group that would like more information about the upcoming Medicare Open Enrollment Period (October 15 – December 7, 2014) we are available for community presentations and annual Medicare screenings. And always, we are looking for individuals who would like to help their community by becoming a Hawaii SHIP Volunteer. ■

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Benefits Of Different Flavors

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



Take your family for ice cream and you'll find a variety of flavors. Same with Social Security, most people think of retirement, but that's like limiting yourself to vanilla. Social Security has a variety of benefits. Know them all online at www.socialsecurity.gov.

Retirement—by far is our most popular flavor. Most people need about 10 years of work (40 credits) to qualify for retirement benefits. You can retire as early as age 62 (generally, benefits are permanently reduced) or wait until full retirement age (currently age 66, but gradually increasing to age 67) for a larger benefit payment. Put off retirement and earn even more. To learn more, read *When To Start Receiving Retirement Benefits*, available at www.socialsecurity.gov/pubs.

Disability—if you become disabled and unable to work, you may qualify for Social Security disability benefits. The number of credits needed depends

on how old you are when you become disabled. Learn more at www.socialsecurity.gov/disability.

Survivors—your family may be eligible for survivor benefits. In most cases, you need to have worked about 10 years for your surviving family members to qualify for survivor benefits. Learn more at www.socialsecurity.gov/survivorplan.

Supplemental Security Income (SSI)—this needs-based program pays benefits to aged, blind, and disabled people with low income and few resources. Find out more at www.socialsecurity.gov/ssi.

Variety of benefits, indeed...all online. ■

Questions, online applications, or to make an appointment to visit a Social Security office, contact:
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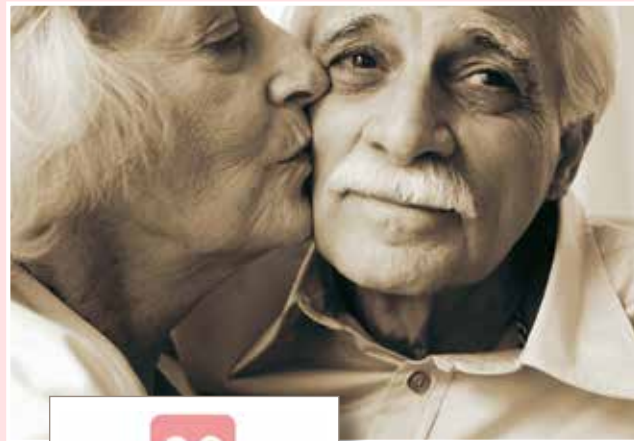
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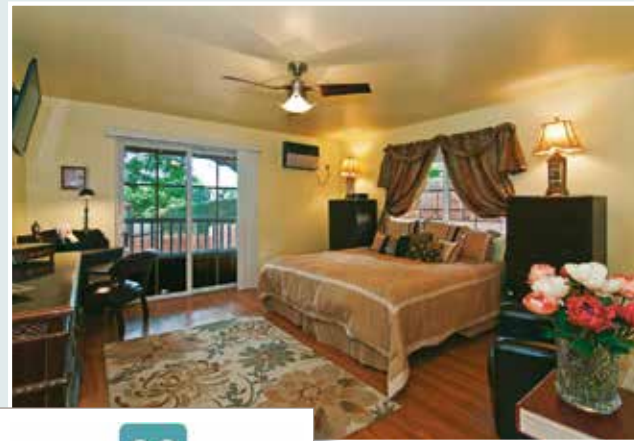


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Not Just Clowning Around

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

Have you heard that laughter is the best medicine? Well, it's no joke. Our bodies love laughter!

When we laugh out loud we create a positive energy that makes us feel less grumpy, happier and more content with our life.

As we age, we are often faced with many challenges surrounding family, finances, and our health — just to name a few.

When we laugh for at least ten minutes a day it provides numerous health benefits.

- Laughter improves our oxygen intake, in turn helping keep organs and tissues healthy and strengthens the immune system.
- Laughter causes a release of endorphins, characterized as "feel good chemicals." These endorphins help us to relax and reduce stress levels.
- After a good laugh, the heart rate slows and our

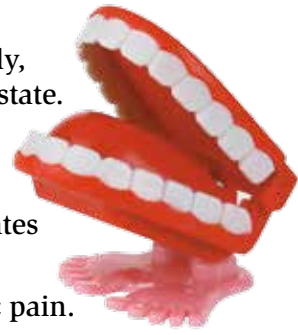
blood pressure drops naturally, leaving the body in a restful state.

