

GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOL 11/1 • FEB/MAR 2021

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St. Francis Healthcare System
Straub Clinic & Hospital
Straub Geriatrics
The Ihara Team
Times Pharmacy: Aiea, Beretania, Kahala, Kailua, Kalihi, Kaneohe, Koolau, Liliha, McCully, Royal Kunia, Waimalu, Waipahu
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KAUAI: Agency on Elderly Affairs

MAUI: Maui County Office on Aging

MOLOKAI: Molokai Drugs Inc.

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Tap in online! The power is at your fingertips. Online, we have four great ways to access *Generations Magazine* senior resources: **articles**, **TV shows**, **broadcasts** and **Facebook**.

Online is immediate! Everything under the sun is on our website, from **previous issues** to all of our **television episodes** and **radio segments**. Check **upcoming events** on our calendar page. Download our **resource guides** that contain a span of topics that you'd need most for caregiving or for yourself on aging in place. Resource guide topics: Support Groups • Adult Day Centers • Alzheimer's Support Groups • Book Clubs • Fall Prevention Programs • Geriatricians • Farmer's Markets • Assisted Living Facilities ... and much more.

- www.generations808.com
- www.generations808.com/radio-tv
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Like to read a hard copy magazine? *Generations Magazine* is always found all over the islands (see pg. 3 for all the distribution locations).

You can also get your copy first by subscribing and have it delivered directly to you by simply filling out the form (see pg. 5) and mailing it in. Or... you can subscribe online, too.

www.generations808.com/contact/subscribe/

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We are grateful to our doctors, nurses and healthcare workers on the front line fighting for all of us.

#HawaiiStrong



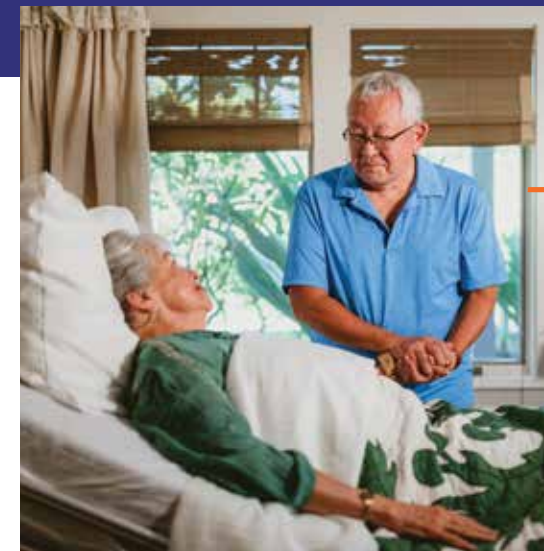
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Other amenities offered, are a family and keiki room, ice machine and on-site coin operated laundry.

For more information about admission to Pōhai Mālama, please call 808-969-1733, Monday through Friday 8:30am-4:30pm.

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In this New Year, *Generations Magazine* has created new, live programs and is bringing back our previous radio programming that was postponed due to the ongoing COVID-19 pandemic.

We begin year 11 as your resource for and about seniors and caregivers with free, monthly Brown Bag Lunch Webinars, where you can grab a bento, join a Zoom meeting and hear experts discuss interesting topics, such as how to mitigate the effects of social isolation, which is especially relevant to our senior population — now more than ever. Another upcoming webinar will discuss the wonders of modern assistive technologies that are readily available throughout the state.

Find out more by tuning in to our Brown Bag Lunch Webinars every third Wednesday of each month (see pg. 9 for the schedule of speakers).

Our new webinars are hosted by our newest addition to *Generations Magazine*, Community Development Director Rick Tabor, who has worked in the mental health field for 45 years. His experience perfectly complements GM's ongoing mission (pg. 15).

Rick will also cohost the returning GM Radio Show, which is back on the air on KORL-FM 101.1 with GM Publisher Percy Ihara. Listen live on Sundays from 8 to 9am. Listen online at HAWAIISTREAM.FM.

Rick will also focus on expanding GM's online calendar, which includes important events (mostly still online at this point) for seniors and caregivers. Contact him to submit your event (pg. 13).

Generations TV is not returning yet, but you can find our archive of shows on our website. *GTV* is a place where Hawai'i's seniors can get trusted information to enhance their quality of life and addresses timely issues, such as healthy living, finance, legal topics, family relationships, caregiving, technology, volunteerism, government programs and services for seniors, and much more.

Along with our TV shows and past issues, our webinars, radio shows and podcasts are also archived on our website at www.generations808.com.

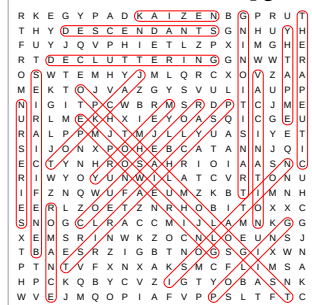
What is not new at GM? Me. I have worked behind the scene as a writer and copy editor since 2014, and have recently been given the opportunity to be more proactive in shaping the content of the magazine as its new associate editor.



We hope the New Year brings continued health and happiness to all our valued readers and partners.

Debra Lordan, Associate Editor

Answers: Word Search, pg. 54



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Generations Magazine on Zoom Brown Bag Lunch Webinar

Hosted by Rick Tabor, GM Community Development Director

3rd Wednesday, 11:30am (log in @ 11:20am) – 1pm

Take a lunch break with Rick, a mental health professional, to learn more about well-being and care management for seniors and caregivers.

FREE to the public | **RSVP** recommended (RSVP enables Zoom link reminders to be sent within 24 hours of the event.)

For RSVP or questions, contact Rick: 808-285-5936 | rick@generations808.com

Feb. 17 – Are You Lonesome Tonight?

by Kathy Wyatt, Hale Hau'oli Hawaii

Kathy will discuss social isolation and how it effects the physical and mental health of people of all ages — especially during the COVID-19 pandemic.

March 17 – Technology is for YOU!

by Barbara Fischlowitz-Leong, Assistive Technology Resource Centers of Hawaii

You might be surprised to find out that the benefits of technology actually increase as we age.

Technology can help us with vision, hearing, mobility and memory.

April 21 – Navigating Medicare Benefits

by Travis Motosue, Financial Benefits Insurance Inc.

Travis will discuss Medicare benefits, including the insulin savings program, extra help for prescription drugs and plans for veterans, along with common Medicare mistakes.

May 19 – Managing Your Inflammatory Health

by Randall Mau & Dr. Jon Ruckles, Cardax Inc.

Randall and Jon will discuss supplements that help maintain joint, cardiovascular, metabolic, immune system, liver and brain health and extend longevity.

Visit generations808.com/lunch-webinars
for Zoom links and meeting ID numbers.

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Who's Behind Generations Magazine?

Our dedicated writers. *Generations Magazine* relies on Hawai'i's experts—from financial and legal advisors to healthcare professionals and grandparents—to write articles that are important to seniors and their families. The magazine also works with trusted sources in the community to provide leads, story tips and valuable information. Here are some of the faces behind the scenes:

CONTRIBUTORS



BETH BOHN, a North Kohala resident, retired from the hospitality industry. Because she had witnessed firsthand the isolation created by Alzheimer's disease and other forms of dementia, she jumped in with both feet to help Jen McGeehan launch Remember Thru Music throughout the state of Hawai'i. With the help of family members and caregivers, the program distributes MP3 players loaded with personalized music selections to help open doors to fading memories.



JERRY CORREA has been the president and CEO of St. Francis Healthcare System since 2012. He leads the multi-phase transformation of the Liliha campus into the St. Francis Kupuna Village, a one-stop health and wellness center for seniors, caregivers and their families. Anchor tenants include Hawaii Pacific Neuroscience, Hawaii Diagnostic Radiology Services and Hale O Meleana. The new 111-unit community provides seniors with an attractive option for adult residential care, assisted living, memory care and skilled nursing care.



CHRISTOPHER DUQUE, a 30-year veteran of the Honolulu Police Department, has worked in the Uniform Patrol Division and the Narcotics/Vice Division. In 1985, he was promoted to sergeant/detective and served in the Criminal Investigation Division until his retirement in February 2007. His last assignment in CID was with the White Collar Crime Unit, where he specialized in cyber-crime investigations and computer forensics.



FAITH GIANAN is the general manager of Roselani Place Assisted Living on Maui. She also served as the memory care coordinator there for eight years. Previously, she was the executive director of the Regency Hualalai on the Big Island. She received her degree from the University of Southern California School of Gerontology. With 18 years of experience in the senior living industry, Faith continues to reflect on her professional and personal experience to bring humility, compassion and empathy in order to serve our kūpuna and staff in her highest and best capacity.



CRAIG GIMA is the communications director at AARP Hawai'i. The University of Southern California graduate is an award-winning multimedia communicator with more than 30 years of experience telling stories online, in print and on television. A Honolulu native, Craig spent nearly 19 years at the Honolulu Star-Advertiser in a variety of roles before coming to AARP in 2016. He also wrote a food column, covered politics and higher education, and filed reports from more than a dozen countries. Television news experience includes KHON-TV, KPIX-TV and KCRA-TV.

A special mahalo to our additional contributors, whose dedication to the senior community is greatly appreciated. And also to our loyal contributing partners, whose presence continues to enhance this magazine's value.

- JEN ANGELI | CYNTHIA ARNOLD | KU'UNANI DEMONTE | JOEL GURON | KAHALA HOWSER
- DAN IHARA | SCOTT A. MAKUAKANE | DEBBIE KIM MORIKAWA | WANDA ANAE-ONISHI | EILEEN PHILLIPS
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Cover photo: (L-R) KTA President and COO Toby Taniguchi, Hirako Farms VP Jeffrey Hirako and son Justin, and KTA Executive VP Derek Kurisu.

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GM Website Aids for Hearing, Sight Impaired

Those with hearing or visual challenges can find useful tools at the **bottom, right-hand corner** of every *Generations Magazine* website page (Generations808.com). The Screen Reader control panel has three sets of tools to help make it easier to hear and read text: Audio Read, Letter Size and Visual Contrast. Hover your mouse over a tool for a few seconds to see a label for each tool.



