

Hawaiian Islands Professional Panel of Experts™



Financial Wellness Resource

Free Community Education Program

Hawai'i Orientation Guide

A Non-Profit 501(c)(3) Organization

www.facebook.com/HIPPE.Education

Proud Partner of:



Nā Mea Ike 'Ia
The Royal Hawaiian Guard



The United States Army - Hawai'i Sergeant Audie Murphy Club
The United States Army Sergeant Audie Murphy Club - Alaka'i Chapter



Our Impact in the Community...

As we carried out our daily duties, we discovered a key ingredient missing within Hawai'i communities:

Financial Literacy Education.

It has become our utmost desire to share our knowledge, and the knowledge attained by career-leading experts, to shape the people of Hawai'i into not only financially educated people; but also transforming them into strong homebuyers and confident investors. Our volunteer education is *FREE* to all. No matter where you come from, there is always an ability to do more, earn more and be more. It all starts with understanding how to make your money work for you.

Ask yourself:

“Do I want to be in control of my finances?”

“Do I want to own a home one day?”

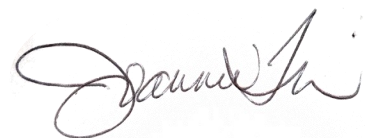
“Do I want to invest into my future?”

If the answer is “*YES*”, simply call us to schedule financial education, counseling, or a homebuying / investment event.

**Let us Guide Your Financial Education, Homebuying,
and Investment Dreams!**



Rick Yniguez
HIPPE President
Co-Founder
808-462-7318



Joannie Torio
HIPPE Vice President
Co-Founder
808-799-8225

Empowering Individuals, Families and Their Future

About Us

In the Beginning....

Hawaiian Islands Professional Panel of Experts (HIPPE) originated by the humble desires of its founders, Rick Yniguez and Joannie Torio. In their life journeys, they each had their own struggles and have learned through their own efforts how to budget with their young families day-to-day. Since those early days to now, they each have acquired properties, maintain their businesses and successfully achieved goals that they have never known possible. Most importantly, they developed a passion to make an impact on the community.

Their similar backgrounds and parallel lives brought the founders to a meeting point in their lives at one community event that was known to have changed their lives from that day forward. As academically business-educated professionals in each own's trade, they discovered a uniform missing link throughout Hawaiian communities that has held many back from reaching their financial goals. It was at this moment of meeting and discovery that each had the unique, personal goal to provide volunteer education from basic budgeting to strategic investment ventures.

Our Mission

HIPPE's Free Community Education Program aims to:

- Empower individuals, families, and communities through financial education, counseling, homebuying knowledge and investment fundamentals.
- Share wisdom attained by career-leading experts to shape the community into financially educated people.
- Transform those willing into strong homebuyers, confident investors and overall goal achievers.

Our Vision

The passion of creating a positive impact on the community has now flourished into a non-profit organization providing *FREE* financial literacy education to the entire state of Hawai'i. This form of education is not typically taught in high school, colleges or other academic settings and not shared throughout families regardless of how much it should be. HIPPE's education programs instructs the youth of today and shapes the parents and grandparents of future generations to come. Whether you are a high school student, the next-door neighbor, or US military member, Hawaiian Islands Professional Panel of Experts empowers individuals, their families and their future.

Our education is free to all. We can lead the way to your financial goals!

See more of what we do at: 

The Authors...



Rick Yniguez



Joannie Lum Torio

As a past leader in the military, I have mastered the ability to make accurate, timely and practical decision making regarding the livelihood of those I come in contact with. I carry these traits into HIPPE to be a positive impact on the individuals I educate and the communities I cultivate.

Rick Yniguez was born and raised in Los Angeles, California and a resident of Hawai'i for over two decades. He entered the mortgage loan profession in 2019 after culminating 23 years of active service to the United States Army where he served in several strategic duty positions including three combat tours. Rick Yniguez holds a Master's degree in Business Administration with a concentration in Quality Management as well as a variety of leader professional development and operational course completions.

Rick continues to *Lead From The Front* as a Licensed Loan Officer, Certified Veterans Loan Specialist (CVLS) and an active two-decade member of the coveted US Army's Sergeant Audie Murphy Club. His quality service to the Hawai'i community will continue to be his uppermost desire and most rewarding endeavor.

Originally from Los Angeles, CA, I have been fortunate to make O'ahu my home for the last 9 years. Throughout my time in Hawai'i, I have been widely exposed to the growing need for financial education and life skills beyond what the school systems and community organizations offer. It has become my goal to share this knowledge.

Joannie holds a Bachelor's of Science degree in Business Administration from California State University, Los Angeles. Joannie has a professional background of 30+ years in the retail industry which includes sales management, team development, operations management and human resources management. As a real estate agent, Joannie has successfully carried over her exceptional sales and operations skills into the real estate industry to serve a variety of markets including local clients, tourists and even the upscale luxury market.

Joannie has the passion to support individuals, families and local businesses by utilizing her strong marketing, sales and business management skills. As her business expertise evolves, she strives to become an integral part of the growing need for advanced education to the community.



Proud Members of
The United States Army -Hawaii Sergeant Audie Murphy Club
Lead From The Front!



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What Can HIPPE Do For You?

Seek out HIPPE's **FREE** Community Education Program consisting of financial education, guidance and counseling to enrich your capabilities:

- We are your one-stop-shop delivering “field-tested” experts in economics, budgeting, financial analysis, residential real estate and lending. We also provide expert keynote speakers on investments and commercial projects.
- We provide interactive, attendee-integrated discussion workshops designed to spark creativity, initiate brainstorming collaboration and correlation to each person's life circumstances.
- We provide **free** counseling to better prepare you for future homebuying or investment goals.
- This list is endless! Talk to us about all we have to offer!

Did we mention that we are FREE??

You never pay HIPPE for any of the services or events. Thanks to the support of our extremely generous donors and sponsors, HIPPE's efforts will remain available to all who seek enrichment and a better life for themselves, their family and their future.

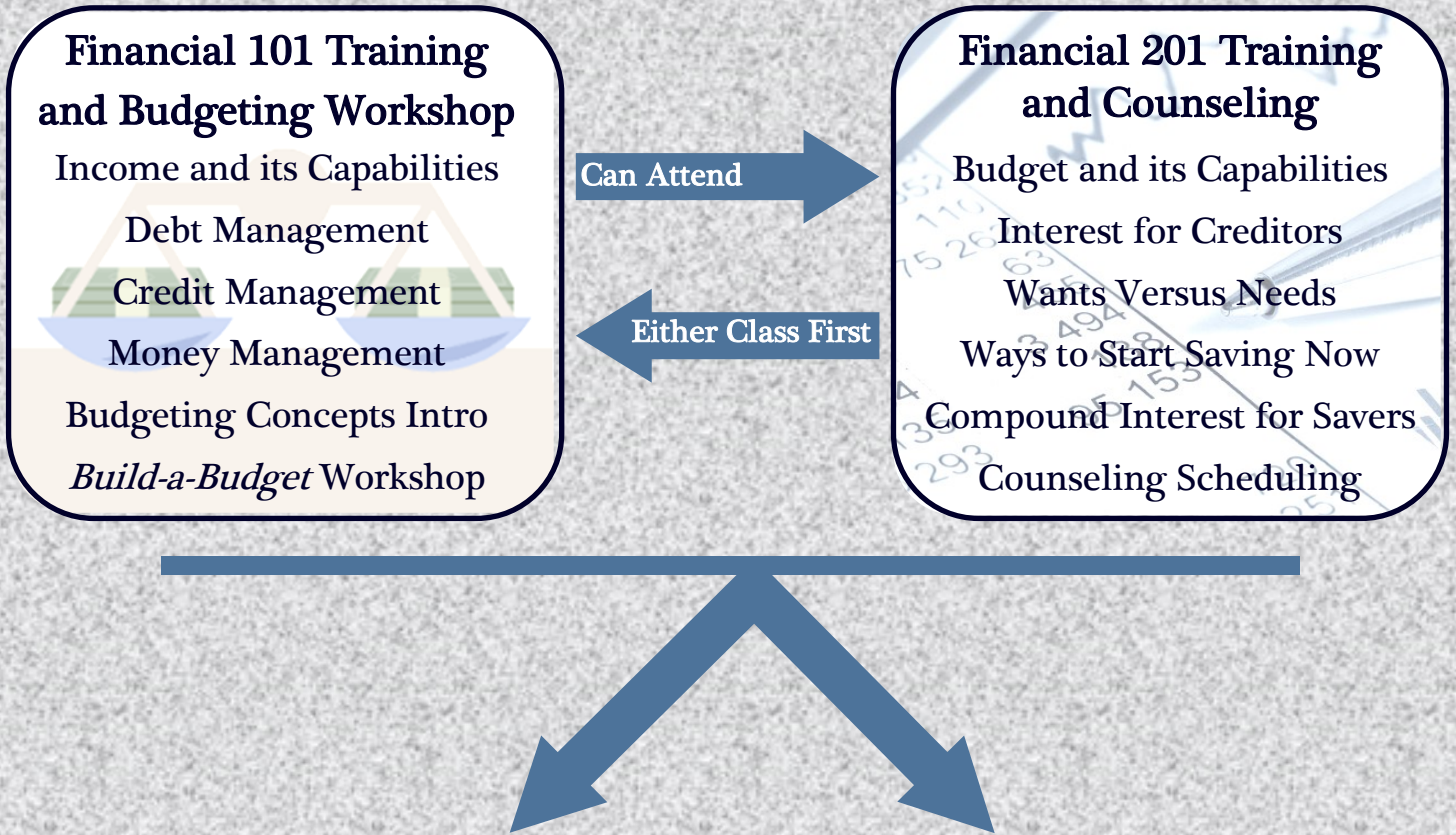
*All Ages Are Welcome To Attend Our Training!
(Minors must be accompanied by an adult)*

See our Event Dates and Contact Us to find out more!