- Laughter is great exercise for face muscles.
- Laughter lifts spirits and creates a greater sense of well-being.
- Laughter can reduce arthritic pain.

So for health's sake watch funny TV shows and movies, think of funny stories or jokes and share them with others. Smile often and try to find humor in all situations, even the tough ones.

As Bill Cosby once said, "If you can find humor in anything, you can survive it!" ■

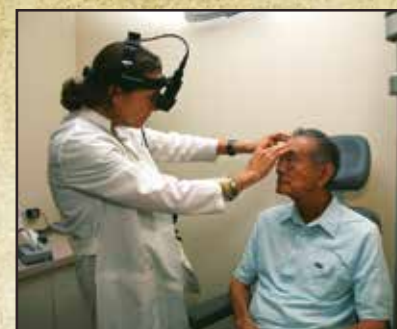
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p 35

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NAT'L PARKINSON FOUNDATION'S 2nd ANNUAL MOVING DAY HAWAII
October 25, Saturday, 9am-Noon, Honolulu Hale Civic Grounds

See pg. 24 for details



Cataracts

by Dr. Ritabelle Fernandes, MD

Cataract is clouding of the lens in the eye that affects vision. It is extremely common among seniors. In a normal eye, light passes through the transparent lens to the retina. Once it reaches the retina, light is changed into nerve signals that are sent to the brain. The lens must be clear for the retina to receive a sharp image. If the lens is cloudy from a cataract, the image seen will be blurred.

The risk for cataract increases as a person gets older. Diabetes also puts a person at increased risk for cataracts. Prolonged exposure to sunlight, smoking, and alcohol increases a person's risk.

What are the symptoms of cataract?

- Cloudy or blurry vision
- Colors seem faded
- Glare
- Poor night vision
- Double vision
- Frequent prescription changes in eyeglasses or contact lenses

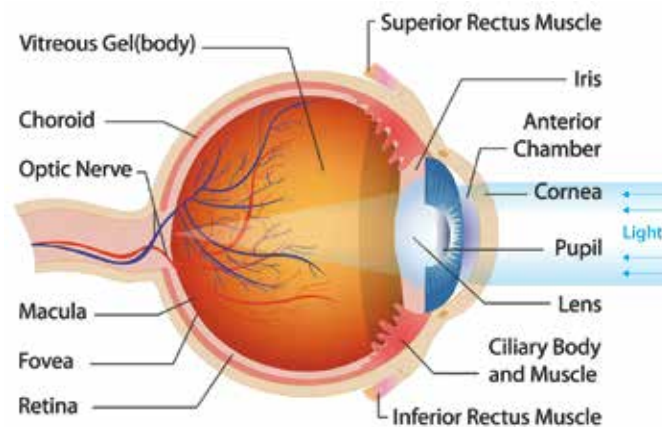
How are cataracts detected?

Cataract is detected through a comprehensive eye exam that includes:

1. **Visual acuity test.** This eye chart test measures how well a person can see at various distances.
2. **Dilated eye exam.** Eye care professionals use special magnifying lens to examine the retina and optic nerve for signs of damage and other eye problems.

How are cataracts treated?

The symptoms of early cataract may be improved with new eyeglasses, brighter lighting, anti-glare sunglasses, or magnifying lenses. If these measures do not help, surgery is the only effective treatment. A cataract needs to be removed when vision loss interferes with everyday activities, such as driving, reading, or watching television. Surgery involves removing the cloudy lens and replacing it with an artificial lens. Cataract removal is one of the most common surgeries performed in the United States. It also is one of the safest



and effective. In about 90% of cases, people who have had cataract surgery report better vision afterward.

What can a person do to prevent cataracts?

Wearing sunglasses and a hat with a brim to block ultraviolet sunlight may help to delay cataract. Stopping smoking is beneficial at any age. Good nutrition such as eating fruits and vegetables rich in antioxidants will help reduce the risk of age-related cataract. Seniors need to have a comprehensive dilated eye exam at least once every two years. ■

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Water Works Wonders For Back Pain

by Julie Moon, Physical Therapist

Many will experience some kind of lower back pain at some point in their lives. If a back injury has short-circuited your daily activities or regular workout routine, aqua therapy might be a good alternative during the healing period. Water exercises for back pain are diverse and should be tailored to the individual and specific condition.