AUDIO READ

The first four controls on the panel adjust the audio/reading capabilities of the web page. Adjust the initial volume setting, then hit play, pause or stop. To hear a portion of the page's text rather than the entire page, simply highlight that text only.

Volume level



Play



Pause



Stop

LETTER SIZE

The second four controls adjust the size and quality of the letters on the web page, enabling readers to increase or decrease the font size. To go back to the original size, click on the "Reset" tool. Click the "Dyslexic font" button on and again for off.



Increase font size



Decrease font size



Revert to original



Dyslexic font

VISUAL CONTRAST

The last three buttons offer three alternative ways to view light text on a dark background. Click once for on and again to turn off. These options can be used in combination with the Audio Read and Letter Size tools.



These special website tools were developed to enhance your experience on Generations808.com. Explore all of *Generations Magazine's* archived issues, TV episodes, past and current radio shows/podcasts, and a calendar of events relating to seniors. Don't miss GM's new Brown Bag Lunch Webinars. ■

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GM Community Development Director

by Generations Magazine Staff



Generations Magazine welcomes Rick Tabor as its community development director. Rick's experience in the fields of mental health and senior home care perfectly complement the magazine's mission as the resource in Hawai'i for news and information about and for seniors. Rick is very active with many nonprofit organizations and community-related senior issues.

"I look forward to helping enhance the lives of those we serve, together," says Rick.

Rick will lead the magazine in promoting its partners, finding experts who are qualified to provide resource articles and expanding senior-related events for GM's online calendar (www.generations808.com/calendar) around the state.

We encourage businesses and nonprofits that

focus on the wellbeing of Hawai'i's senior population to contact Rick for more information about providing editorial content, having your events on GM's online calendar, taking advantage of being a part of our additional media resources—the returning *GM Radio Show* on KORL 101.1FM and the new *Generations Brown Bag Lunch Webinars* on Zoom that will be held on the third Wednesday of each month from 11:30am to 1pm. GM webinars will be offered to all aging marketplace entities. They will be available via Facebook and archived on Generations808.com as recorded segments.

You are welcome to explore *Generations Magazine* online and become part of our mission to provide valuable resources to our kūpuna. ■

RICK TABOR, Community Development Director
808-285-5936 | Rick@Generations808.com

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GENERATIONS

RADIO PODCAST

LISTEN LIVE on KORL Radio 101.1FM
SUNDAYS, 8–9am

A weekly series on **aging** and **senior issues** with Percy Ihara, Publisher of Generations Magazine

The show is airing at a critical time. In a decade, one-third of Hawai'i's population will be 65 or older. The state is urging kūpuna and their families to prepare now for home and community-based care. Financial and legal advisors for caregiving and government programs are invited for open mic conversation. Join me for an informative hour of radio.

Visit Generations808.com for complete show archive.

Percy Ihara, NMLS ID 582944. Mutual of Omaha Mortgage, Inc., NMLS ID 1025894. These materials are not from, or approved by HUD or FHA.



TIME TO CHAT!
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GENERATIONS MAGAZINE

Assisted Living Facilities Strive to Adapt

by Generations Magazine Staff



An interview with Tricia Medeiros, Chief Operating Officer of The Plaza Assisted Living

What brought you into the caregiving field?

I took a job as a business office manager at an assisted living community while I was in college. My major was accounting and I fully intended to become a CPA. But by the time I graduated, I knew I wanted to be an administrator at an assisted living community. I felt good about what we did and loved the residents. There was no way I could leave.

Has the perspective on residing in an assisted living community changed over the years?

There was a time when there was a stigma attached to moving into an assisted living community. Residents were labeled as “old;” adult “drop-off,” similar to a childcare facility, was implied. Now, the derogatory labels are far from true. Moving into a senior community is now looked at as a way to live independently, not depending solely on family or others. The lifestyle is an opportunity to enjoy yourself and not be burdened with household chores. It is a much favored option these days.

What are the most common reasons a senior moves or is moved to assisted living?

Assisted living is the perfect combination of living in an independent apartment while receiving the assistance to allow that to happen. Assisted living also provides an opportunity to socialize with peers. Residents can have dinner guests or enjoy a cup of coffee with a friend any time. Peers are readily available for exercising, playing mah-jong or creating arts and crafts projects together.

Do residents move to assisted on their own or are they placed there by their families?

Ultimately, everyone moving into assisted living agrees with the transition. Oftentimes, adult

children help and research options, but in the final analysis, every resident has to make the choice to move in or not. The only exception is residents with memory issues. In those cases, a family member or loved one will need to facilitate the process.

What challenges do facilities face?

The most recent challenge for assisted living is COVID-19. The pandemic underscored the vulnerability of the senior population and the importance of the role an assisted living facility must provide to ensure the safety of its residents.

Most assisted living communities moved quickly and put protocols in place to protect residents. Staff was screened and equipped with personal protective equipment (PPE). Residents were being carefully monitored.

It is important that residents, families and team members know that most assisted living facilities have become a safer environment than some of the alternatives at home.

What precautions should assisted living facilities put in place to protect their kūpuna?

Senior living facilities should protect their kūpuna during the pandemic. This is certainly a time to put safety first. They have the responsibility of screening everyone that enters the community to ensure that no one is sick, has a fever, recently traveled or has been in contact with anyone with COVID-19. Steps should be taken to include the resident in a cohort to minimize spreading of the virus. The facility must also be equipped in case the virus does enter the community. The facility must have plans already in place in order to care for infected residents and minimize the spread.

How is the industry preparing for the future?

The industry is preparing for the “new norm.” The previous focus on hospitality must shift to safety. Protocols and screening will remain in place for visitors and staff alike. Safety will be prioritized and assisted living facilities will continue to be the safest places for seniors to live. ■



Mental Health During COVID-19

by Rick Tabor, Generations Magazine Community Development Director

As a mental health professional for 45 years, I am increasingly concerned about the welfare of our most vulnerable populations since the onset of the COVID-19 pandemic. Since it began in February, approximately 54 percent of older adults surveyed reported increased loneliness, and associated depression and anxiety. Prolonged periods of isolation correlate with a loss of independence, contributing to an increase in mental and physical health issues.

In Hawai'i, mental health is the most common cause of disability. Prior to the pandemic, 3.2 percent of Hawai'i's adult population lived with serious mental health conditions, such as major depression, generalized anxiety, bipolar disorder or schizophrenia, according to government statistics.

The Substance Abuse and Mental Health Services Administration reports that 68.2 percent of Hawai'i adults living with mental illness do not receive any type of treatment. And untreated mental health issues such as depression have been linked to premature death from those stress-related conditions—even suicide. Prior to the pandemic, statistics from the National Council on Aging state that those 85 years and older have the highest suicide rate of any age group—over four times higher than the nation's overall rate. Issues related to isolation during the pandemic may have increased that statistic.

During this time of increased isolation, the absence of a regular routine and a lack of purpose can add to seniors' frustrations, sometimes leading to depression and associated signs, such as lack of appetite, irritability, mood swings, isolating themselves, crying, increased sleep or restlessness and feelings of hopelessness.

But There is Hope

It's more important now—more than ever—to try to help our seniors feel valued and needed.

It is essential that families and caregivers understand that while there are identifiable factors

that promoted a person's depression, the condition itself is not simply a “condition of aging.” But the stigma of mental health continues to be a roadblock for those who avoid asking for help. Affordability and lack of access to care can present additional obstacles for many who could benefit from mental health support.

It is also important to remember that depression is treatable in over 90 percent of those affected. Improving a person's mental health condition will enhance their overall quality of life and well-being. Balanced mental health allows healthy family involvement and interpersonal relationships, and the ability to contribute to family, community or society—even during a pandemic—following safe, social distancing guidelines.

Mental disorders are best diagnosed and managed by professionals such as psychiatrists, psychologists, mental health professionals and social workers. If you have a loved one who is exhibiting signs of diminishing mental health, seek out professional help. Specialized support groups for caregivers and seniors alike can also be helpful. ■



MENTAL HEALTH RESOURCES

If you have private health insurance, contact your primary care physician for a mental health support referral. (Most insurance coverages require a medical doctor referral.)

Mental Health America of Hawai'i:

808-521-1846 | www.mentalhealthhawaii.org

National Alliance on Mental Health, Hawai'i:

808-591-1297 | www.namihawaii.org

Crisis Line of Hawaii/Hawai'i Cares: (24/7 helpline)

808-832-3100 (O'ahu) or toll-free at 1-800-753-6879

National Suicide Prevention Lifeline: (24/7 helpline)

800-273-8255 | www.suicidepreventionlifeline.org

Alzheimer's Association—Hawai'i: (24/7 helpline)

800-272-3900 | www.alz.org/hawaii

Aloha United Way: (free 24/7 helpline for referral and information on health and human services)

2-1-1 | www.auw.org/211-information-referral-service

State of Hawai'i Dept. of Health—Adult Mental Health Div.:

808-586-4686 | bit.ly/HawaiiGovAdultMentalHealth



Help! I Can't Find My Credit Card!

by Christopher Duque, Online Security Advisor

Be-coming a victim of credit card fraud is likely to happen to us all. We may lose our credit card (or debit card) and the finder may make unauthorized purchases. Or somehow, an online fraudster obtained our credit card information and has made unauthorized online purchases.

So what do you do when that happens?

Report it to law enforcement and provide the officer with the following information:

- Credit card number.
- Type of card (Mastercard, VISA, Discover, etc.).
- Name on card.
- Any credit card statements, emails and/or notifications of the fraudulent transaction(s).
- And get police report number to provide to the credit card company.

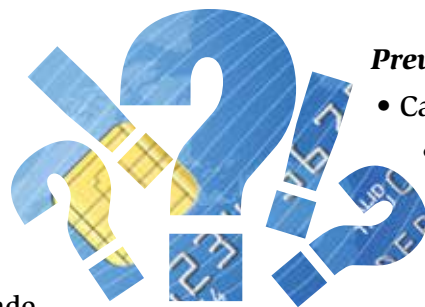
Contact the credit card company to report the fraudulent transaction(s) and request a stop-payment. Provide them with the same information listed above that you provided to law enforcement along with the police report number.