HIPPE Classes and Flowchart

“The Basics”



“How to Invest in Your Future”

Homebuying Strategies and Discussion Group (301)
Housing Market
Real Estate and Loan Concepts
Local Economy
Government and Local Programs
Make a Homebuying Plan
“Panel of Experts” Forum

Investment Strategies and Discussion Group (401)
Savings and Investment Capabilities
Residential Opportunities
Commercial Opportunities
1031 Exchange and DST
Other Investment Vehicles
Estate Planning
Tax Strategies

Financial 101 Training and Budgeting Workshop

Income and its Capabilities

- Types
- Methods
- Sustainability

Debt Management

- Definitions
- Types
- Calculations

Credit Management

- How Does My Credit History Affect Me
- Credit Report Reviews
- Debt Settlement
- Identity Theft

Money Management Basics

- Tips
- Debt Pay-Off Strategies

Budgeting Concepts

- Concepts
- Types

Build-a-Budget Workshop

- Hands-On Activities

Financial 201 Training and Counseling

Fine-Tuning Your Budget

- Budget Strategies
- Change How You Spend
- Start Saving Now
- Understanding Interest

FREE One-On-One Counseling

- Goal-Setting
- Preparing for your Goals

Find out more at www.facebook.com/HIPPE.Education



HIPPE.Education@gmail.com

| www.HIPPE-Education.org



"HIPPE.Education"



"HIPPE Podcast"

Homebuying Strategies and Discussion Group (301)

We Can Answer:

- What Does a Good Real Estate Agent Do?
- What Does a Good Loan Officer Do?
- How do I shop for a home?
- What is “House Rich and Cash Poor”?
- What is the homebuying process?
- How do I qualify for a loan?
- What homes can I buy?

We Also Offer:

- FREE Homebuying Counseling
- Real Estate Shopping Tips

We Can Provide Access To:

- Customized Housing Market Analysis
- Making a Homebuying Plan
- Current Mortgage Market Assessment
- Conventional and Government Loans
- Native Hawaiian Benefits
- Non-Qualifying Mortgage Products



Access to a Wide Range of Homebuying Capability!

- Home Refinances
- All-in One Loans
- Reverse Mortgages
- Renovation Loans
- Out-of-State Loan Referrals
- International and Out-of-State Residential and Commercial Real Estate Referrals
- And Much More!

Investment Strategies and Discussion Group (401)

We share ideas on how to make your money work for you

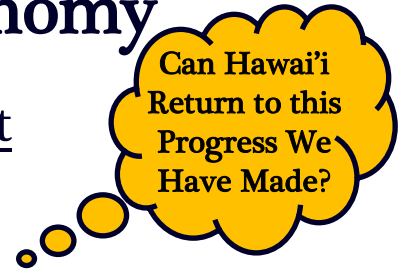
- Residential Investment Opportunities
- Commercial Investment Opportunities
- 1031 Exchange, DST, Buy and Hold
- Other Investment Vehicles
- Trust and Estate Planning
- Tax Strategies

Find out more at www.facebook.com/HIPPE.Education

Pre-COVID-19 Hawai'i Economy

Economy Outlook: - 4th Quarter 2019 Report

(and what this whole thing means to you!)



Hawai'i's economy is expected to continue positive growth in 2019 and 2020. This outlook is based on the most recent developments in the national and global economies, the performance of Hawai'i's tourism industry, labor market conditions, and the growth of personal income and tax revenues. For Hawai'i's economy, DBEDT expects that visitor expenditures will grow at a higher rate than projected in the previous forecast for 2019. Overall, Hawai'i's economy, as measured by real GDP, is projected to show a 1.2 percent increase in 2019.

Visitor arrivals are expected to increase 5.7 percent in 2019. For 2020, the growth rate of visitor arrivals, visitor days, and visitor expenditures are now expected to be 2.5 percent, 2.0 percent, and 2.5 percent, respectively.

Tourism is the largest single contributor to Hawai'i's Gross Domestic Product (GDP). As money is spent on-island, the local microeconomy thrives creating more opportunities for businesses which lead to employment and real personal income. This means Hawai'i has a strong economy to invest within

Hawai'i's unemployment rate is projected to be 2.8 percent in 2019. The unemployment rate in 2020 is projected to be 3.2 percent due to a decrease of over 1200 jobs in manufacturing, construction, transportation and utilities job sectors.

Hawai'i's job market is a fine example of a family's responsibility to budget wisely. As federal, state and civilian job opportunities increase and decrease, obligations to family needs and debt management will always be a constant. HIPPE can help you fine-tune your budget with needs vs. wants and structuring your financial footprint for your homebuying, savings and investment long-term goals

Beyond 2020, the economy is expected to continue its expansion path, with job growth projected to be 0.4 percent in 2021 and 2022. Visitor arrivals are expected to increase 2.1 percent in 2021 and 1.5 percent in 2022. Visitor expenditures are expected to increase 2.1 percent in 2021 and 1.5 percent in 2022. Real personal income is projected to increase 1.6 percent in 2021 and 1.5 percent in 2022. Hawai'i's real GDP growth is expected to increase 1.3 percent in 2021 and 2022.

Simply put, more visitors means more money spent. More money spent means an increase in household income and future demand for employment ("microeconomics 101") This is a testament to Hawai'i's unique and ever-expanding growth. Seize the opportunity to take control of your income allocation and debt management!

Department of Business, Economic Development & Tourism (DBEDT) - Dbedt.Hawaii.gov/economic/qser/outlook-economy

Pacific Business News - <https://www.bizjournals.com/pacific/news/2019/11/18/hawaiis-unemployment-rate-remain-the-same-amid.html>



2020 Hawai'i Housing Market

The Hawai'i Housing Market at the end of 2019 was at the height of our economy. The projections of Current Price Growth, Home Sales, and Housing Demand were consistent across the board in the media.



Current Price Growth

With COVID-19 beginning in the latter part of Q1, the disruption of the pandemic has halted and shifted the housing market dramatically. Escrows were canceled, home sales dropped, inventory decreased by -40%, but demand was still high.

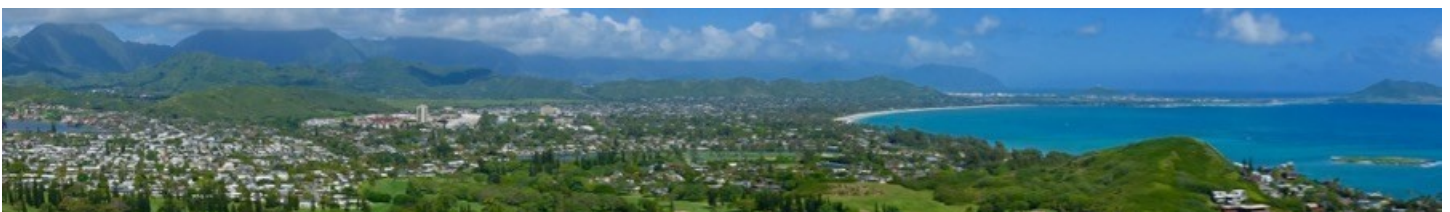
Hawai'i Housing Supply and Demand

The real estate industry was forced to shift and all things pertaining to real estate had to be done online. The market is making a huge comeback in Q3 for 2020. Bidding wars, multiple offers and low inventory is allowing the market to surge and gain momentum. The lack of inventory is driving the median home prices up.

It's a good time to be a seller in Hawai'i, the few buyers that are unaffected by the state's downturn are hungry to leap into the market.

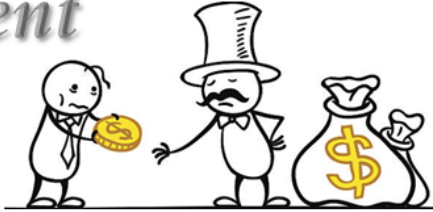
What about a Bubble Burst?

