

“Take Charge of Your Money₃!”

Financial education on TV



The University of Hawai‘i Cooperative Extension Service, Honolulu Community

College, and collaborators offer residents sixteen consumer education television shows on channel 55 beginning on June 11 with “Getting Ready for a Great Financial Future”. Local professionals share their expertise as guest speakers without company or product endorsement.

To assist home viewers, an

optional Viewer’s Guide telecourse packet that includes television schedules, handouts, and other information is available to enrolled participants. For more information, call **956-7138**, email moneyed@hawaii.edu, or visit their website [www.ctahr.hawaii.edu/tcyour\\$](http://www.ctahr.hawaii.edu/tcyour$).

“Take Charge of Your Money₃!” Summer 2007 Telecourse Schedule

Dates & Times: June 11 – August 1, 2007, 11:00 a.m. – 12:00 noon
Oahu, Kauai, and Hawaii; rebroadcast at 5 p.m. on all islands.

TV Stations

OAHU: Oceanic channel 55

HAWAI‘I: Na Leo channel 55

KAUAI: Ho‘ike channel 55

MAUI, MOLOKAI, LANAI: MCCTV channel 55

No.	Title	Viewing Schedules (subject to change without notice)			
		Oahu, Kauai, Hawaii		Rebroadcast: Oahu, Kauai, Hawaii & Maui County	
1	Getting Ready for a Great Financial Future	June 11	11:00 a.m.	June 11	5:00 p.m.
2	Basics of Financial Planning	June 13	11:00 a.m.	June 13	5:00 p.m.
3	The Role of Insurance in a Financial Plan	June 18	11:00 a.m.	June 18	5:00 p.m.
4	Retirement Planning	June 20	11:00 a.m.	June 20	5:00 p.m.
5	Investing for and during Retirement	June 25	11:00 a.m.	June 25	5:00 p.m.
6	Effective Use of Estate Planning Concepts	June 27	11:00 a.m.	June 27	5:00 p.m.
7	Way to Go! With Tax Credits	July 2	11:00 a.m.	July 2	5:00 p.m.
8	Renting or Buying a Home	July 4	11:00 a.m.	July 4	5:00 p.m.
9	Health Insurance in Hawaii & Consumer Self-Defense	July 9	11:00 a.m.	July 9	5:00 p.m.
10	Securities Fraud & Hiring a Licensed Contractor	July 11	11:00 a.m.	July 11	5:00 p.m.
11	Planning for Higher Education	July 16	11:00 a.m.	July 16	5:00 p.m.
12	Divorce: The Financial Issues	July 18	11:00 a.m.	July 18	5:00 p.m.
13	Medicare and Social Security	July 23	11:00 a.m.	July 23	5:00 p.m.
14	Legal Issues in Caregiving - Deciding “What If?”	July 25	11:00 a.m.	July 25	5:00 p.m.
15	The Costs of Family Caregiving	July 30	11:00 a.m.	July 30	5:00 p.m.
16	Home Safety & Housing Options for Hawaii’s Seniors	Aug. 1	11:00 a.m.	Aug. 1	5:00 p.m.

PEDESTRIAN AND DRIVER SAFETY

Did you know that there are people who think that it is okay to jaywalk?

Some people feel that it is inconvenient to use a marked crosswalk or to walk to the corner to cross the street. Some are in a rush and think that they can get across the street before the approaching vehicle reaches them. They assume that once they’re on the roadway the driver of a vehicle can see them crossing. Others assume that jaywalking is allowed because they see other people doing it all the time. But it isn’t.

Jaywalking is against the law and is punishable by a fine of \$70 for pedestrians who don’t obey the law in the State of Hawaii.

What is jaywalking? Jaywalking is crossing the street outside of a crosswalk or away from a street corner.

Statistics show that Hawaii has an average of 28 pedestrian fatalities each year. In addition, approximately 560 people are injured annually after being struck by motorists.

Per capita, Hawaii has the 4th highest pedestrian fatality rate in the United States. The majority of the fatalities occurred because people failed to use crosswalks and did not cross at intersections. The most common reason why pedestrians were struck is because drivers failed to yield the right of way or were inattentive.

Always think “prevention.” Traffic accidents can be prevented. Both pedestrians and motorists must be vigilant at all times. While it will take a combination of stricter laws and en-

forcement, ongoing education, and various road safety improvements to address this serious problem, we all need to exercise greater caution and courtesy when driving and walking.

PEDESTRIAN SAFETY TIPS

- ♦ Always cross within marked crosswalks or at street corners.
- ♦ Look left, right, and then left again for vehicular traffic before stepping onto the roadway. Continue to look for oncoming vehicles while crossing.
- ♦ Yield to any approaching vehicles while crossing even if you have the right of way. Oncoming vehicles may reach you faster than you anticipate.
- ♦ Make eye contact with drivers to ensure that they see you.
- ♦ Keep to the right of the crosswalk, and be patient and alert when crossing the street.
- ♦ Walk across the street, never run.
- ♦ Obey all traffic signals and use the pedestrian signal button at intersections.
- ♦ Cross the street only when the green “Walk” light is on. Do not begin crossing if the red “Don’t Walk” or upraised hand is flashing or steady.
- ♦ Be especially careful of vehicles that may turn right on red or turn left at an intersection. Drivers may be busy looking out for other vehicles instead of pedestrians.
- ♦ If buses or other large vehicles are blocking your view, wait for them to pass before crossing. These vehicles may also be blocking the view of drivers in the other lanes.
- ♦ Do not walk behind a vehicle that has its reverse lights on.
- ♦ Walk on the sidewalk. If there is no sidewalk, walk on the left side of the roadway so you can see oncoming traffic.
- ♦ Stand at least 10 feet away from the curb while waiting at bus stops.
- ♦ Do not allow children to walk near roadways or cross the street unsupervised. Adults should accompany children until they are sure that the children can cross the street safely.

For more information or to request a speaker for your organization, please call the Community Affairs Section at **529-3351**.

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