Also, change the PIN number. If you access the credit card company's website to monitor and/or make payments for the stolen/lost credit card, change the password for that account.

If the credit card company offers to cancel the stolen/lost card and issue a new one, you will need to get the new credit card number to those who receive automatic, scheduled or subscription payments (such as Netflix, PayPal, eBay).

If fraud is related to online transactions, contact the online vendors that you patronize with that card (such as eBay, Amazon, etc.) and check to see if any fraudulent transactions have occurred. You may want to delete the link to the stolen/lost credit card for those online vendors.

Finally, notify one or all of the three credit bureaus: Equifax, Experian and TransUnion. Ask for a credit report and place a security alert.



Prevention Tips:

- Carry only what you use often.
- Monitor your statements regularly.
- Sign up for suspicious credit card activity notices.
- Keep receipts: printed or digitally saved.
- Deal with reputable companies and/or ones with security measures that can be verified.
- Ensure the URL starts with "https://."
- Only give out your credit card number or personal information to those you can verify as trusted and legitimate. ■

Contact me with questions about online security.
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Your Body, Your BFF

by Jen Angeli, Brain Education Instructor, Kaimuki

Your body is always talking to you, and you, maybe without realizing it, are often talking to your body. For the most part, you usually respond to your body when you are hungry, sleepy or itchy... Sometimes you might get angry at it for not looking how you wish it would, or complain about the pain it's holding. But how often do you communicate good feelings to your body?

From the time you were formed, your body has been supporting you and keeping you alive until this very moment. It is an intelligent system that functions separately from our awareness. It really is amazing how much work our bodies constantly do without thanks or any recognition from us. If you think about your body as your oldest friend, what kind of friend have you been?



So how can you be a better friend? Start by accepting your body in whatever condition it is in and find a way to unconditionally love and appreciate it for all it does all day, every day, to keep you alive.

Thank your organs, your muscles, limbs, cells, etc., throughout the day—even the parts that hurt! Smile for no reason.

Do these things as a daily practice and you'll be surprised how much better your body starts to feel when it is consciously supported by you, its best friend for life! ■

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A 91-Year-Old Advocate of Healthy Living

by Generations Magazine Staff



Hawai'i is fortunate to have many people living well into their 90s and even 100s. Toyoko Nishiki, a 91-year-old woman, is one of the most active we have met.

Her parents were plantation workers in Lahaina. She was the sixth of 10 children — three boys and seven girls. After high school, Toyoko worked as a live-in nanny in Nu'uano while putting herself through the Honolulu Community College's cafeteria management program. She secured a job at the Richards Street YWCA in Laniākea.

As a recreational break from the daily monotony of her food service employment, Toyoko would often walk from Old Waialae Road, down Kapahulu Avenue, for a brief swim at Kaimana Beach before catching the bus to work. This early affect for swimming would eventually become a lifelong practice. When she began to suffer debilitating backaches, she borrowed a page from JFK and found that regular swimming eased and eventually completely alleviated her back pain.

Life-changing events occur in everyone's world. For Toyoko, it was when her husband passed away suddenly from a heart attack at age 49. That was when Toyoko decided to become an advocate of healthy living. She became conscious of not only physical exercise but aware of proper nutrition. Toyoko believes in maintaining the fitness of *mind* (reading, word searches and puzzles), *body* (exercise, the physicality of gardening, proper nutrition) and *spirit* (gardening, the aesthetics of nature, communing with friends and relatives — since COVID-19, via phone and Zoom — and attending online church services).

Toyoko and her daughter, Jo Ann, go swimming together nearly every day. Toyoko's garden is another favorite spot for exercise and the appreciation of nature.



Her daughter, Jo Ann Nishiki, remembers that her mother has always enjoyed working out, going back to when Toyoko went to the Puna-hou Fitness and Spa, where she met good friends until it closed. Before the pandemic spread to O'ahu, she

was going to 24-Hour Fitness in Pearl City. Using their machines and the jacuzzi, attending classes and swimming laps were all part of her routine.

If a friend couldn't take her to the gym, Toyoko would catch the bus to and from Palolo/Pearl City. This is what you call "dedication."

Daughter Jo Ann has joined her mother, driving them both to swimming. In the beginning, it took some coaxing to get Jo Ann in the water, but now they are inseparable.

When COVID restrictions closed city pools, mother and daughter switched to Ala Moana Beach for their daily swim. As Hawai'i once again began welcoming visitors, they returned to re-opened city pools. The pool uses CDC protocols, so swimming is just an hour long — just enough to work up an appetite for dinner!

With a routine that would challenge much younger folks, this 91-year-old keeps on going. ■



Vaccination—A Lesson from the Past

by Eileen Phillips, RN, Attention Plus Care

When the vaccine for COVID-19 is finally available, the decision to get inoculated will depend on where trust lies. When the doctor recommends a vaccine, will folks get it? The term "inoculation" was used as early as the year 1000 AD, when Chinese doctors were trying to eradicate smallpox. Their method involved grinding up smallpox scabs and blowing them into nostrils. The scientific study of disease management and infection control has certainly come a long way. Effective vaccines exist for many diseases, including polio and measles. A more tolerable vaccine for smallpox has also been developed.



In 1796, Dr. Edward Jenner, a pioneer of vaccination, inoculated 8-year-old James Phipps with cowpox vaccine to provide immunity against the much more deadly smallpox virus.

Some early vaccines were discovered by accident.

The word "vaccination" has a Latin origin in which "vacca" means "cow." Dr. Edward Jenner noticed that cowpox (much less severe than smallpox) caused milkmaids at the time to be immune to smallpox, which was much more deadly. This finding led him to use the cowpox material in the vaccine.

Thomas Jefferson was an advocate for getting vaccinated and responded to Dr. Jenner's report with this remark: "Having

been among the early converts, in this part of the globe, to its efficacy, I took an early part in recommending it [the vaccine] to my countrymen." In those days, this statement would have great power to convince the American public to roll up their sleeves. Vaccines have virtually eradicated some of these horrible diseases that caused daily restrictions and great loss of life.

It makes good sense for our kūpuna to get the vaccine as soon as possible. With everything we know about the history of vaccine development,



there should be acceptance and cooperation from our kūpuna. The option of contracting the virus is less appealing than getting the shot (or series of shots). Talking to your loved ones now can help prepare them to accept the vaccine. Set a date and make the appointments. If it helps to have medical professionals discuss this with them, since trust lies within that relationship, then connect them with their healthcare provider.

The eradication of diseases has been accomplished before. The trust of the population is required before this can happen. First, we must hear that the vaccine has been proven safe by a stringent approval process. Douglas Kriner, a professor of government at Cornell University, said, "The rollout of the vaccine and the public health effort to communicate to people the importance of doing this, that it's safe and effective and trying to encourage people to vaccinate, should really be left to the public health professionals."

Since over 31 million people follow anti-vaccine groups on Facebook, it is apparent that we have a challenge in order to get at least 80 percent of the population vaccinated, which is what it will take to end COVID-19. ■

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Green Point Nurseries: A Growing Business on the Big Island

by Debra Lordan, Generations Magazine

Harold Tanouye started the beginnings of Green Point Nurseries in 1957, when Hilo's economy had not yet recovered from the impacts of WWII. Residents were moving away due to lack of work.

Harold wanted to live in his hometown, but needed employment. He recognized a demand for anthuriums, which military personnel and civilians were sending home during the war.

Although growing anthuriums in Hilo may have been only a part-time, backyard-type industry back then, Harold soon realized this was going to be his life's work.

As a teenager, Harold got the opportunity to go to Grinnell College in Iowa. He worked summer jobs on local farms in the Midwestern heat.

"He was a small Asian guy, so the farmers would task him with cleaning the inside of the silos," says Eric, Harold's oldest son. "They give the new kids that job. It was easily over 100 degrees inside the silos. He joked about it a lot."

Even so, Harold said his time in the Midwest was one of the best experiences of his life.

He returned to Hawai'i and raised four children—two boys and two girls—with his wife. "But he never lost his Midwest values and customs," says Eric. "He brought us up that way."

Harold taught son Eric, who now passes that knowledge to his sons, Christopher, Jonathan (pictured) and Mark.



"We all grew up on the farm," says Eric. "Like most farm kids, when our friends were going to the bowling alley or going fishing, we had to work. We all grew up with responsibilities."

Eric and Lolita Tanouye have three sons. Their two older boys, Christopher and Jonathan, have joined Eric in the family business, the third generation to do so. Their youngest son Mark is currently studying horticulture at the University of Hawai'i at Mānoa as a graduate student at the College of Tropical Agriculture and Human Resources. He will join the family business soon.

A budding fourth generation may work in the family business down the road. Oldest son Chris and his wife Jeribie have two sons—Ethan, almost 3, and Oscar, 6 months old. Second son Jonathan and his wife Remi recently brought that generation's first girl into the family fold. Makenna is about 10 months old. "As soon as they can walk, we put them to work," Eric joked, referring to the family's ingrained work ethic.

Although Harold learned old-school values while in the Midwest, he didn't attribute that way of thinking and living to the location, but to a bygone era. "Those values are in line with the mother country's values during that time," Eric says. His father was a third-generation descendant of Japanese immigrants.

Eric iterated his father's list of old-school ideals: "Go to sleep early, get up early, work hard, do the best you can at your job, don't complain, save

money for a rainy day, respect your elders and never talk back. Help the less fortunate. Share what you have with others. Be community-minded. Don't say anything bad about others. Compliment others; never boast. Be courteous to women and elders. Make sure they are taken care of."

"In high school, we didn't cut the boys loose," says Eric. "They probably didn't like it, but every summer, they worked in the nursery. We exposed them to working with our employees and learning tasks from the ground up. They learned humility. They learned everything from the simple-skill jobs to running their own crews. They got exposed to different types of responsibilities and it gave them some self-confidence early on."