The Hawai'i Housing Market is anticipated to recover and this economic slowdown will not last as long as the 2008-2010 bubble bursting. With all things considered, the Hawai'i Housing Market is still strong and will need time to recover.



Purchase Versus Rent - The Big Picture

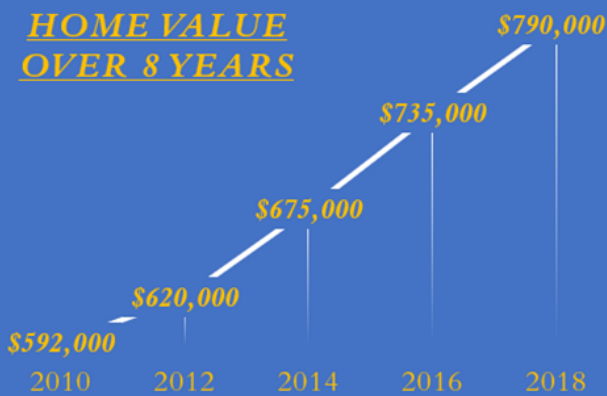
Rent Purchase



Purchase Versus Rent

Paying yourself	Paying a landlord
Unlimited control of your property	Limited to living space improvement
Interest is tax deductible	Rent has no tax benefits
Can refinance, or borrow from home	No control of rent increase
Building your wealth	Building someone else's wealth

HOME VALUE OVER 8 YEARS



If you buy, how much will your home be worth in 10 years???

How much can you buy with what you pay in rent?

How Much You Pay in Rent	How Much You Could Buy*
\$1,800	\$388,671*
\$2,000	\$431,857*
\$2,200	\$475,043*
\$2,400	\$518,229*
\$2,600	\$561,414*
\$2,800	\$604,600*
\$3,000	\$647,786*
\$3,200	\$690,972*
\$3,400	\$734,157*
\$3,600	\$777,343*
\$3,800	\$820,529*
\$4,000	\$863,715*
\$4,200	\$906,901*
\$4,400	\$950,086*
\$4,600	\$993,272*
\$4,800	\$1,036,458*
\$5,000	\$1,079,644*

* Subject to change based on interest rate, HOA / maintenance fees, taxes and insurance

Find out more at www.facebook.com/HIPPE.Education



HIPPE.Education@gmail.com

| www.HIPPE-Education.org

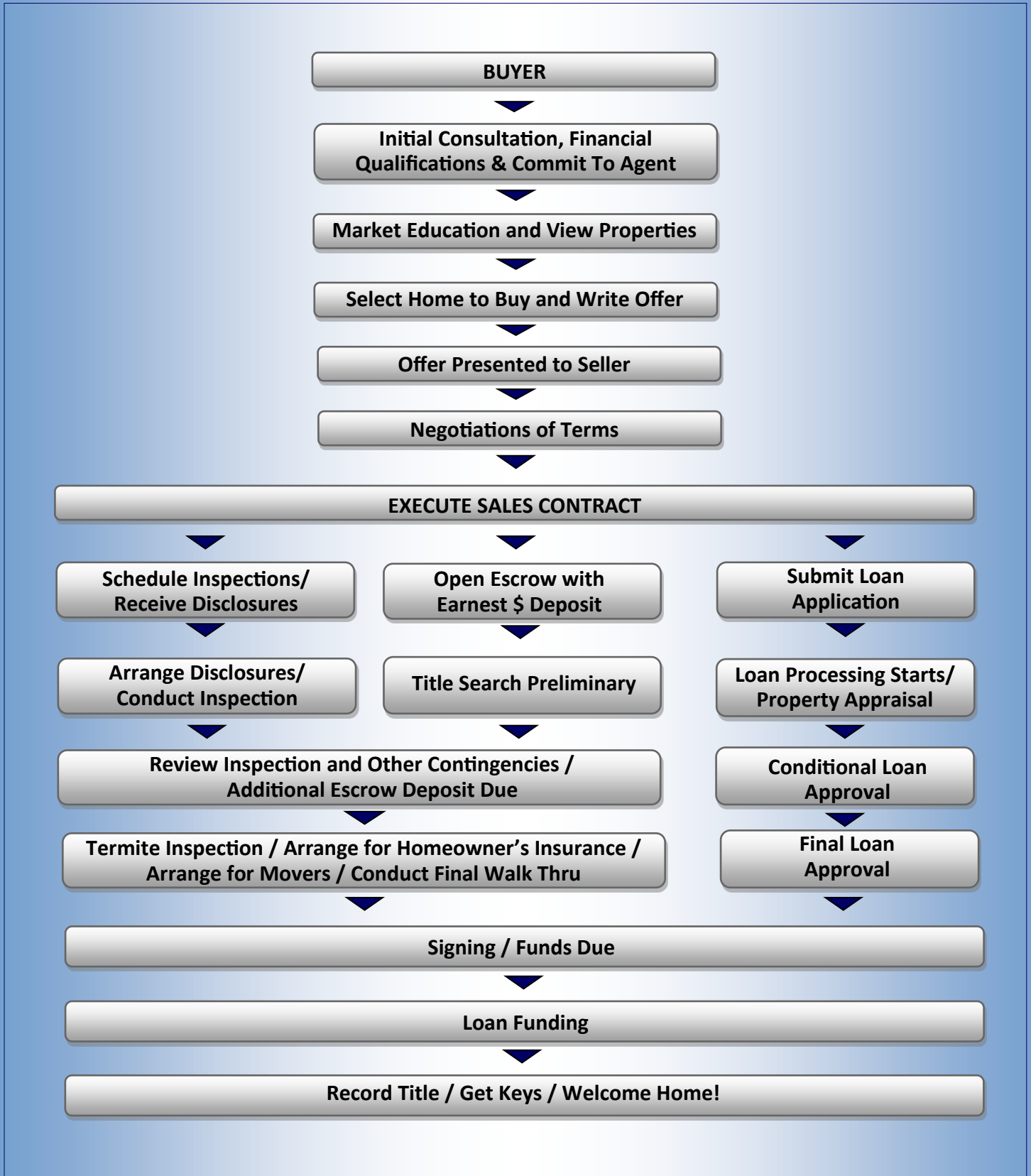


"HIPPE.Education"



"HIPPE Podcast"

The Homebuying Process Map





S*A*M*C

Sergeant Audie Murphy Club



United States Army - Hawai'i Chapter Alaka'i Chapter (Tripler Army Medical Center)

Who We are:

- An elite organization of NCOs with demonstrated performance and inherent leadership qualities and abilities.
- We are a well organized highly integrated non-profit organization, reaching out to local and military communities.
- We are the “combat multiplier” for other non-profit organizations.
- We are comprised of the very best Army Non-Commissioned Officers who set the standards for leadership and excellence.

The Sergeant Audie Murphy Club (SAMC) is comprised of the top 2% of U.S. Army Noncommissioned Officers (NCOs). They are selected to the club based on demonstrated leadership, professionalism and overall general military knowledge. These NCOs demonstrate excellence on a daily basis. Each NCO is responsible for the training and welfare of the Soldiers in their care. These distinguished NCOs directly influence each person who works under them. Each member constantly displays a positive attitude at work and is an upstanding citizen in the community. It is a prestigious honor to be a member of this elite club.

The Sergeant Audie Murphy Award (pictured above) is an award for US Army NCO demonstrated performance and leadership qualities. The Awarded NCOs have contributed significantly to the development of a professional US Army NCO Corps and displayed personal concern for the needs, training, and welfare of Soldiers and their Families. Summarily, each Awardee is inducted into the SAMC for their achievement.

The United States Army-Hawaii Chapter and the Alaka'i Chapter SAMC are 501(c)(3) nonprofit organizations that operate solely by its members and is not affiliated with the US Army. The club raises money for activities either by donation or through fund raising activities.

SAMC remains committed to integrating the military community into the local Hawai'i community through its acts of service. SAMC Events include:

- High School JROTC support towards Drill Competitions and Mentorship Programs (in partnership with HIPPE and Na Mea 'Ike 'Ia)
- Community Impact Programs (Memorial and Ceremonial Event Support, Army MWR support, River of Life Homeless Services, Mokule'ia Beach Clean Up, Neal S. Blaisdell Park Clean Up)
- SAMC Scholarship Programs **and many, many more!**

See our Facebook Pages and Groups to find out more!

<https://www.facebook.com/groups/USARHAW.SAMC>

<https://www.facebook.com/TRIPLERSAMCALAKAICHPATER>



Nā Mea 'Ike 'Ia (NMII)



WHO WE ARE AND WHAT WE DO

E mālama 'ia nā pono o ka 'āina e na 'ōpio. (The traditions of the land are perpetuated by its youth.)

Nā Mea 'Ike 'Ia (NMII) - The Things Experienced, is a 501(c)3 charitable organization dedicated to youth development through a structured Native Hawaiian approach, since February 24, 2017, EIN # 82-0746141.

Ke Kumu (Purpose)

Conduct charitable activities for the purposes of youth leadership development, community-based cultural enrichment, and career pathway development.