For a more effective workout:

1. **Choose a heated pool with multi depths:** Warm water of 90–94 degrees assists in healing, relaxes spastic muscles, relieves pain and increases blood circulation. The more deeply immersed in water you are, the less you weigh. In chest-deep water, buoyancy decreases the amount of shock transmitted through your spine, in deep water there is no impact, therefore no shock to your body.
2. **Warm up:** Water exercise should start with a warm up for 5–10 minutes. One of the easiest warm ups is walking (forward, backward, side-stepping and marching).
3. **Water Resistance Exercises:** The pool is a great place to work on low back and core strengthening. Standing hip and arm exercises, while maintaining proper spinal alignment, will help to improve low back stability. Deep-water exercises help to improve abdominal strength and overall endurance. Training tools are available, paddles, webbed gloves, dumbbells, noodles and flotation belts.
4. **Cool down:** The cool down will assist your body in its repair process and help with post-exercise soreness. Static stretches holding for 20–30 seconds, with deep breathing will help to prevent increased low back pain and muscle tightness. ■



Retired Chief Justice Ronald T. Y. Moon performing back stabilization exercises following a compression fracture to the Lumbar Spine.



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Increase Energy And Reverse Aging

by Terry Shintani, MD, JD, MPH

Aging is part of life and as time goes on, we all have to deal with its effects. But we don't have to start falling apart as time goes on if we realize some simple concepts. The most fundamental concept is that all of life is energy. Every cell in your body is like a microscopic mini-battery. When we are young, the battery is fully charged and we are full of life and energy. As we get older, our batteries run down and we feel tired, move more slowly, injuries don't heal quickly, and gradually aches, pains and illnesses become more common.

But it doesn't have to be that way. Here are some of the things to consider. First, it is important to realize that diet will affect our health profoundly. Of course it is important not to consume too much animal fat because of cholesterol and too much processed carbohydrates like sugar and white flour because you want to prevent diabetes. But did you know that this can affect your energy and how you feel?

Eating too much animal protein can cause you to feel tired and sap you of energy. This happens because the high concentration of protein in meat, chicken, fish, etc. causes acidification of the blood. When this happens, your body's voltage decreases and you feel tired and want to go to sleep. Just think of what happens to a lion after it consumes its kill. Sugar and processed flour also acidifies the blood because it ferments and has no other natural nutrients to neutralize the acid.

Conversely, eating more vegetables can help to alkalize your blood and increase your energy. Plant-based foods are full of alkaloids and other nutrients that protect your cells and boost your energy. Did you know that we are blood-related to plants? Most people don't realize that the hemoglobin molecule in our blood cells is identical to that of chlorophyll in plants. I don't mean similar—I mean identical. The only difference is that chlorophyll chelates magnesium at its core and hemoglobin chelates iron at its core. Chlorophyll helps to capture energy and hemoglobin helps to deliver oxygen and allow cells to produce energy.

This is why I emphasize that it is important to eat greens and chew it well to get chlorophyll and thousands of other helpful nutrients into your system.

Other ways to keeping your energy up includes breathing properly and exercising. Breathing deeply helps to oxygenate your tissues and alkalize your blood. It is important to avoid smoke, pesticides, herbicides, and other environmental toxins that can sap your energy. Exercise—regular exercise—can boost your metabolism.

We are also looking into the effects of scalar energy which is a new technology that seems to help people feel more energy just by sitting in an energy chamber. For more information, listen on **Sundays at 8pm on KWAI 1080AM** for "Healing and You" or call **808-628-8784** for information about two new books about this and a FREE seminar about scalar energy. ■

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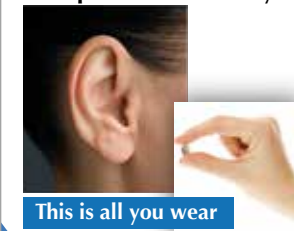


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October 25, Saturday, 9am–Noon, Honolulu Hale Civic Grounds

See pg. 24
for details



When Home Is Anything But Sweet

by Scott Spallina, Senior Deputy Prosecuting Attorney

Hawaii has the largest number of Homeowner's Associations (HOA) per capita than other state. In these structured communities, residents agree when purchasing their homes to follow certain rules to ensure a certain quality of life is maintained for residents. They pay monthly fees to maintain amenities like, common areas, landscaping and pools, also other expenses, including hiring lawyers to enforce the rules. Governing body of HOA is the Association Board made up of residents elected to their position and to act in the community's best interest. These communities, are only as good as the members elected to the Boards. Run well and responsibly, neighborhoods become everything residents desire and more. Run poorly, abuse can occur.