While attending college, each son ran his own Saturday morning farmer's market supplied with Green Point flowers, foliage and other nursery

products. Chris attended the University of Hawai'i on O'ahu and ran a market at Kapi'olani Community College. Jon had a booth at Kino'ole Farmers Market while attending UH-Hilo.

"They had to learn a lot about the family business because people would ask them all kinds of questions," says Eric. "Most farm kids are a little bashful and quiet. They had to come out of their shell. It taught them to speak clearly and with confidence." They also realized they had to be on their best behavior, and had to carry themselves well as representatives of the family and the family business. "I'm glad they got that opportunity to learn what we do here every week," says Eric.

"My first mentor was my father," says Eric. "Now deceased, he left a lasting imprint. Now our focus is to train our next generation to carry on the legacy of their grandfather." ■


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A Second Chance at Love

by Generations Magazine Staff

Sharon Young and Jim Nishimoto first met in 1989. They were in their 40s, working together at Group 70 International Inc., a local planning and architectural firm. Sharon was a single mom with three children. Jim was happily married to Gail and the father of two children.

Sharon was widowed at the young age of 33 after caring for her husband at home for over two years. Mike passed away in 1982, leaving her to raise her children alone while working full-time—sometimes at multiple jobs.

Jim served as the president/chief operating officer of the architectural firm, and later as the vice chairman. But in 2010, he left to become the full-time caregiver for his wife, who began to exhibit signs of dementia. He felt that he wouldn't be able to devote the necessary time and attention to his work with his wife at home under someone else's care. Gail passed away in early 2016.

In late 2016, Jim's thoughts turned to his former Group 70 workmate, Sharon. Wondering if she had married again, memories of their previous friendship propelled him forward.

Jim began asking former office colleagues and friends about Sharon, trying to track down her whereabouts. Finally, he followed a lead to a last-known residence. He took a chance. He drove to



the address and left a business card in the mailbox. On the card, he asked if she would call him.

"She took some time to respond," says Jim. Apparently, Sharon had her own questions about him, consulting with friends and former coworkers. "She responded only after finding out that Gail had passed away."

When Sharon finally responded, they met for dinner.

While they were caretakers, they missed out on many opportunities. Being widowed left a strong desire to enjoy life to the fullest. They decided they did

not want life to pass them by without enjoying each other's company for as long as possible.

Both nearing age 70, they were married the following year with the blessings of their friends, children and grandchildren.

"It is always better to enjoy life with someone—someone special," they said.

Their bond is their shared love of family, music, the arts, travel, and more importantly, their shared love of the Lord. At their wedding, Pastor Francis Oda said their marriage "was made in heaven." Jim says "their marriage happened because of heaven." They both believe that it is the Lord who brought them together after all those years—for a second chance at love. ■

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Spring Decluttering After the Holidays

by Cynthia Arnold, Vice President of Senior Move Managers/De-Clutter Hawaii

Now that the holidays are over and we are settling in the new year, it's a good time to do a "Spring De-Cluttering." Spring decluttering is similar to spring cleaning, but instead of dusting and cleaning the windows, you will instead do some quick removal of unnecessary items.

Quick decluttering is making fast decisions about getting rid of stuff. But it doesn't have to be drudgery. You can make it fun! Call in the family for an hour of collaborative activity. Dial up your favorite tunes and rock on together!

Here are some helpful tips to follow:

◆ **Throw out the trash:** Pick up noticeable and obvious trash around the house, such as old papers, food wrappers, plastic bags, etc.



◆ **Recycle:** Collect all the recyclables, such as plastics, cans, bottles, newspaper and boxes, and take them to your recycling center. You'd be surprised how much you can get for the stuff that is taking up space in your house.

◆ **Move items into the proper room:** Only kitchen items go in the kitchen and only bedroom items go in the bedroom. Go room by room and take out items that don't belong in that room. Then put it in the room it belongs in. And don't forget to put your Christmas decorations away! ■

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Avoid Family Disputes About Real Estate

by Dan Ihara, Realtor Associate, The Ihara Team of Keller Williams Honolulu RB-21303

Sadly, some families fight over real estate after their parents have passed away. Although a trust protects against probate, there are other issues that may arise. Problems can develop between siblings due to unanticipated decisions that must be made, causing differences of opinion.



Avoiding family disputes starts with a clear strategy regarding the desires of the owners and beneficiaries. What is the desired end result? Once there is clarity regarding the best strategy and goals, the next step is to outline a plan. The more detailed the plan, the better. The last and most critical part of this plan is to communicate it to the beneficiaries. Without this clarity, opinions abound and emotions can run high. Unfortunately, many skip this last step—parents probably assume “the kids will figure things out.”

Typically, a successor trustee is designated to fulfill the instructions in the trust. Challenges arise when the siblings don't agree. This can become a huge burden for the successor trustee, as well as a significant liability.

To maintain family harmony, understand your options, plan ahead and plan early to create a clear strategy that all stakeholders can agree upon. ■

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KTA Super Stores Beyond the Bottom Line

By Debra Lordan | Photography by Brian Suda

The traditional Japanese concept of *kaizen* — “continuous improvement” or “changing for the better”— has carried KTA Super Stores beyond its centennial anniversary as a family-owned business. The founders’ focus was not solely on the bottom line. For over 100 years, KTA Super Stores has been committed to its founders’ philosophy: to humbly serve and do what is right for the community.

KTA Super Stores began and continues to operate by honoring the partnerships built by previous generations. These principles and values continue today from the founders as the basis of the development and growth of KTA’s business model and its relationships with its partners, customers, staff and each other.

KTA President and COO Toby Taniguchi’s great-grandparents, Koichi and Taniyo Taniguchi, moved to Hawai‘i inadvertently. During his emigration from Japan, Koichi had stopped in Hawai‘i on his way to California, where he had planned to settle. Early 20th century immigration controls stranded him in Honolulu, where he was visiting a cousin. Eventually, he made his way to Hilo, where he enrolled in the Hilo Boarding School and learned bookkeeping. On his own and with no family on the island, he found work with a wholesaler and eventually sent for Taniyo. Former KTA President Barry Taniguchi’s father, Yukiwo, was born in 1916. The story goes that his grandmother told his grandfather that with another mouth to feed, they’d need more income. The store was created to provide income to support Yukiwo. Koichi figured Taniyo could watch the store and care for baby Yukiwo — and their eight children that followed.

They founded the company later that year. Their first operation was a modest, 500-square-foot grocery and dry good store in Waiakea (Hilo) that served sugar plantation workers. Their simple mission was to help family and friends obtain necessary grocery and household items as the sugar-based economy began to decline.

Early on, Koichi delivered the much-needed merchandise by bicycle. In time, the couple built their pickup-and-delivery business to the point where they were able to afford a “real” store.

Executive Vice President Derek Kurisu says that when the sugar plantations were going under,

(Top photo, center) KTA founders Taniyo and Koichi Taniguchi with their sons, (L-R) Yukiwo, Tony and Hidetoshi, at the groundbreaking for the KTA Puainako store, Phase I, in 1965.

Koichi and Taniyo’s son, Tony, who eventually succeeded founder Koichi, said he felt it was his obligation to help the agricultural community.

Also growing up in the Big Island plantation culture, Derek thought, “I also have got to do something to help. In crisis is opportunity.”

Derek has worked with four generations of KTA Super Stores presidents: Toby is the fourth.

By 1940, a branch store was established in Downtown Hilo. This proved to be fortuitous when the original structure was destroyed by the 1946 tsunami. This Downtown branch, converted into a supermarket in 1953, was followed by the opening of the Kailua-Kona store in 1959 (relocated to its present location in 1975). Seven years later in 1966, the flagship Puainako store was opened, followed by Keauhou in 1984 and the Waimea store (located in Kamuela) in 1989.

In 1984, then CEO Tony, his nephew Barry (Toby’s father) and Derek developed Mountain Apple Brand partnerships to create more employment and support a “buy local, take care of local” dynamic. The private-label promotes products grown or manufactured in Hawai‘i.

In 1990, a sixth location, was opened to serve the growing community of Waikoloa Village, and in 2018, KTA Express Kealahou opened.

The KTA Principals, Past & Present

- Koichi and Taniyo Taniguchi
Original owners, Toby’s great-grandparents
- Yukiwo Taniguchi, called “Mr. Y”
Barry’s father, Toby’s grandfather
- Tony Taniguchi
Former CEO, Barry’s uncle, Toby’s great-uncle
- Barry Taniguchi
KTA chairman and CEO, Toby’s father
- Toby Taniguchi
Fourth-generation president and COO
- Executive Vice President Derek Kurisu

Video clips courtesy of KTA Super Stores.





Employee Number 11

KTA's No. 1 man is actually employee No. 11 in the roster of the thousands of people who have worked at the company over the last 104 years.

At age 16, while still in high school, Derek worked part-time for the Taniguchis at the first KTA in Hilo. He said he had to carry a 100-pound bag of rice for a distance to get hired as a bag boy.

Koichi and Taniyo's son Tony eventually succeeded founder Koichi. Another son, Yukiwo, aka "Mr. Y," also worked at the store. He was the father of former KTA President Barry Taniguchi, Toby's father.

Derek worked with them all—four generations of Taniguchi leaders at KTA.

Every day, Koichi, would sweep the sidewalks in front of the store, Derek says. "People who would see him thought he was the custodian."

"I can still totally recall the first lecture I ever received from Mr. Taniguchi," he said. "One day, I went to open a 50-pound rice bag with my case cutter. Mr. Taniguchi told me, no, open it with the string. Rice was a sacred thing 50 or 60 years ago. That is when I realized what KTA was about."

"The values we use in our store to this day, —taking care of the products, the people, the employees, the customers—keep passing down from generation to generation," says Derek.

"We continue to grab the old and blend it with the new and move forward," says Derek. "I am blessed to be able to share the old-fashioned values I learned working at KTA."

KTA Partner: Hirako Farms

Justin Hirako, age 28, aims to carry on his family legacy as a member of the fourth generation to run Hirako Farms.