Ka Huaka'i (Mission)

Ho'omōhala nā opio loa'a Kūpono Ke Ola.

Impact the youth to achieve personal Excellence in Life - through programs of leadership development, Native Hawaiian culture, Honor Guard activities, community service, and career pathway development.

IT STARTS WITH THE WILL TO MAKE A DIFFERENCE

Community - E hahai i ke ala o ka hana pa'akikī. (Pursue the path of challenging work.)

One of our main causes here at na mea ike ia is Volunteer Opportunities, an issue that touches many lives, particularly our youth. With caring adults our youth can explore their passions and achieve personal excellence.

A FOUNDATION OF HAWAIIAN CULTURE AND UNIVERSAL VALUES

Culture - E ho'omaika'i kākou e like me ko kākou mau kūpuna me ke kapukapu a me ka ha'aeo. (Let us celebrate as did our ancestors of long ago.)

Waiola Church has allowed for the Royal Hawaiian Guard to conduct Honor Guard activities at the Waine'e Royal Tombs. It is our privilege to conduct protocols in honor of and share the story of sacred high chiefess and Queen Mother Keōpūolani.

ACTIVITIES DESIGNED FOR YOUTH TO THRIVE!

Competition - Loa'a ka lanakila no ka hana pa'akikī (Victory is achieved through hard work.)

Providing meaningful competition for youth involved in the discipline of military-style drill to demonstrate their skills, knowledge, abilities, leadership, and teamwork and showcase their hard work is a primary goal between Nā Mea 'Ike 'Ia and HMSU (Hawai'i Multiple Schools Unit, Hawai'i's JROTC command and liaison to the DOE).

LESSONS TO ACHIEVE PERSONAL EXCELLENCE

Civility - 'A'ohe pau ka 'ike i ka hālau ho'okahi. (All wisdom is not taught in your school.)

A key goal is to provide a neutral ground that everyone in Hawai'i may come to learn and experience Aloha, history, and culture.

CONTACT US!

Honolulu Office: 55 Merchant St, Honolulu, Hawaii 96813

Maui Mail: 153 E. Kamehameha Ave STE 104 #223, Kahului, HI 96732

Website: <https://www.hi-nmii.org>

Email: staff@hi-nmii.org

Phone: 833-RHGuard (744-8273)

Hawaiian Islands Symbolism and Meanings

O'AHU - The Gathering Place
 Color: Golden Yellow
 Flower: Pua 'ilima from the native dodder shrubs (*Sida fallax*).

MOLOKAI - The Friendly Isle
 Color: Green
 Flower: Pua kukui, also known as the candlenut tree (*Aleurites moluccana*), designated as the official lei material.

MAUI - The Valley Isle
 Color: Pink
 Flower: Lokelani, also known as damask rose (*Rosa damascena*).

KAUAI - Garden Isle
 Color: Purple
 Flower: Mokihana from the native tree (*Pelea anisata*) designated as the official lei material.

LANAI - The Pineapple Isle
 Color: Orange
 Flower: Kauna'oa, also known as the native dodder (*Cuscuta sandwichiana*), designated as the official lei material.

NI'HAU - The Forbidden Isle
 Color: White
 Flower: Pā pā, also known as the Momi, Laiki, and Kahelelani, designated as the official lei material.

KAHOOLAWE - Sacred Island of Kanaloa
 Color: Gray
 Flower: Hinahina ornative heliotrope (*Heliotropium anomalum*, var. *argenteum*) designated as the official lei material.

HAWAII - The Orchid Isle
 Color: Red
 Flower: 'Ōhi'a lehua (*Metrosideros macropus* *M. collina*), also known as Pua lehuais.

STATE OF HAWAII
 Bird: Nene, also known as the Hawaiian goose
 Dance: Hula
 Fish: Humuhumunukunukuapua'a, also known as the rectangular trigger fish or Hawaiian trigger fish (*Rhinecanthus rectangulus*)
 Flower: Pua Aloalo, or Ma'o-hau-hele (*Hibiscus brackenridgei*)
 Individual / Team sport: Surfing / Outrigger canoe paddling
 Tree: Kukui tree (*Aleurites Moluccana*)
 Plant: Kalo (*Colocasia esculenta*), Hawaiian word for taro
 Gem: Black coral
 Insect: Pulelehua, also known as the Kamehameha butterfly (*Vanessa tameamea*)

Approved By:



Nā Mea Ike Ia



The Aloha Spirit

Aloha is the most spoken Hawaiian word. In the Hawaiian language, it can mean hello or goodbye. It also means love and affection. Aloha is a Hawaiian symbol. Its meaning goes beyond any definition that you may find in the dictionaries. In Hawai'i you hear Aloha all the time, treat others with it and are treated likewise with it.

Aloha literally means "the presence of breath" or "the breath of life." It comes from "Alo," meaning presence, front and face, and "ha," meaning breath. Aloha is a way of living and treating each other with love and respect. Its deep meaning starts by teaching ourselves to love our own beings first and afterwards to spread the love to others. Aloha is living in harmony. When you live the Spirit of Aloha, you create positive feelings and thoughts which are never gone. They exist in space, multiply and spread over to others.

The Spirit of Aloha as Law

Aloha Spirit is considered a state "law." Although the word law sounds too strong and strict, Aloha Spirit is not a type of law that will get you in trouble if you break it. Its main purpose is to serve as a reminder to government officials to treat people with deep care and respect while they perform their duties just like their ancestors did. Aloha Spirit is more a lesson than a law. By learning and applying this lesson to real life, government officials can contribute to a better world, a world filled with Aloha.

Definition of Aloha Spirit State Law

[§5-7.5] "Aloha Spirit."

(a) "Aloha Spirit" is the coordination of mind and heart within each person. It brings each person to the self. Each person must think and emote good feelings to others. In the contemplation and presence of the life force, "Aloha," the following unuhi laula loa may be used:

"Akahai," meaning kindness, to be expressed with tenderness.

"Lokahi," meaning unity, to be expressed with harmony.

"Oluolu," meaning agreeable, to be expressed with pleasantness.

"Haahaa," meaning humility, to be expressed with modesty.

"Ahonui," meaning patience, to be expressed with perseverance.

Live Your Life and Impact the Lives of Others with Aloha

Approved By:



Nā Mea 'Ike 'Ia



Hawaiian History, Culture, and Beliefs

What is written here is to provide a general understanding of the Hawaiian way of life from a local perspective with the respectful efforts to frame a native Hawaiian point of view. It is our hope that through this sharing of history, culture, and facts that we can all work to keep the spirit of Aloha alive.

Hawaiian or Local?

To call yourself “Hawaiian” or “kanaka māoli” in Hawai‘i, it is understood that you are an aboriginal descendant from Hawai‘i prior to Capt. Cook’s arrival in 1778. If you live in Hawai‘i but are not aboriginal you are considered local or “kama‘āina”.

Understanding Hawaiian History

There is much misinformation regarding Hawai‘i’s history. Ultimately, we show respect to everyone’s story as Hawaiian history is being shaped with new discoveries in translated texts and archaeology. In short, Dr. Ronald Williams Jr, Ph.D. Hawaiian History, sums it to this point - of all historical writings concerning Hawai‘i, only 6% of sources are written in English, the other 94% is written in Hawaiian - approximately 98% of Hawai‘i’s history books are based on the 6% of English sources.

Hawai‘i - A Snapshot of Time

It is our goal to provide an understanding of critical events that shaped Hawai‘i. The reader is urged to learn more and understand that Hawaiians are truly hard-working, progressive, and loving people who are recovering from generations of marginalization that has had a significant negative impact on their social and economic standings.