An increasing number of instances nationwide where these Boards, hiding behind the excuse of enforcing the rules, have abused their powers, often times targeted the elder members of their community, using harassment, confusion, shame and fear in order to financially bully them.

One example, when Walter (not his real name) returned home from a trip, he discovered in his mailbox letters from his HOA Board, fining him for not maintaining his lawn — an HOA violation. Since he was comfortable speaking up at previous Board meetings, he ignored the correspondence with the intent of explaining the circumstances of his trip at the next meeting. Before the next meeting, he received a letter from an attorney the Board hired, threatening legal action if Walter didn't pay not only the original fine, but also the legal expenses the lawyer charged to write the letter. Walter found himself not only the target of the Board that didn't appreciate his outspokenness, but the subject of a lawsuit demanding thousands of dollars in unreasonable legal expenses.

Actions that can be taken to minimize harm done and protect yourself and home.

If you are being treated unfairly by a HOA:


- Learn your HOA's rules and the consequences.
- Know what fee's you've agreed to pay for.
- Know how fee increases are set, how often they

occur, how much is in the HOA's reserve fund, and the operating expenses and the budget.

If you feel abuse is occurring:

- Keep records: document abuses and keep all your correspondences with your HOA.
- The worst thing is refusing to pay HOA fees and not telling your reasons — the risk is foreclosure.
- Call the Department of Commerce and Consumer Affairs at 586-2643.
- Seek out legal advice from an attorney specializing in defending homeowners from HOA; depending on your circumstances, they may take the case on contingency (pay if you win). ■

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



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Signs Of The Economic Times

by Michael W. K. Yee, CFP

The state of the economy can make a big difference in our lives. It affects opportunities in the job market, drives stock market, determine prices and influences buyer behavior.

When economy is robust, there's optimism in the air. Companies' hire, investors invest and consumers spend. When economy is sluggish, mood is somber, companies struggle to make a profit, investors are more cautious and consumers tighten their wallets.

How do we know if the economy is doing well?

Economic indicators that go hand-in-hand with economic health, provide clues. Direct economic indicators go up when economy is rosy and down when economy tanks. Other factors have an inverse relationship with the economy. These inverse factors fall and rise opposite the strength of the economy.

Leading economic indicators are considered most important factors to watch. Unlike lagging economic indicators that appear after economic change, these indicators come first, helping economists predict the direction of the economy. Here are some of the most discussed leading economic indicators.

Consumer Price Index (CPI)—Is a consolidated measure of price of goods and services over time at the consumer level. Observed changes in CPI help determine inflation and cost of living, help shape our monetary policy. Measured by the Bureau of Labor Statistics, the CPI is calculated for food, energy and other consumer goods. Further analysis within these categories reveal what influences price fluctuations.

Prices of some goods and services are more influential than others. For example, we are a nation of automobile owners; price of gas is closely watched. When prices get too high or too low, government may intervene with policies intended to cap consumer costs and spur economic activity.

Producer Price Index (CPI)—Prices paid at the store, the Producer Price Index (PPI) considers what wholesalers pay for U.S. goods and services (food and energy, not factored). Wholesale prices

influence consumer prices; PPI can be a useful predictor of impending inflation.

U.S. Import and Export Price Indexes—Our nation relies on foreign trade to sustain economic activity. Price we charge foreign trading partners for goods and services, can reveal a good deal about our economic standing. Fluctuations in supply and demand, competition and stability of our global partners make these measures more vulnerable to variability.

Productivity and Costs—Productivity statistics tell how well our economy is working. When businesses are able to do more in less time, profits rise, in turn paves the way for more investment, more jobs and prosperity.

Real Earnings—Looks at real average hourly earnings to estimate consumer-buying power. Comparing real earnings to the CPI, shed light on how far the U.S. dollar can go.

New Construction—Housing starts and building permits are regularly monitored by the financial industry, they reflect both business growth and consumer confidence.

Employment Situation—Stock market tends to perk at announcement of new hires and fewer unemployment claims. Investors like a healthy economy. Job security also tends to give consumers more confidence.

Visit the Bureau of Economic Analysis at www.bea.gov and U.S. Census Bureau at www.census.gov. Apply what you learn with your financial advisor, who can help you consider important financial decisions. ■

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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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Retirement Assets For Charitable Giving

by Jeffrey Sisemoore, Director of Planned Giving for the National Kidney Foundation of Hawaii

If you are like many people; you may desire to make a charitable gift as part of your estate plan, a way to give back, when your need for assets is done. This kind of planning is done when retirement is also on our minds.