Justin's great-grandfather, Seijiro Hirako, left Japan and came to Hawai'i as a plantation worker. In 1928, he started Hirako Farms. Due to illness, Seijiro was unable to continue running the farm, so the task fell on his son Kiyotsugu's shoulders at age 17. He was a teenager, still in high school.

Kiyotsugu later married Shizuko and they had four children. Three worked in the family business—Roger, Norman and Justin's dad Jeffrey.

The farm has expanded from 20 to 100 acres across Waimea and employs six family members. Justin's Uncle Roger serves as president of the company; Uncle Norman is the secretary; Justin's father is the vice president. Justin's mother



Change for the Better

Toby did not always envision a future with KTA. He went to college at the University of Portland and wasn't sure he was going to come back to Hawai'i at all. He had a girlfriend there and wanted to "hang around," he says. But as fate would have it, they eventually broke up.

"Everything happens for a reason, I guess," says Toby. He contemplated his next move.

When Barry went to Oregon to attend his daughter's graduation from another university, he asked Toby about his plans for the future.

"I'm not sure," Toby replied. "I had a job working for a wholesale printer and they were going to pay for me to continue my education. Then the

breakup came. So I wrote dad a letter and asked him if there might be a place for me—because I wanted to come home."

"Barry must have been super-relieved that Toby decided to come back and work," says Derek. "But Toby didn't just come back to work to stay upstairs in the office," says Derek. "He's downstairs bagging groceries and doing all the jobs."

"The Japanese saying, *okage sama de*, means 'I am what I am because of you.'" says Toby. "For me, the 'you' is Derek, and my uncles, aunts, and business associates who have a lot more experience than I do. You can't get these things from a book. And I am still learning. I strive to hold onto the values of the past while looking toward the future. That's what the business philosophy *kaizen* is—changing for the better."



Elaine and Uncle Roger's wife Deborah manage the greenhouse. Justin is the only member of the family's fourth generation to continue on at the farm.

Justin's plan to take over the family business was the catalyst for his academic pursuits. He is well-qualified to take on the responsibility, earning an accounting degree at the University of Hawai'i at Hilo and an MBA from Hawaii Pacific University on O'ahu.

"It was a pragmatic choice," says Justin. "I always wanted to keep the option open for helping with the family business but I also wanted to have a background in something else just in case. I grew up on the farm and I grew to love Waimea so much. I've been very fortunate to have gone around the world, but there is really no where else like Waimea. That's what drew me back here."

"The farm is a very dynamic operation, so my degrees tie in well with marketing, accounting, finance and all the moving parts that need to be tied together," Justin says. "You must have a really good understanding of everything that makes the overall machine work."

"We have been working with KTA for over 50 years now—dating back to my grandfather's time," says Justin.

Their relationship actually predates KTA's Mountain Apple Brand, according to KTA Executive VP Derek Kurisu.

"We have been very fortunate to be partnered with KTA. They have been willing to support local businesses like us. Without them, we wouldn't have been able to be where we are today." ❀

(Left photo, L-R) Hirako Farms VP Jeffrey and his son Justin. (Top photo, L-R) Justin's grandfather, Kiyotsugu, and his Uncle Roger. (Middle photo) Justin's great-grandmother, Kuma Hirako, with (L-R) Roger, Norman and Jeffrey. (Bottom photo) Justin's great-grandfather, Seijiro, and wife Kuma. Seijiro is holding Justin's Aunt Sharon.

KTA Partner: The Happy Mochi Maker

At one time, Gladys Sakoda Harada was a very successful hairdresser. She had a salon in Hilo. When her mother needed care as she aged, she moved the salon to the basement of the family home. Eventually, care became more demanding and Gladys gave up her appointment-driven hairdressing work.

“My mom always used to make mochi to give away to friends,” says Gladys. “I decided I needed to learn the art before the teacher was gone. I wanted her to see her products in the markets before she left.”

Gladys contacted KTA VP Derek Kurisu and asked him if he could sell her mochi. So in 1998, her basement kitchen became her certified mochi factory. Her mom, a second-generation emigrant from Japan, was her teacher. Gladys’ mother had gained her knowledge, not from her mother, but from working in a mochi factory in Hilo.

“The mochi just happened,” she says. “Everything fell right into place for me.”

Gladys learned how to make ohagi, sekihan and zenzai, among others. Her big sellers are chi chi mochi and peanut butter mochi — originally a special request from Derek.

Mochi holds a special place in Japanese celebrations as well as those of other Asian countries.

“My son-in-law brought ohagi to work one day and gave some to his boss,” says Gladys. “It really touched my heart when his boss took his first taste and a tear welled up in his eye because it reminded him of his grandma. She used to always make ohagi for his birthday. My mother would always make that for my birthday, too.”

Derek says her mochi is special. “It is the old-fashioned Japanese kind that you wouldn’t find anywhere else. She has a special touch. As soon



Gladys and her sisters, Bea Iwata and Betsy Uyematsu, in their home kitchen in 2007.



as she brings it, it is gone from the shelf!”

Gladys has been delivering her mochi to the Puainako KTA Super Stores location every day for the last 22 years. But the art might end with Gladys, she says, as her children are educators — “not the kitchen type. I am kind of thinking it will die when I die, but I hope not.”

Her teacher-mother passed away 12 years ago. Gladys will be 79 in April.

“I am thankful and happy to be a part of KTA’s Mountain Apple Brand,” says Gladys.

“Question is, how long am I going to keep doing this?” Gladys asks. “I feel it would be selfish of me to stop making mochi if I’m still healthy and my hands can still move. If health can keep up with me, I’ll keep making my customers happy. Don’t you think that’s the best way to live life — making people happy?” ❖

“We’re trying to improve ourselves, whether it’s the use technology or the leveraging of technology, or innovate ways to improve safety, customer satisfaction and employee moral. It has been super-impactful to KTA,” says Toby.

Toby’s beloved mentor, his father Barry, passed away in September 2019.

“When I was cleaning up his office over the next several months after he died, I found my letter in one of his desk drawers... it’s my drawer now, but...” Toby took a moment as he recalled memories of his dynamic dad.

The letter that asked if Barry had a place for his son at KTA signified a pivotal point in the Taniguchi family’s business and Big Island history.

It’s All About Relationships

“There are part-timers, full-timers and lifetimers at KTA,” says Toby. “The company is very fortunate that we have dedicated and loyal family-like members like Derek. He is talented, dedicated and loyal. I think Derek is a perfect example of an individual who invests in building relationships.”

“Whether it is through our perveyors, farmers, ranchers, fisherman — I think he has demonstrated though his actions that relationships, at the end of the day, are super-important,” says Toby. They help build trust. They help build win-win situations and scenarios, whether it is a farmer growing tomatoes or anyone else we work with.”

“I think it is important to just be humble and realize that you are never better than anyone. By the same token, no one is ever better than you. Be humble; be respectful; treat people the way you want to be treated. I think that maybe helps.”

“I think people don’t care how much you know until they know how much you care,” says Toby.

“Derek shows that in his relationships with everyone, including our partners. I try to show that to my team members — the associates — as well. Just be honest and authentic.”

“We try to keep our associates in the game because they are frontline essential workers, like a nurse or doctor at the hospital,” says Toby. “They are essentially feeding our community. So the question we now ask is what can we do to ensure that they are safe and feeling appreciated. We want them to know that we appreciate them. We know that they have choices in where they work and we’re grateful they choose to work at KTA.”

Toby and Derek both expressed their appreciation for multi-generations of customers.

“The senior customers bring their children and now they are bringing their children’s children, so we see generations of people in the store,” says Derek. “It makes you feel really good to have multi-generations shopping in our stores. We are so fortunate and so humbled and so happy that, you know, really, I think we have the best customers in the world!”

KTA Partner: Kulana Foods

Kulana Foods Ltd., which began in 1937 in Hilo, is the island’s only full-service slaughterhouse. The family-owned company has supplied wholesale meat to KTA for three generations. “We buy all our local pork and beef from the Yagi family, who owns Kulana,” says KTA Executive VP Derek Kurisu. “They do a lot of value-added processing, like Portuguese sausage, pipikaula and other things. We have had a very close relationship for three generations.” ❖



Mountain Apple Blossoms

As one of the few surviving large family-owned businesses on Hawai'i Island, KTA leaders are passionate about championing other local businesses. Derek led the development of the company's Mountain Apple Brand beginning in 1984. The private label consists of products grown, processed or manufactured in Hawai'i. Long-time suppliers have become like family to the KTA organization.



It started at the beginning of the decline of the sugar industry during Tony and Mr. Y's time.

"We were able to get about 40 different partnerships, everybody working together, to actually create more employment and make sure people had jobs," says Derek. "That was a very important time. The whole philosophy was to support local, buy local, take care of the locals. We went all out to take care of the local community. Tony, Barry and Toby really embraced that."

"There are many suppliers on our island that we have worked with for at least three generations, including Hirako Farms, Kulana Foods and others" says Derek.

"I actually worked with the founders of these companies," Derek says. "We have a long history of working together. We grew together. They grew, we grew. We grew, they grew. Together, we are all still here. Over 100 years and we are all still here doing business. We are keeping the economy going on our island. I feel so proud to work for this company. We stuck with other companies like family. Now their grandchildren are taking over the business." Derek says they sometimes express concerns about who will carry on multi-generations business. "Hopefully, they will for many more generations."

To date under this brand, over 50 local vendors supply more than 200 products, including milk, meat, juice, eggs, coffee and desserts.



(Above photo) Barry and Toby Taniguchi at the Puainako store. (Right photo) George Yoshida and Derek Kurisu on the set of "People Living in Paradise."

That's Show Biz

Not many retail and grocery businesses also have their own TV show. But in keeping with the "KTA way," it makes perfect sense. KTA President Barry gave Derek the green light on "People Living in Paradise" in 1995.

"Twenty-five years ago, a lot of negative news was being circulated about the island via the media," says Derek. "Teachers were on strike at that time. I was already going to the schools then because Barry wanted me to go out and help the community and be part of it. I also spent a lot of time in the schools because I knew they would be our next generation of customers and the next generation of people we would hire."

So an idea emerged to create a cable show that would feature only the shiny side of the tarnished Big Island coin.