Timeframe and Events

<1,000	First migrations arrive in Hawai‘i.
1500’s	The arrival of Pa‘ao, Ali‘i system, and religious governance structure “ ‘Ai Kapu ”
1778	The arrival of Capt. James Cook, use of western technology changes warfare.
1782-1810	King Kamehameha I - war of unification.
1810	The Hawaiian Kingdom established as an absolute Monarchy.
1819	King Kamehameha I passes away. Hawaiian religious way of life “ ‘Ai Kapu” abolished by King Kamehameha II and Kuhina Nui Ka‘ahumanu.
1820	American Missionaries arrive in Hawai‘i.
1822	The pī‘āpā - Hawaiian alphabet is printed and education efforts begin.
1823	Mō‘ī Wahine Keōpūolani baptized as a Christian, the rest of the monarchy and a large majority of people would follow the example.
1826	The United States signs a treaty with the Hawaiian Kingdom “indirectly recognizing
1831	Over 1,100 schools established in Hawai‘i to promote education and literacy.
1834	Hawai‘i achieves 94-95% literacy rate. ²



1840	King Kamehameha III reforms kingdom to a Constitutional Monarchy ³ and enacts the Great Mahele or land divisions to provide for the Hawaiian people.
1843	Hawai'i recognized as an independent nation by Britain and France.
1893	The overthrow of the Hawaiian Kingdom by American businessmen.
1894	The Republic of Hawai'i formed.
1895	Queen Lili'uokalani forced to abdication under the threat of death.
1896	The Hawaiian language banned for use in all schools. ⁴
1896-1936	"A Brief History of the Hawaiian People" by William Dewitt Alexander 1899 written to suppress native Hawaiian achievements, culture and identity was taught as a mandatory text in all Hawai'i public schools for over 40 years.
1898	The annexation of the Hawaiian Kingdom by the United States.
1941	Pearl Harbor attacked by Japan. Local Japanese population sent to internment camps.
1959	Statehood - Hawai'i becomes the 50th State of the Union.
1978	The Hawaiian language officially recognized by the State of Hawai'i. ⁵
1993	The United States Joint Resolution apologizing for overthrow of Hawaiian Kingdom ⁶

The Language

Hawai'i is the only state in the nation to have two official languages: Hawaiian & English. The Hawaiian language is known as " 'Ōlelo Hawai'i " with the first recorded written use of the Hawaiian language found in the 1818 journal of Toketa of Bora Bora, Tahiti - a Tahitian missionary trained by the London Missionary Society in Tahiti. The language⁷ was formally structured in 1822 by King Kamehameha II with the printing of the Hawaiian alphabet "pī'āpā".

¹ "Hawai'i* - Countries - Office of the Historian." <https://history.state.gov/countries/Hawai'i> . Accessed 2 Mar. 2020.

² "King Liholiho led the Hawaiians' amazing rise to literacy in the" <https://apps.ksbe.edu/kaiwakiloumoku/node/606> . Accessed 2 Mar. 2020.

³ "1822-1898 Kingdom + - Hawai'i Laws 1822-1959 - LibGuides" 30 Jul. 2019, <https://law-hawaii.libguides.com/hawaiilawsonline> . Accessed 2 Mar. 2020.

⁴ "How The Hawaiian Language Nearly Died And Activists" 21 Jun. 2019, <https://www.npr.org/sections/codeswitch/2019/06/22/452551172/the-Hawaiian-language-nearly-died-a-radio-show-sparked-its-revival> . Accessed 2 Mar. 2020.

⁵ "Hawaiian language - To-Hawaii.com." <https://www.to-hawaii.com/Hawaiian-language.php> . Accessed 2 Mar. 2020.

⁶ "107 STAT. 1510 PUBLIC LAW 103-150—NOV. 23 ... - GovInfo." <https://www.govinfo.gov/content/pkg/STATUTE-107/pdf/STATUTE-107-Pg1510.pdf> . Accessed 2 Mar. 2020.

⁷ "Tahitians in the early history of Hawaiian Christianity - CORE." <https://core.ac.uk/download/pdf/5014779.pdf> . Accessed 2 Mar. 2020.

Approved By:



Nā Mea Ike Iā



King Kamehameha III proclaimed in 1825 “my kingdom shall be one of letters”⁸ at this decree, the kingdom invested heavily into education establishing over 1,100 school houses with the first secondary school being Lahainaluna in 1831 at Lahaina, Māui, the original Royal Capital. Lahainaluna is distinguished as the oldest secondary school west of the rocky mountains.⁹ Hawai‘i would proliferate the printing press technology with the first press set at Lahainaluna school. Hundreds and thousands of articles in the Hawaiian language were published over the years that are being translated to this day. By 1834, Hawai‘i was one of the most literate nations in the world with a 94-95% literacy rate in ‘Ōlelo Hawai‘i.

Hawaiian Creole or “Hawaiian Pidgin”

Hawaiian pidgin evolved from the sugar industry which began in the mid 1850’s on Maui. Immigrant workers came in waves from different countries to work in the sugarcane fields. The first waves of immigration were the Chinese, Japanese and Portuguese who needed to communicate with Ha’ole (English speaking) bosses and Hawaiian locals. What developed was a blend of these languages that continued to evolve as waves of Okinawans, Puerto Ricans, Koreans and Filipinos arrived around 1900. These new languages were thrown into the mix and is today what many locals speak on a daily basis – Hawaiian pidgin.

Understanding Hawaiian Culture

The Hawaiian culture is rooted in Aloha and ‘Āina. Simply put, a respect for all living things and a responsibility to care for the resources and people we are blessed with in our lives.

Aloha - To be face to face with the breath of life, or essentially to carry yourself in the spirit of love is at the core of Hawaiian spirituality and mindset. Aloha is that unknown feeling that most sense when they visit as it emanates as a way of life in the islands. To live Aloha is tough as it forces a person to have empathetic compassion, accept responsibility for all actions, and to make decisions rooted in love for oneself, others, and resources. A physical act of Aloha is seen when Hawaiians and other indigenous people greet each other - “honi”. In the act of honi, two people will press forehead then nose and inhale through the nostrils. This act signifies meeting face to face “Alo” and exchanging the breath of life or “Hā”. The exchange of Hā is a symbolic sharing of your spirit and your ancestry with the other. You will experience that it is common for people in Hawai‘i to greet each other with a kiss on the cheek, hug, or honi.

‘Āina - The land. The most sacred resource to the people is the land and the waters that flow to provide life to it. Hawaiians were accomplished stewards of the land where Dr. Sam Ohu Gon, Ph.D. Animal Behavior, points out in ancient times Hawaiians had a 15% footprint on their land with 100% self sufficiency...done through a system of governance known as “‘ai kapu” where Hawaiians saw themselves as connected to all living things. Today our footprint in Hawai‘i is 85% where we are only 15% self sufficient. We will have only three weeks to sustain us if all shipping to the islands were to stop.¹⁰

Aloha ‘Āina - Love for Land. The concept of Aloha ‘Āina is an ancient way of life for the Hawaiian people. This Hawaiian proverb or “‘Ōlelo No’eau” sums up the concept - “He ali‘i ka ‘āina; he kauwā ke kanaka.” “The land is a chief; man is its servant.” ~ Mary Kawena Pukui, ... “Land has no need for man, but man needs the land and works it for a livelihood.” To Hawaiians, land provides everything needed for man to survive. It is our responsibility to care for the land so that it continues to provide those necessary resources of food, water and shelter. If we neglect the ‘āina, then the ‘āina will neglect us.¹¹

¹⁰ Lessons from a thousand years of island sustainability | Sam ‘Olu Gon III, PhD | TEDxMaui https://www.youtube.com/watch?v=I9fv_2XIJBk

¹¹ “He ali‘i ka ‘aina - PDF - DocMimic.” <https://docmimic.com/7z8OjflLI/he-alii-ka-aina.html> . Accessed 2 Mar. 2020.



General Local Customs - Things You Must Do, Never Do & Never Forget

- Aloha wear is the utmost representation of Hawai'i — a clothing style with traditional Hawaiian floral prints or loose-hanging shirts, mu'umu'u dresses, and even pants for all genders. Slippers are commonly worn and acceptable in all causal wear.
- Drive with Aloha. Respect other drivers and they will respect you. Your horn is for one thing only - saying a friendly hello to another driver on the road.
- The Shaka - Everyone from keiki (children) to kupuna (elderly) uses the shaka to express friendship, gratitude, goodwill, encouragement and unity. This 100 year-old custom created by the life of Hamana Kalili creates the hand wave that spreads Aloha.
- The Lei - The gifting of a lei is appropriate on many occasions including graduations, birthdays, or retirements. If presented a lei around your neck, be respectful if it is removed by carrying on the arm or placing in a rested position on a surface (never on the ground). Never give a pregnant woman a Hawaiian Screwpine lei or a closed lei as they are bad omens for the child's health.
- Flower in the Hair - The wearing of a flower a woman's hair has symbolic meaning. A flower on the left ear means she is taken. A flower on the right says she available and searching.
- The Kiss on the Cheek - Customary greetings to families and friends in Hawai'i start with a kiss on the cheek, a custom derived from the Honi (pressing noses to each other and inhaling at the same time) and exchange of Ha (breath of life). The same greeting also applies at the end of an event to say goodbye and is considered impolite not to do so.
- The Luau is a feast of Hawaiian food, usually held outdoors and usually accompanied by Hawaiian entertainment to celebrate special occasions including graduations, weddings and birthdays. Modern day Luau can consist of traditional dances in a formal setting or on the beach with family, friends, food and music.
- 'Ohana (family) is extremely important in Hawai'i. Locals consider even those who are not blood relatives but close friends to be part of their 'Ohana. In addition, "aunty", "uncle", "tutu - grand parent" are used in place of "sir" or "ma'am" to express a feeling of inclusiveness and kinship to elders, although more often than not, there is no blood relation. You will become 'Ohana as friendship develops. Also, local kids might address their friend's parents as mom or dad as a sign of respect.
- Removing shoes in homes— shoes while in homes is rarely acceptable and are left at the door. This Japanese and Chinese custom was adopted to Hawai'i culture during the early plantation days. It shows respect to the owner of the house by keeping their home clean and not tracking dirt and germs inside.
- Aside from federal holidays, Hawai'i-State observed holidays are Prince Jonah Kuhio Kalaniana'ole Day (aka. Prince Kuhio Day) (March 26th, King Kamehameha I Day (June 11th) and Admissions Day (August 21st). May Day, or "Lei Day" is celebrated throughout the island and school districts throughout the month of May.
- The different cultures in Hawai'i create a melting pot of various recognized holidays. Chinese New Year's, Hinamatsuri (Girl's Day), Tango no Sekku (Boys' Day), Japanese Bon Odori Dance and the Shinnyo Lantern Floating Ceremony.