Most of us hold retirement savings in an IRA, 401(k) or 403(b). Because of the way these funds are used, you may not exhaust all of your retirement money during your lifetime. So, the question is, "What will I do with my unspent retirement savings?"

A Common Solution

Most people designate family members as beneficiaries of retirement accounts. The *problem* with doing this is that much of your savings may never go to your loved ones. By giving your unspent retirement savings to your family (other than your surviving spouse), your retirement savings will be

taxed. First, if you have a taxable estate, your estate will pay tax on the asset. Second, your family members will pay tax at their ordinary income rate resulting in very little of your remaining money actually going to your family.

A Better Solution

When leaving assets to family, it's best to give your family assets that step-up in basis at death such as stock and real estate, these assets may be received and sold by your family without paying any tax. Your retirement assets actually make a better gift to charity because a charitable organization can receive the entire asset tax free and make use of it to further its mission. ■

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See pg. 24 for details



Clark v. Rameker And Your IRA

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC

In *Clark v. Rameker*, decided on June 12, 2014, the U.S. Supreme Court boldly went where it has seldom gone before. It waded into the estate planning world and decided that the creditor protection rules that generally apply to IRAs do not apply to inherited IRAs.

The Federal law that governs retirement plans, known as ERISA, provides protections against creditors trying to raid your IRA in order satisfy their claims against you. The *Clark* case answered the question of whether those same protections apply to the unspent balance of your IRA that you leave to your spouse or children after your death. The answer is a resounding “no.”

This case is important for those of us who want to include protective measures in our estate plans to prevent a beneficiary’s ex-spouse or creditor from enjoying what was intended for the beneficiary. The good news is that there is a tried and true means of providing these kinds of protections despite the outcome in *Clark*.

Stand Alone Retirement Plan Trusts (SARPTs) are particularly attractive to those who have substantial (more than \$250,000) in qualified retirement plan assets. Instead of naming your loved ones as beneficiaries of your IRAs, you name an irrevocable trust that divides into separate trusts for each of your beneficiaries upon your death. Each trust receives the annual distribution that the beneficiary otherwise would have received. The trustee then has the discretion to either distribute the money to each beneficiary, or to withhold the distribution of any beneficiary or beneficiaries who are in legal hot water.

The upsides of this strategy are that they provide creditor protection for retirement plan assets, and they also enable beneficiaries to “stretch out” distributions, so they pay income tax on those distributions in small increments, keeping the remaining assets growing for them on an income tax-deferred basis.

The downside is that if an IRA distribution is not distributed to the beneficiary in the year of receipt by the trustee, the trust (instead of the beneficiary) will pay the income tax on the

distribution, and the tax rates for trusts are almost always higher than the tax rates for individuals. However, this is the one time that the beneficiary may appreciate seeing 40% of the distribution go to the IRS, because the alternative might be for 100% of it to go to a creditor or ex-spouse.

SARPTs can be helpful for the families of many IRA owners, and they are worth discussing with your trusted advisors. ■

Scott Makuakane, Counselor at Law
Focusing exclusively on estate planning and trust law.

Watch Scott’s TV show, *Malama Kupuna*
Sundays at 8:30 p.m. on KWHE, Oceanic channel 11

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Our Story

by Stephen B. Yim, Attorney at Law

I have had the great fortune to be able to go on a cruise this summer with my family and visited many different places in Europe.

We barely heard any English spoken on this trip and while the languages are varied, I’ve noticed more commonalities than differences among the people we’ve had the privilege of meeting during our travels.

These commonalities include (1) the love of family as I hear universal laughter coming from parents and children, (2) enjoying freedom other countries may not yet enjoy, including the freedom of speech, to vote, to drive and (3) a desire to tell one’s story.

Fittingly, the person’s name assigned to help us during our cruise in the Mediterranean is *Story*. We visited museums in Paris, the incredible ruins in Pompeii, and the young democracy in Tunisia. In each place, I noticed that the people have a

desire to tell one’s story, through pictures, writing, and oral history.

Estate planning, to me, is much more than leaving cash to someone. Cash is so quickly gone. It is one’s legacy that continues on.

I believe that this legacy, your story, is just as important as the legal estate plan leaving assets by way of will or trust and have created what I’ve coined “My Heartfelt Will.” Please consider taking the time and giving yourself permission to write your story.

I encourage you to consider writing your legacy down, the memories and experiences that continue to shape your lives. Are you considering making your estate plan this summer? ■

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