"The show was based on the same concept and philosophy as the Mountain Apple Brand concept; people working together to promote the positive things about this island," says Derek. "What we did for products and people through Mountain Apple, we did for people of all ages, from all walks of life, in our TV shows."

"We started off with 'People Living in Paradise,'

then broke off with 'Seniors Living in Paradise' to highlight the importance of the senior population. At one time, there was a big disconnect," says Derek. "My goal was to have both a seniors' show and a family show so that both generations could understand each other. I wanted the younger people to understand the values of the seniors and the seniors to understand the younger kids.

"That's still what it is about today; a lot of lessons about understanding each other; all positive; all good; all local; promoting the positive about being local and making our island a better place."



Along with cohost George Yoshida, Derek fostered relationships with seniors across the island. After George passed away in April 2019, Derek took over the show.

"This was so disconnected from what we do as a supermarket," says Derek. "But it's part of the Taniguchi family to go beyond the walls of our company and make our island a better place."

The show started on Oceanic Cable, which has now been switched to Spectrum.

The two one-hour shows, which change content once a month, are on every day on Spectrum Cable Channel 129. "People Living in Paradise" is on daily from 7:30 to 8:30pm and midnight to 1 am.

"Seniors Living in Paradise" shows daily from 6:30 to 7:30 pm, as well as Monday through Friday from 6 to 7 am.

Moving Forward

"Derek's innovations and creativity in bringing products consumers will appreciate and helping organizations and institutions has set us apart from the competition," Toby says. "Our close relationships with our customers keeps us apprised of relevancy and their needs. I think that's what helps us stay relevant in this world of large conglomerates. We try new and different products and services; if they don't work, we stop. We constantly try to improve and innovate."

"We have a lot of the big boys in Hilo... the Walmarts, the Targets, the Safeways," says Toby. "The programs Derek brings to market reflect KTA values. These are not programs that the national chains create. I give all the credit to Derek."

Derek, who has worked at KTA for over 50 years now, says he tries to give 110 percent. "My words and actions represent over 800 employees and all of our buyers," he says. "It's very tough but it keeps you straight and keeps you motivated to try your best and move the company forward."

Although they are continually working to appeal to a new generation, it is equally important to them to maintain the core values and service that his great-grandparents established.

"As my dad said, the company has never been solely based on the bottom line," says Toby. "It's based on what's right for the community, our partners and our associates."

"We're at a crossroads now," says Toby. "My siblings, cousins and I have children, but none have expressed interest in the business yet. Some of them are still young. We are fortunate with our associates and individuals like Derek who have been with our organization for a lifetime. But we are at a point where we need to start really having some serious conversations with regard to a fifth generation who will continue the KTA way." ■

Video clips courtesy of KTA Super Stores.



Empowering Family Caregivers

by Jerry Correa, President & CEO, St. Francis Healthcare System



When speaking with family caregivers, I often hear a common phrase: “I wish I had known...” They confide there is so much they didn’t know when they started their caregiving journey and had to muddle through on their own.

These caregivers didn’t know where to begin, where to turn or even what to ask. They were overwhelmed and unprepared. Many were the designated caregiver by default—no other family member was willing to help.

As a nonprofit organization, St. Francis Healthcare System fills this community need by offering information resources and educational sessions for caregivers at no cost or for a nominal fee. Even during the pandemic, we provided caregivers access to virtual caregiving training sessions.

We offer practical information: how to safely give your aging loved one a bath without injur-

ing yourself or your loved one, how to plan for long-term care, how to manage caregiver stress and many other topics. Most importantly, we make sure these sessions are not sales presentations that may make participants feel uncomfortable.

Caregiving can be challenging, even for the most patient person. Equipping family caregivers gives them more control over their lives and allows them to provide quality care that retains the dignity of their elderly loved ones. ■

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Does Medicare Cover Long-Term Care?

by Ku’unani DeMonte, Caregiver’s Heart Hawaii



More seniors and families looking into long-term care solutions have found that the cost can be quite shocking. In the early stages of planning for long-term care, there are two questions that must be considered. First, what long-term care options are available? Second, how will I pay?

The first step is assessing long-term care options. Long-term care options include nursing homes, private duty home care, assisted living communities, adult day care and residential care home placement.

The misunderstanding comes when individuals assume that Medicare will cover the cost of long-term care. While it is true that Medicare covers skilled nursing or rehabilitative services for a short

period, seniors need to prepare to cover all long-term care costs out-of-pocket. Medicaid can assist in paying for a portion of care. However, financial and level-of-care requirements need to be met in order to be eligible.

Doing the groundwork financially for long-term care is just as crucial as planning for other aspects of senior life.

Successful planning leads to more options and less stress if long-term care becomes necessary in the future. ■

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Your Spouse & Your Caregiving

by Gary A. Powell, Founder & Executive Director, The Caregiver Foundation

Retirement was just around the corner when you receive the call. "Something happened to Mom." Your world is turned upside down. Later, you realize Mom and Dad did not plan well for this possibility and you have to shoulder the work of caring, arranging for care and possibly financing care, as well.

Eighty percent of caregivers report strain on their marriages due to caregiving pressures; 75 percent say they had no choice but to step up. How do you foster understanding and support from your spouse while providing care?

■ Caring for your loved one is not a solo act. Providing care does not have to mean *you* provide the care. It means *you* see that care is provided.

■ Acknowledge your spouse or partner's unhappiness with the changes. "I know this is not what we had planned and having you with me is

the only way I can get through this."

■ Find ways to keep your romance alive—morning coffee together, an evening walk or watching a special TV show you both enjoy.

Visit our website for registration details for our caregiver support group discussions from some of the world's wisest caregivers—you and me! ■



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Our Highest Purpose: Serving Our Kūpuna

by Faith Gianan, General Manager of Roselani Place Assisted Living

The senior living industry also has frontline workers who have come face to face with the pandemic. Working to protect our kūpuna has been challenging, to say the very least. All staff at community living facilities are frontline workers and they must work together to mitigate the effects of COVID-19. They cannot give up and must find strength to do what is right; protecting our residents and each other.


I witnessed our team's hardships and gained an understanding of my staff's perspective by being there for them the best way I could. As a team, we worked alongside each other since our first confirmed COVID case. Our common goal was to see this to the end and for that I am eternally grateful to them. We each experienced a wide range of emotions: fear, anxiety, frustration, hope and



compassion. When we face difficult times, we must remember that challenges are not sent to destroy us. They are sent to strengthen us. We must keep up the good fight, and together, we will survive; we will persevere.

We had faith and that faith grew stronger because we knew that we would overcome. Acknowledging and appreciating the perspective of my staff brought another level of compassion and empathy that I now have for them. "Everything in our lives is to serve our highest and best purpose, always." ■

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Creating Smooth Transitions for Seniors

by Joel Guron, Executive Director, Kalākaua Gardens

Transitioning from living at home to a community that offers independent living, assisted living or skilled nursing care can be challenging for both seniors and their families.

Kūpuna may need special care, but may be hesitant to make the big move because they prefer the familiarity of their own home. Many Hawai'i families also struggle with the change. They may believe it their obligation to take care of their parents at home—even though they may not have the necessary skills or temperament to provide appropriate, quality care.

A care community plays a key role in making seniors feel welcome. This is especially important in order to help reduce confusion for seniors who have some form of dementia.



Helping seniors assimilate into a new setting and adjust to new friends may take time. It may also be difficult for family members, but they soon find they are no longer stressed from 24/7 caregiver duties and can enjoy being with their elder parents again.

When deciding on a community for your loved one, ask other families about their experiences. With the current pandemic, it's also important to ask about the community's visitation policies so you can be assured you can stay in touch with your loved one. ■

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Engage With Kūpuna During COVID-19

by Kristina Wong, Care Manager at Home Care by ALTRES Medical

Kūpuna who are staying at home or limiting interaction with loved ones may start to experience loneliness. Integrating a variety of activities while caring for kūpuna—both personally and professionally—can provide enjoyment for everyone.

• **Get virtually connected.**

Teaching kūpuna how to use FaceTime, Zoom or Google Meet to connect with relatives, friends and their community will help them to socialize without leaving the safety of home. Some community centers offer online classes, enabling kūpuna to participate in virtual hula or 'ukulele lessons.

• **Try a cooking project or a DIY craft.**

Plan a project with kūpuna. For instance, my grandmother loves barbecued short ribs. I grocery shop, then we prepare the dish together. Engaging



kūpuna in activities gives them needed structure and something to look forward to doing.

• **Go through family photos.** Help digitize or organize photo albums and spend time discussing the captured memories. It's a great cognitive exercise and can bring joy to your kupuna's day.

Although there is no playbook for caring for kūpuna during a pandemic, it is essential that we support their social and emotional needs.

During these challenging times, they need us more than ever. ■

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Poling for Better Posture, Balance & Health

by Debbie Kim Morikawa, GYMGUYZ Owner

Two-time stroke survivor June struggled with her balance. She felt unsteady, even when holding onto something. She was very worried about falling... until she discovered specialized walking poles. These poles provide greater stability for those who use them while they walk, and also improve balance and posture, increase upper-body and core strength, reduce the risk of falls, and allow faster walking speeds. June's posture and mobility have improved since using them and she feels more confident in her physical abilities.



calories than regular walking, while providing more support. They're ideal for people with Parkinson's disease, hip or knee issues, or arthritis, or those who've had a stroke.

Besides, walking is one of the best and easiest ways to get your recommended 150 minutes a week of moderate-intensity aerobic exercise. Imagine boosting this benefit by adding a tool that enhances strength and balance, reduces the risk of falls, and burns more calories. ■

Pole walking engages up to 90 percent of the body's muscles and enables a greater range of joint mobility. Using specialized poles for walking or exercising can burn up to 20 to 46 percent more

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Practice Good Oral Hygiene Together

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

Grandparents play an important role in raising children, especially in Hawai'i, with changing family patterns and dual-worker households. And while it's acceptable for grandparents to treat their grandchildren to sweets, they are also expected to show them the importance of good oral health and a healthy diet.