Approved By:



Nā Mea Ike Ia

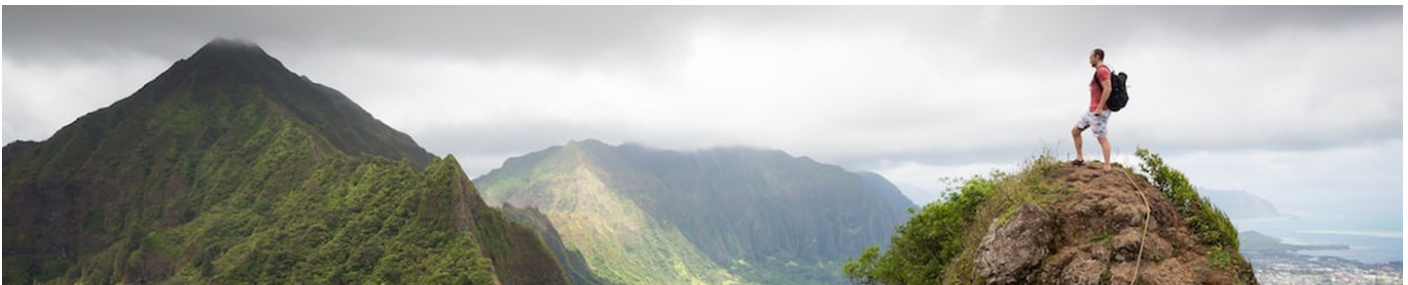
Hikes

Rules of Safe Hiking

1. Always hike with a buddy – This way you help each other out and have more fun.
2. If hiking along a roadway, stay in a single file and hike on the left side of the roadway facing traffic.
3. During daylight, wear light color clothes.
4. At night, wear light colored, reflective clothing and use a flashlight; this will make you more visible to drivers.
5. DO NOT HITCHHIKE. This is dangerous and illegal.
6. Stay on trails, makes hiking easier and harder to get lost.
7. Watch your step if you do hike cross-country where no trails are available. This will prevent sprained ankles.
8. Do not wear new hiking boots on long trips. They should be broken in first on short hikes.
9. Use bridges when crossing rivers and streams. If a bridge is not an option, cross only shallow, slow moving water. Always unhook the waist belt on your backpack, so if you fall in the water, the backpack will not be an anchor and weigh you down.
10. If an area looks dangerous, do not go there. Go around it or go back the way you came.
11. Note land marks along the way for reference. In addition, occasionally look back over your shoulder to see how the trail will look on the way back.
12. Respect nature. “Leave no trace”.

How to Stay FOUND

Make a plan and communicate it · Mark your route on a map · Study the map, trails and landmarks · Pay attention on the trails · Use a compass · Stay on trails · Stay out of dangerous areas · Note landmarks along the way



Maintained Hikes and Trails

Below is an extensive list of hiking trails in the State of Hawai'i that are managed by Na Ala Hele.

Aihualama	Moleka
Diamond Head Crater	Nahuina
Hawai'i Loa Ridge	Nu'uaniu
Judd	Pauoa Flats
Ka'au Crater	Puu Pia
Kalawahine	Tantalus-Arboretum
Kamananui Valley Road	Ualakaa
Kanealole	Waahila Ridge
Koko Crater Stairs	Waikiki Historic Trail
Kolowalu	Wiliwilinui Ridge
Kuliouou Ridge	Aiea Loop Trail
Kuliouou Valley	Manana
Lyon Arboretum Main Trail	Waimano
Makiki Valley	Hau'ula Loop Trail
Makiki-Tantalus	Kaiwa Ridge (Lanikai Pillboxes)
Manoa Cliff	Likeke Falls (via Old Pali Road)
Manoa Falls	Maunawili Falls
Maunalaha	Kaunala Loop Trail

Ocean Safety

Ocean Safety Tips



Ocean drowning is the leading cause of injury-related death in Hawai'i among non-residents.

Most victims drown while snorkeling or swimming.

KNOW BEFORE YOU GO
WHEN IN DOUBT, DON'T GO OUT!

The ocean is different in Hawai'i. Larger waves and powerful currents surprise even the strongest swimmers. Talk to a lifeguard. Local knowledge could save your life.



- Endorsed by the State of Hawai'i Drowning and Aquatic Injury Prevention Advisory Committee



When in Doubt, Ask a Lifeguard

Visit HawaiiBeachSafety.com to find a lifeguarded beach and learn more about ocean safety in Hawai'i.

Ocean Safety Resources to Explore



Ocean Safety PSAs
(Four short, 25-second videos with ocean safety tips)
goo.gl/BwTZgR

Maul Ocean Safety Video
(by Maul Visitors Bureau and the County of Maui)
youtube.com/watch?v=kiyccZYuqNk



Official County of Maui Ocean Safety Guide
mauicounty.gov/DocumentCenter/View/97704

Maui County Safety Website
Information and Swim Safe Tips
mauicounty.gov/oceansafety



Hawai'i Tourism Authority's Travel Safety Tips:
nxtbook.com/nxtbooks/hvcb/travelsafetytips/#/0

National Weather Service Forecast Office
www.prh.noaa.gov/pr/hnl



Hawai'i Department of Land and Natural Resources Division of State Parks, Health and Safety
dlnr.hawaii.gov/dsp/health-safety/

Visitor Aloha Society of Hawai'i
(Providing support for visitors in times of need)
visitoralohasocietyofhawaii.org



Honolulu Civil Beat's Special Report, "Dying for Vacation"
Series of articles
civilbeat.org/projects/dying-for-vacation/

For more ocean stewardship guidance, visit www.projectsealink.org or contact Info@projectsealink.org

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Ocean Safety - Continued

At the Shore

Help Hawai'i's residents keep our beaches clean and beautiful.

In Hawai'i we share our ocean with more than 7,000 species of marine life. Of these species, approximately 25% are found nowhere else in the world.

Apply sunscreen 30 minutes before entering the water or cover up with a t-shirt or rash guard.

Sunscreens that don't contain oxybenzone are more "reef-friendly." Choose one with zinc instead.



Use a trash can, not the sand.

Or take it with you. Plastic debris often ends up in the ocean and can entangle marine life.



Pick up after your pooch.

Dog poop contains harmful bacteria that can be transmitted to marine wildlife as well as humans.



Keep your dog on a leash.

Dogs are a threat to resting monk seals on the beach.

Respect local cultural sites and traditional practices.

Take time to ask about the rules, practices, and guidelines in place.



Report suspected resource violations:
Hawai'i Department of Land and Natural Resources
Hotline: **643-DLNR**



Scan to learn fishing regulations

In the Water

Join other ocean users in helping protect the reef.

Coral reefs are the rainforests of the sea. They are living animals that eat, grow, reproduce, and provide food and shelter for fish and other marine life.

Choose a sandy place to enter and exit the water. If you must stand, stand on sand. Use a flotation device to help you.



Direct contact harms corals. It takes seconds to damage a reef that may take decades to recover.

Allow fishes to eat their own natural food.

Fish don't need to be fed. Many are grazers, keeping algae (seaweed or limu) in check.



Fed fish may bite!

Give marine life plenty of space. Keep your distance, look but don't touch.



Many species, including turtles, whales, and dolphins, are protected from harassment by state and federal laws.



Photos by James Petrucci

Leave corals, shells, and rocks where they lie.

Many creatures live in, on, and around them.