February is National Children's Dental Health Month, when children are reminded to brush, floss and see their dentist at least twice a year. Grandparents and parents are also reminded to practice good oral hygiene with children to avoid tooth decay, gum disease and other oral health issues that could arise at any stage of life.

Oral health directly impacts overall health. Be sure to establish a consistent routine of brushing for at least two minutes twice a day and flossing daily. This simple routine can prevent plaque and

bacteria from infecting the teeth and gums. A healthy diet and limiting sugar will also help the family stay healthier longer.

Drinking water regularly and after eating sugary foods helps flush out excess sugar that tends to linger inside the mouth and cause cavities.

Instill good oral health habits and show the next generation that it's possible to live well and smile more at any age. ■



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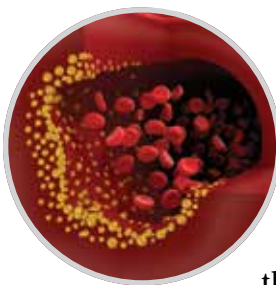
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Frontiers in Cardiovascular Health

by David G. Watumull, President & CEO; Randall Mau, VP, Medical & Business Relations, Cardax Inc.



Over the past two decades, successful therapeutic cardiovascular disease strategies have focused primarily on lowering bad cholesterol (LDL) with statins, and reducing the risk of the blood clots that cause heart attacks or strokes with “blood thinners” such as aspirin. Blood pressure medications are also widely used. Despite these interventions, a significant number of patients experience recurrent events or disease progression.

New research using large clinical trials points strongly to the role of chronic inflammation as a culprit. The studies also show the need for treatments that provide multiple cardiovascular health benefits—optimization of total cholesterol, LDL, blood pressure, triglycerides and inflammation.

New dietary supplements that support this broader cardiovascular inflammatory health approach are available. Dietary supplements that successfully target inflammatory health may also provide support for joint health, liver health, kidney health, metabolic health and cognitive health.

Drugs being developed that address multiple cardiovascular health issues may offer further reduction of the risk of heart attacks, strokes and other major cardiovascular events. New drug treatments that result in the systemic reductions of inflammation may also have a positive impact on other chronic diseases caused by inflammation—including diabetes, arthritis, cancer and Alzheimer’s. ■

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Aging With Aloha: Caring for Your Eyes

by Dr. Steven Rhee, Medical Director and Cornea Specialist, Hawaiian Eye Center

With aging comes new challenges; our eyesight is no exception. One in six Americans aged 65 and older has a vision impairment that cannot be corrected with glasses or contact lenses alone. It's important to see your ophthalmologist every one to two years in order to check for cataracts, glaucoma, macular degeneration and diabetic retinopathy. Early detection and treatment are imperative to prevent vision loss.

Normal aging of the eye actually does not lead to vision impairment, which is the result of eye disease and/or injury. Symptoms include loss of central and/or peripheral vision, blurred or hazy vision, or night blindness. Here are some tips:

- **Always wear protective eyewear/goggles** when working on home and garden projects.



- **Exercise regularly and eat well** in order to mitigate the risks of high blood pressure and diabetes.

- **Get enough sleep** every night to ensure healing and lubrication.

- **Always wear sunglasses and/or a wide-brimmed hat** when outside.

Your sunglasses should be 100 percent ultraviolet (UV) blocking.

- **Women, especially, should adhere to their ophthalmologist's** recommendations and treatment plan, because they are at higher risk for cataracts and glaucoma. ■

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Help for Military and Veteran Caregivers

by Craig Gima, Communications Director, AARP Hawaii



John “Longie” Dudoit returned to Moloka‘i in 1969 after a year in the infantry in Vietnam and married his high school sweetheart.

“But something wasn’t right,” John recalls. “In our first years of marriage, Lorna stood by me but couldn’t understand what was happening.”

Back then, post-traumatic stress disorder (PTSD) wasn’t widely understood. It was difficult for veterans to get help. “My wife’s strength was the only thing that kept me going,” John says. “But along the way, I knew I needed help.”

John credits Dr. Kathleen McNamara, a Veterans Administration psychiatrist, with helping him work through his PTSD. John now runs the nonprofit Molokai Veterans Caring for Veterans, helping them attain VA medical services. John says the keys are persistence and asking for help, something veterans may be reluctant to do.

In West Hawai‘i, Lori Smith-Starnes helps Big Island veterans as an Elizabeth Dole Foundation Fellow. The foundation works to empower and support military caregivers. Lori is a military caregiver and volunteer who reaches out to veterans about the services available to them and their families. Most veterans know services are available, but may not know where to get information.

For example, veteran and military caregivers may qualify for a stipend so they can get paid for caregiving, counseling services and respite care.

Lori is a caregiver for her husband Dave, an Army veteran who has PTSD, severe headaches

John Dudoit attributes his well-being to his family’s support and the help he received from a VA psychiatrist.

and other effects from a traumatic brain injury he suffered in Iraq. Lori is able to talk to other veterans and caregivers from her own experiences.

She says veterans with PTSD may get frustrated and give up because of the paperwork involved with VA care. But the foundation, Wounded Warriors Project and other nonprofits can help. AARP also helps military and veteran caregivers.

Of the 53 million caregivers in America, 5.5 million are caring for a wounded or disabled veteran. A growing number of caregivers are millennials and teenagers; one in four is a millennial.

Young caregivers include Kamile and Kaleo Kapanui of Kaua‘i, who put college on hold to care for their grandfather, Bobby Nawai, a veteran living with dementia. The Kapanuis were profiled in the documentary *Sky Blossom*. “School will always be here. Grandpa won’t,” says Kamile. Filmmaker Richard Lui says the Kapanuis and young people like them are unsung heros. They are “the next Greatest Generation,” he says.

John and Lori agree that family caregivers are key in caring for veterans.

“I thought I had given up, too,” John says. “But family strength keeps us going.” ■

Nonprofit resources for military/veteran caregivers:

www.aarp.org/veterans
www.Elizabethdolefoundation.org
www.Woundedwarriorsproject.org

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Medicare’s Other Enrollment Periods

by Wanda Anae-Onishi, Hawaii SHIP Program Director

Every year, Medicare provides two enrollment periods that run from Jan. 1 through March 31. During the **General Enrollment Period**, individuals can apply for Medicare if they missed their Initial Enrollment Period (IEP) or don’t qualify for a Special Enrollment Period. Coverage begins July 1 of that year. If you missed your IEP when you turned 65, you may incur late enrollment penalties that will increase your premiums.

During the second period — the **Medicare Advantage Open Enrollment Period** (MA OEP) — beneficiaries with Medicare Advantage plans can switch to another MA Plan or return to Original Medicare and purchase a standalone Part D prescription drug plan. Beneficiaries can only make one change during the MA OEP.



SHIPMates Carol and Stephen explain Medicare to fair attendees.

Hawaii SHIP counselors provide information and plan comparisons, helping beneficiaries decide which coverage is right for them. The service is free, confidential and unbiased. Hawaii SHIP is a federal, volunteer-based program serving beneficiaries, their families, caregivers and soon-to-be retirees. For more information about services or volunteering, call Hawaii SHIP. ■

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Dementia Patients 'Remember Thru Music'

by Beth Bohn, Remember Thru Music Operations

The powerful documentary *Alive Inside*, created by Music & Memory, became a call to action for Big Island resident Jen McGeehan. Music & Memory (musicandmemory.org) is a nonprofit organization that helps individuals with a wide range of cognitive and physical conditions to engage with the world, ease pain and reclaim their humanity through the use of personalized music.

Jen looked for a similar program in Hawai'i and found none, so she was moved to create her own nonprofit, Remember Thru Music.

Remember Thru Music is a community-based, no cost, public program based on the Big Island that focuses on improving the lives of individuals diagnosed with Alzheimer's disease and other forms of dementia through personalized music. Jen and her team of volunteers provide portable MP3 music players loaded with a personalized selection of songs for eligible applicants.

Family members and/or caregivers are asked to complete a simple music questionnaire for the recipient. What music seems to pique their interest or cause a pleasant reaction from them today? The more specific the details about the recipient you provide the better the selection of songs will be. Then, our team's "music angel" loads person-



Jen McGeehan brings the gift of music and memories to Chiyoko.



alized music onto the MP3. This specially selected music can help open doors to their fading memories when little else can. This is evident in the smiles, singing and arm-waving while listening to their own player.

Extensive research has shown that language and visual memory pathways are damaged early on as Alzheimer's and dementia progress. For patients who are losing contact with their environment, personalized music programs can help activate and calm the brain. Music has been shown to ease anxiety, helping recipients and their caregivers better manage times of stress.

Music can truly become a lifeline between those people living with this debilitating disease and those caring for them. Our No. 1 goal is to get as many of these life-enriching, individually personalized MP3 music players loaded with music and into the lives of those who can benefit most.

If you're caretaking someone you believe may benefit from this program, contact the team using the information below. ■

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Oh Those Medicare Commercials!

by Robin Reisinger, Insurance Agent

You've seen hundreds of those ads on TV telling you to call a toll-free number to hear all about the new Medicare Advantage benefits. These commercials insinuate that all the extras are free and some suggest you might even be able to get money back.

These ads are misleading, at best. The reality is that it's nearly impossible to find one plan anywhere in America that includes all the free benefits they list. And the idea of contacting a mainland call center to speak to someone who does not specialize in Hawai'i plans isn't something I'd recommend.

A better thought might be to work with an agent on-island who is a trained expert in Hawai'i's local plans. They can assist you to



make sure you are signed up for a plan that addresses all of your medical and prescription needs, while getting you the maximum benefits for the lowest cost. A local agent could also help to see if you qualify to be reimbursed for the monthly \$148.50 Medicare Part B premium.

Most importantly, they would be available to assist you all year — which I don't think you can say about the telemarketers at a call center on the mainland. ■

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The Power of Healing, Harmony & Hope

by Generations Magazine Staff

Mental health is a serious concern in Hawai'i. Even before the COVID-19 pandemic, 17 percent of the state's adult population were struggling with some form of mental illness. Yet two out of three were receiving no treatment at all for this illness, which can contribute to chronic conditions such as cardiovascular disease, diabetes, obesity, asthma, epilepsy and cancer, along with higher risks of adverse health outcomes.