2020 Military Pay Scale with 3.1% Increase

GRADE	2 OR LESS	OVER 2	OVER 3	OVER 4	OVER 6	OVER 8
O-10 (*1)						
O-9 (*1)						
O-8 (*1)	\$11,000	\$11,360	\$11,599	\$11,666	\$11,965	\$12,463
O-7 (*1)	\$9,140	\$9,564	\$9,761	\$9,917	\$10,200	\$10,480
O-6 (*2)	\$6,931	\$7,615	\$8,114	\$8,114	\$8,145	\$8,495
O-5	\$5,778	\$6,509	\$6,959	\$7,044	\$7,326	\$7,494
O-4	\$4,985	\$5,771	\$6,156	\$6,242	\$6,599	\$6,983
O-3	\$4,383	\$4,969	\$5,363	\$5,847	\$6,128	\$6,435
O-2	\$3,787	\$4,313	\$4,968	\$5,136	\$5,241	\$5,241
O-1	\$3,287	\$3,422	\$4,136	\$4,136	\$4,136	\$4,136
O-3 (*3)				\$5,847	\$6,128	\$6,435
O-2 (*3)				\$5,136	\$5,241	\$5,408
O-1 (*3)				\$4,136	\$4,417	\$4,580
W-5						
W-4	\$4,530	\$4,873	\$5,013	\$5,150	\$5,387	\$5,622
W-3	\$4,137	\$4,309	\$4,486	\$4,544	\$4,729	\$5,094
W-2	\$3,661	\$4,007	\$4,113	\$4,186	\$4,424	\$4,793
W-1	\$3,213	\$3,559	\$3,652	\$3,848	\$4,081	\$4,423
E-9 (*4)						
E-8						\$4,480
E-7	\$3,114	\$3,399	\$3,529	\$3,701	\$3,836	\$4,067
E-6	\$2,694	\$2,964	\$3,095	\$3,222	\$3,355	\$3,653
E-5	\$2,468	\$2,634	\$2,761	\$2,891	\$3,095	\$3,306
E-4	\$2,263	\$2,379	\$2,507	\$2,635	\$2,747	\$2,747
E-3	\$2,043	\$2,171	\$2,303	\$2,303	\$2,303	\$2,303
E-2	\$1,942	\$1,942	\$1,942	\$1,942	\$1,942	\$1,942
E-1 > 4 mos	\$1,733	\$1,733	\$1,733	\$1,733	\$1,733	\$1,733
E-1 < 4 mos	\$1,602					



2020 Military Pay Scale with 3.1% Increase

Continued

GRADE	OVER 10	OVER 12	OVER 14	OVER 16	OVER 18	OVER 20
O-10 (*1)						\$16,290
O-9 (*1)						\$15,546
O-8 (*1)	\$12,579	\$13,052	\$13,188	\$13,596	\$14,186	\$14,730
O-7 (*1)	\$10,803	\$11,125	\$11,448	\$12,463	\$13,320	\$13,320
O-6 (*2)	\$8,541	\$8,541	\$9,026	\$9,884	\$10,388	\$10,891
O-5	\$7,864	\$8,136	\$8,486	\$9,023	\$9,277	\$9,530
O-4	\$7,460	\$7,832	\$8,090	\$8,238	\$8,324	\$8,324
O-3	\$6,634	\$6,960	\$7,131	\$7,131	\$7,131	\$7,131
O-2	\$5,241	\$5,241	\$5,241	\$5,241	\$5,241	\$5,241
O-1	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136	\$4,136
O-3 (*3)	\$6,634	\$6,960	\$7,236	\$7,395	\$7,611	\$7,611
O-2 (*3)	\$5,690	\$5,908	\$6,070	\$6,070	\$6,070	\$6,070
O-1 (*3)	\$4,747	\$4,911	\$5,136	\$5,136	\$5,136	\$5,136
W-5						\$8,055
W-4	\$5,859	\$6,216	\$6,529	\$6,827	\$7,071	\$7,309
W-3	\$5,473	\$5,652	\$5,859	\$6,072	\$6,455	\$6,714
W-2	\$4,976	\$5,155	\$5,376	\$5,548	\$5,703	\$5,890
W-1	\$4,583	\$4,807	\$5,026	\$5,200	\$5,359	\$5,552
E-9 (*4)	\$5,473	\$5,597	\$5,753	\$5,937	\$6,123	\$6,420
E-8	\$4,678	\$4,801	\$4,948	\$5,107	\$5,395	\$5,540
E-7	\$4,198	\$4,429	\$4,622	\$4,753	\$4,893	\$4,946
E-6	\$3,770	\$3,995	\$4,064	\$4,114	\$4,172	\$4,172
E-5	\$3,481	\$3,502	\$3,502	\$3,502	\$3,502	\$3,502
E-4	\$2,747	\$2,747	\$2,747	\$2,747	\$2,747	\$2,747
E-3	\$2,303	\$2,303	\$2,303	\$2,303	\$2,303	\$2,303
E-2	\$1,942	\$1,942	\$1,942	\$1,942	\$1,942	\$1,942
E-1 > 4 mos	\$1,733	\$1,733	\$1,733	\$1,733	\$1,733	\$1,733

How to Find Military Cost of Living Allowance (COLA)

1. Go to <https://www.defensetravel.dod.mil/site/colaCalc.cfm>.
2. In the Overseas COLA Calculator, select the Year, Month and Period “1-15th”. Select **your** the Location By Name, Pay Grade, Years of Service, # of Dependents and select NO for Living in Barracks. Shown below:

SELECT PAY PERIOD

YEAR: 2019 ▼ MONTH: December ▼ PERIOD: 16th - EOM ▼

LOCATION

NOTE: The location drop-down menu below contains only current locations. Use the [LOCALITY CODE LOOK UP](#) for all previous location codes. Use the COLA INDEX field to determine a payment based on a specific rate.

SELECT LOCATION BY NAME: **OR** LOCALITY CODE: COLA INDEX:

HAWAII, OAHU, HI009 ▼

MEMBER INFORMATION

PAY GRADE: E-1 ▼ YEARS OF SERVICE: < 2 ▼ # OF DEPENDENTS: 0 ▼ LIVING IN BARRACKS: NO ▼

CALCULATE

3. You will see a result such as:
4. Multiply the Total Pay Period Allowance by 2 and you have your COLA for a 30-day calendar month!

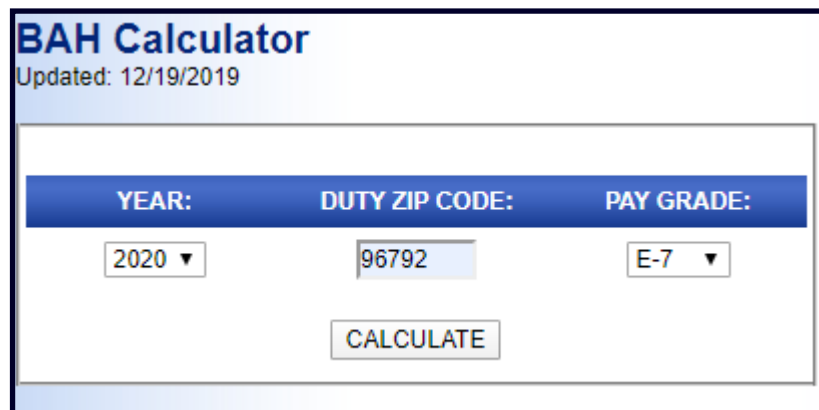
COLA Payment for Pay Period 12-16-2019 thru 12-31-2019	
COLA:	\$ 301.51
UNIQUE:	\$ 0
TOTAL PAY PERIOD ALLOWANCE:	\$ 301.51

Simple!



How to Find Military Basic Allowance for Housing (BAH)

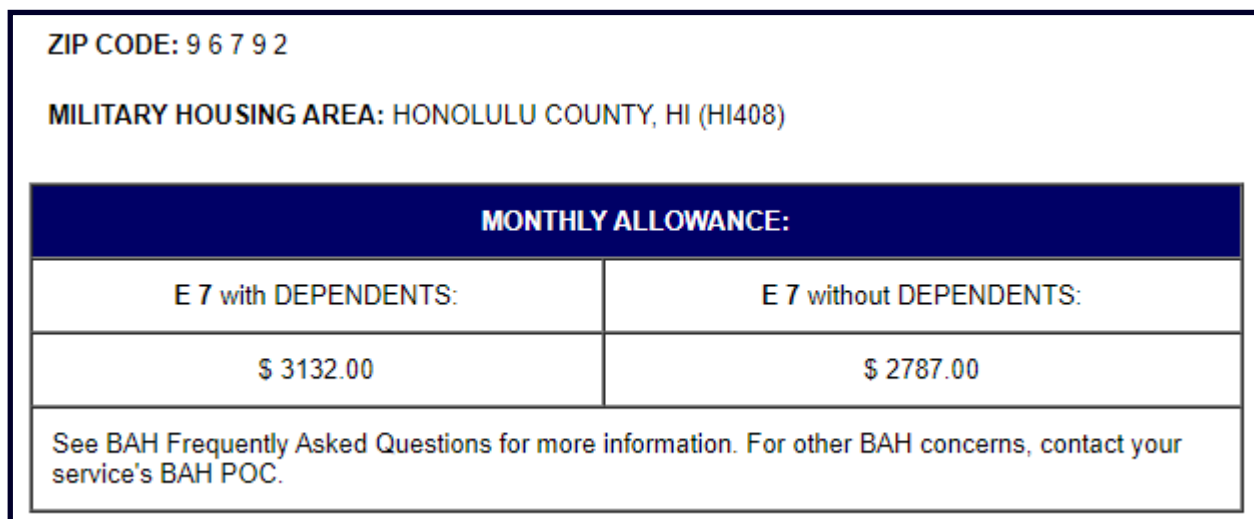
1. Go to <https://www.defensetravel.dod.mil/site/bahCalc.cfm>.
2. In the BAH Calculator, select the Year, Zip Code and Pay Rate. Note: All zip codes on O’ahu generate the same BAH rate. Shown below:



BAH Calculator
Updated: 12/19/2019

YEAR:	DUTY ZIP CODE:	PAY GRADE:
2020 ▼	96792	E-7 ▼
<input type="button" value="CALCULATE"/>		

3. You will see a result such as:



ZIP CODE: 9 6 7 9 2

MILITARY HOUSING AREA: HONOLULU COUNTY, HI (HI408)

MONTHLY ALLOWANCE:	
E 7 with DEPENDENTS:	E 7 without DEPENDENTS:
\$ 3132.00	\$ 2787.00

See BAH Frequently Asked Questions for more information. For other BAH concerns, contact your service's BAH POC.