Samaritan Counseling Center Hawaii is the culmination of a dream shared by two University of Hawai'i at Mānoa social work students, Terry Fisher and Judy Hormell. The center opened its doors in 1989 to provide professional and accessible behavioral health counseling sensitive to the spiritual traditions of individuals, families and communities. Mental health services are offered to all, regardless of race, color, age, national origin, disability, religion, sex, gender identity, sexual orientation or ability to pay.

Services include telehealth counseling, in which professional mental health counselors offer at-home confidential guidance. To receive telehealth counseling, you need a smartphone, computer or tablet with Internet access and audio-video capabilities, and a private, secure location.

The center combines the best practices of today with an understanding of the power of sacred

traditions to enhance lives. The center's vision is for everyone in Hawai'i to have access to quality behavioral health counseling that integrates their spirituality to enhance health and wholeness. Its professional counselors and therapists understand the close relationship between mind, body, spirit and community.

The center's counselors believe that spiritual health is a source of strength, healing and growth.

At the Samaritan Counseling Center, your health and safety come first. At this time, mental health counseling via telehealth and videotherapy are recommended. A limited number of counseling sessions are offered in-person by appointment only in Honolulu. When it is safe to do so, the center will begin cautiously reopening its six offices on O'ahu, following recommended health guidelines.

Call the number below to decide whether telehealth is right for you.

Donate to the center's Client Assistance Fund to subsidize counseling for uninsured, underinsured, elderly and low-income clients at www.samaritancounselingcenterhawaii.org/giving. ■

SAMARITAN COUNSELING CENTER HAWAII (501)(c)3 nonprofit
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Rules for Adult Kids Returning Home

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

As the COVID-19 pandemic spread across the country, parents saw a wave of adult children move back home. Pew Research recently found that 52 percent of 18- to 29-year-olds now live in a parent's house.

Some children may have moved back simply due to safety during the virus response or because universities switched to e-learning. Others may have returned because of financial reasons.

As parents, it's important to help your children find their footing, but you also don't want to put your own financial security at risk. You can achieve this by setting boundaries and providing clear expectations for how you expect your child to contribute while they live under your roof.

Discuss Whether They Will Pay Rent

Will you expect them to pay rent while they are living with you? It's important to have this discussion *before* they move in.

Your child might assume he or she can live in your house rent-free for as long as they want. You want to ensure that everyone has the same expectations for the arrangement—*before* they move in.

Before they move in, have a conversation regarding what they can afford to pay and what you require from a financial standpoint, so each of you remains on the same page.

Find Other Ways They Can Contribute

It's possible that your child needs to move back because they've lost his or her job. If they're under financial hardship, then it's understandable if you don't want to charge them rent. But that doesn't necessarily mean you have to let them sit on the couch all day watching TV, using your kitchen as their own free grocery store.

Instead, set ground rules for their stay. Are they looking for a job? Do you want free rent to be contingent on them following through with job searches? Do you want them to pitch in for food costs? Will you allow them to borrow cash?

If your adult child is not paying rent, give him or her tasks that will help save you money. Ask them to mow the lawn or paint the house in between their job searches. It will give them something to do beyond worrying about their next interview.

Set a Timeframe

While you may love having your child back at home—and they may enjoy it as well—set expectations regarding the length of his or her stay. Talk with your child about when they hope to move out. If it's until they can afford a place to live by themselves, then also ask them what they need in order to feel comfortable enough to live on their own. Do they need a few months' worth of paychecks first? Will they move as soon as they have a job? Are they saving for a down payment on a house?

By agreeing to a plan, you're protecting yourself in case they are thinking about an extended stay. Plus, it will help you enjoy this time you have with your child at home. ■

MICHAEL W. K. YEE, CFP®, CFS®, CLTC, CRPC®

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC® is a Private Wealth Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services Inc. in Honolulu, Hawaii. He specializes in fee-based financial planning and asset management strategies, and has been in practice for 36 years.

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Passing on the Family Business

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

Only about 25 percent of family businesses survive 15 years or more. Only about 25 percent of those will survive the transition to the founders' descendants. Many factors contribute to these statistics. Here are two critical factors.

1. Willing and able? Most parents want to treat their children equally when it comes to passing on the family wealth, but not all children are capable of running a business and not all children want to continue in the family business once the founding generation is gone.

2. Is the business viable? Take a sober look at your business and your descendants, and consider: Can my business be successful for another generation? Your business may have provided a brilliant solution to a need back when you founded it, but



markets, technology and spending patterns have changed since then. Unless your business is nimble enough to make appropriate adjustments, it may not continue to be viable.

The continuation of your business and passing on wealth to your descendants may go hand in

hand, but if none of your children are willing or able to carry on your dream, selling your business and passing on the proceeds may be the best bet.

Your trusted advisors can help you find a solution that works best for all concerned. ■

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Elder Abuse Reporting Deadlines

by Scott Spallina, Senior Deputy Prosecuting Attorney

Recently, I received a call from a woman who wanted to report that her father had been the victim of theft. The culprit was her niece, who had taken over \$100,000 over a three-year period. The caller had the evidence and her father now wanted to hold the niece accountable for what she had done. However, the only problem was that the crime was outside the statute of limitations.

The statute of limitations, or SOL, is a time period wherein the criminal conduct must be filed with the court. It is a time limit the victim has before the case is deemed too old. It is important to note that it doesn't matter when the case was reported to the police—the case has to be accepted by the court within the SOL.

The length of time for the statute of limitations depends on the severity of the crime. For a misdemeanor crime (one in which the value of property or money taken is under \$750 or injuries are less than broken bones), the SOL is two years. For a felony crime (over \$750 taken or serious injuries sustained or a weapon used), the SOL is three years. There is no SOL for murder.

Sometimes the SOL can be extended if certain facts are present. For instance, if someone only recently discovered a theft that was made by deception, the SOL begins not when the crime was committed, but when it was discovered.

Let's say "bad son" took \$20,000 from his dad by forging checks and cashing them on Feb. 1, 2017. Dad discovers the crime on Jan. 1, 2018 (SOL begins). Father doesn't report the crime to



the police until Dec. 31, 2020. Does he make the SOL deadline? Probably not, because although the SOL ends Jan. 1, 2021, the police have only two days to investigate the crime, present it to the prosecutors and file the matter with the court. "It just ain't gonna happen."

There is no good reason to delay reporting elder abuse. Over time, memories fade, evidence gets lost and there can be unforeseen delays in the investigation. All this can result in missing the SOL deadline and not holding someone accountable for their bad conduct. ■

If you suspect elder abuse, call these numbers:
 – Police: **911**
 – Adult Protective Services: **808-832-5115**
 – Elder Abuse Unit: **808-768-7536**

If you have questions about elder abuse, call or email:
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Estate Planning: Start With 'Why'

by Stephen B. Yim, Attorney at Law

Trust beneficiaries are sometimes left to wonder why a decedent instructed that a trust distribution be made in a particular way.

The trust clearly identified who the beneficiaries were, what they were to receive and how they were to receive. But unfortunately, the trust was silent as to the "why" of the distribution—the underlying reason and purpose for creating the trust in the first place.

Not clearly setting forth intention or purpose in one's estate plan can lead to misunderstanding, confusion, hurt feelings, potential law suits and disruption of family relationships.

In his book *Start With Why*, Simon Sinek explains it this way: The "what, when and how to do" come from our neocortex, the part of the brain



that contains the language center. The intentional and emotional purpose-driven "why" comes from the limbic area of the brain, which deals with emotions and memory. That area of the brain has no capacity for language, which is why writing out the purpose, emotion and intention is difficult. Most of what we do is driven by clear intention and purpose, so it is important to put effort into writing out our intentions and purpose.

Keep in mind that your estate plan is intended to be your last say, so the "why" must be expressed as the foundation for the plan. ■

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LAMAKŪ EXTENDED CARE
• NOW OPEN •
2021
THE PLAZA AT MILILANI

The Lamakū Extended Care program, first introduced at The Plaza at Kaneohe, is now open at The Plaza at Mililani.

This Plaza exclusive program is designed to offer a continuum of care allowing Residents to remain at The Plaza as their mobility declines. With the help of dedicated nurses and care aides, the Lamakū Extended Care program provides around the clock personal care to those Residents who are wheelchair and bedbound.

To find out more about The Plaza, and if the Lamakū Extended Care program is right for you or a loved one, **call or schedule a tour today.**



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GM BROWN BAG LUNCH WEBINAR

Zoom Presentations: **FEB. 17, MARCH 17**
 11:30 am – 1pm | see pg. 9 for details

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Answers on pg. 8

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Hawai'i Woman Hits It BIG in Las Vegas!

by Generations Magazine Staff

A frequent Las Vegas visitor from Hawai'i turned her trip to the Fremont Hotel and Casino into a nearly \$790,000 jackpot playing Aristocrat's Buffalo Inferno™ slot game in September of last year.

Louise (last name not released) usually stays and plays at the California Hotel and Casino, but decided to stop by the Fremont on that lucky Wednesday morning, hitting the \$789,062 progressive jackpot at 8:37am.

Louise thought she won \$79,000 at first, but quickly realized she had won 10 times that amount!

But that wasn't the end of Louise's visit from Lady Luck. While waiting for the payoff from her huge win, Louise hit a second jackpot of more than \$5,000 on a nearby machine!

The Fremont and "The Cal," two of three favorite destinations for residents traveling to Hawai'i's "ninth island," opened in June. The third fave, Main Street Station, is expected to open at a later date.

After closing for over two months, opening casinos have put measures in place to ensure the health and safety of visitors and workers alike. For example, every other gaming machine is turned off to allow for social distancing. And a limited number of players are allowed at blackjack and craps tables.

Lady Luck is alive and well in Las Vegas and welcoming folks back to have some fun again! ■

Not even a mask can hide Louise's "winning smile."



Lady Luck brought good fortune to other winners at the Fremont Hotel and Casino, as well.

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