4. You will then have your with dependents and without dependents rates!

Simple!

2020 Military Basic Allowance Subsistence (BAS)

Basic Allowance for Subsistence (BAS)

DoD FMR, Vol. 7A, Chapter 25

	OFFICERS	ENLISTED	BAS II (Note 1)
January 1, 2020	\$256.68	\$372.71	\$745.42
January 1, 2019 (note 2)	\$254.39	\$369.39	\$738.78

NOTES:

1. BAS II is the monthly rate that may be payable to enlisted members on duty at a permanent station and assigned to single (unaccompanied) Government quarters, which do not have adequate food storage or preparation facilities, and where a Government mess is not available, and the Government cannot otherwise make meals available. The BAS II rate is twice the rate of standard enlisted BAS and must be authorized the Secretary of the Military Department concerned.
2. The BAS rate effective January 1, 2019, is the same as the BAS rate for January 1, 2018.
3. The BAS rate effective January 1, 2017, is the same as the BAS rate for January 1, 2016.





VA HOME LOAN BENEFIT PROGRAM

CREDITED FEES:

The CrossCountry Mortgage Warrior for Life Program is an incentive program for all qualifying VA borrowers in Hawaii to achieve over \$2,300 in Lender Credits by:

- ★ Eliminating lender fees.
- ★ Eliminating credit report fees.
- ★ Eliminating appraisal fees.
- ★ Eliminating flood certificate fees.

OVER \$2,300 IN LENDER CREDITS!

- ★ FREE APPRAISAL
- ★ NO LENDER FEES
- ★ NO FLOOD CERT FEE
- ★ NO CREDIT REPORT FEE

THANK YOU FOR YOUR SERVICE!

PROGRAM ELIGIBILITY:

- ★ Qualified Persons:
 - Active, Reserve and National Guard Servicemembers meeting Qualified Mortgage and VA eligibility requirements.
 - Eligible Veterans meeting Qualified Mortgage and VA eligibility requirements..
 - Spouses of deceased Servicemembers or eligible Veterans that meet Qualified Mortgage and VA eligibility requirements.
 - All Qualified VA loan amounts.
 - State of Hawaii primary residence home purchases and refinances.

PROGRAM ENROLLMENT:

- ★ Nothing. All Servicemembers past and present did their part to defend our nation. VA Eligible borrowers will coordinate with the Program Director for either:
 - Attendance (virtual or in-person) at the next CCM WFL VA Benefit Forum.
 - Homebuying Counseling by the Program Director or CCM WFL Lending Team.
- ★ Nothing else. Literally, that is it.

CONTACT ME TO FIND OUT MORE!



RICK YNIGUEZ
 Loan Officer | Program Director
 Certified Veterans Loan Specialist (CVLS)
 NMLS 1823240
 M 808.462.7318
Rick.Yniguez@myccmortgage.com



Our Corporate Sponsor

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6,100

+ Properties Under Management

91

Total employees including 25+ employees with
5+ years working at REI Nation

7

Years running in Inc. 5000 Fastest Growing
Companies

Explore Our Turnkey Markets



Memphis, TN



Little Rock, AR



Oklahoma City, OK



St. Louis, MO



Tulsa, OK



Dallas-Ft. Worth, TX



Houston, TX



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📞 (901) 751-7191 ✉ info@reination.com

📍 1900 Exeter Rd.
Germantown, TN 38138

Ready to learn how to get started with REI Nation?

Schedule a call with a Portfolio Advisor to learn more!

Our Corporate Sponsor

MyGoCenter features collaborative work spaces that help Hawaii's professionals succeed. It offers executive offices without the cost and commitment of long-term leasing. It also offers 24-hour coworking and business lounge so that you can work productively and conduct business meetings in a professional environment. It's a challenge to find an appropriate place to meet that's quiet, uncrowded and with parking and MyGoCenter offers professionals a quality solution.

Our center is located in Kapolei. Our center is equipped with all the must-have amenities that pros on the go need such as in-person services including front desk reception to greet your guests, meeting rooms that can accommodate more than 100 attendees, unlimited WiFi, video conferencing, address services as well as professional development and networking opportunities.



<p>Go Virtual Office</p> <p>Starting at \$149/month</p>	<p>Go Agent</p> <p>Starting at \$199/month</p>	<p>Go Office</p> <p>Contact us for pricing</p>
<p>Virtual Office</p> <ul style="list-style-type: none"> ✔ Go mailbox ✔ Go phone answering ✔ Go meeting rooms with 2 free hours per month ✔ Digital directory listing 	<p>Agent Packages</p> <ul style="list-style-type: none"> ✔ Physical business address with mail handling services ✔ Digital directory listing ✔ Fax services ✔ Document pick-up/drop-off services 	<p>Full-time Offices</p> <ul style="list-style-type: none"> ✔ Fully furnished with 24/7 access ✔ Utilities included ✔ Physical business address with mail handling services ✔ Digital directory listing ✔ Unlimited Wi-Fi ✔ Unlimited coffee, water and tea
<p>Go Broker</p> <p>Starting at \$249/month</p> <p>Broker Packages</p> <ul style="list-style-type: none"> ✔ Physical business address with mail handling services ✔ Digital directory listing ✔ Fax services ✔ Document pick-up/drop-off services ✔ On-site document storage ✔ Hanging of broker license 	<p>Go Meeting Room</p> <p>Starting at \$50/hour</p> <p>Meeting Rooms</p> <ul style="list-style-type: none"> ✔ Unlimited Wi-Fi ✔ Unlimited video conferencing ✔ Digital screen for presentations ✔ Printing and admin services optional ✔ Unlimited coffee, water and tea 	<p>Go Coworking</p> <p>Starting at: \$49/month</p> <p>Coworking</p> <ul style="list-style-type: none"> ✔ Access to our furnished coworking spaces during business hours ✔ Unlimited Wi-Fi ✔ Access to business workshops & networking events ✔ Unlimited coffee, water and tea

MyGoCenter - Kapolei
 590 Farrington Highway, Suite 529
 Kapolei, Hawaii 96707

Phone: (808) 861-4848
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 9 am - 5 pm

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Who Are We?

Super Processor is a full-service payment processor that offers a full range of payment-related solutions. Utilizing the latest technology we keep both general market merchants and special niche merchants at the head of their industries. Complete with a

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Learn how you can make smart, competitive choices by implementing the most advanced, innovative payment solutions available in today's modern market, such as electronic credit card transactions, POS systems, payroll services, gift cards and loyalty cards.

Super Processor is not just a credit card processing provider but also advisors that can help you sell or buy your business, secure cash financing, and maximize your cash flow valuation for your business.

What we do is simple – partner with you, our client, to help your business grow.
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- Credit Card Processing with Next-Day Funding:** Next-day funding, extensive line of modern hardware and software solutions including new EMV devices are offered at the best prices.
- Business Financing:** Warm introductions to our bank partners, cash advances based on your future credit card transactions with no personal guarantees, and fund raising services through our investor network.
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Dahua's patented Enhanced Power Over Ethernet (ePoE) product line offers cameras, switches, and NVRs which can be used as standalone PoE ONVIF devices, as a combined solution for increased distances over UTP without repeaters or as part of a solution to convert existing coax (RG59) into a pure IP infrastructure via Dahua's EoC passive media converters and ePoE devices.



Artificial Intelligence (AI) technology brings a new level of video surveillance analytics to the security industry. Dahua's deep learning algorithms enable AI devices to perceive and learn the environment so when something abnormal is detected, authorities can quickly respond before a situation arises. The first

devices within the new AI Series include front-end cameras and back-end storage for facial recognition and a 3D people counting camera.



 Superior Situational Awareness	 Improved Response Time	 Proactive Video Surveillance	 Impressive Business Intelligence
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Security Design & Monitoring Engineering Services Commercial Building

Access Control Systems, Camera Systems and Monitoring Services
Smart Retail Solutions – (Ties into AI & IVS):

- Customer flow data
- Workforce management integrated with customer flow data
- Facial recognition to understand Customer demographics
- Customer Targeting with Ads (at a Smart Monitor)

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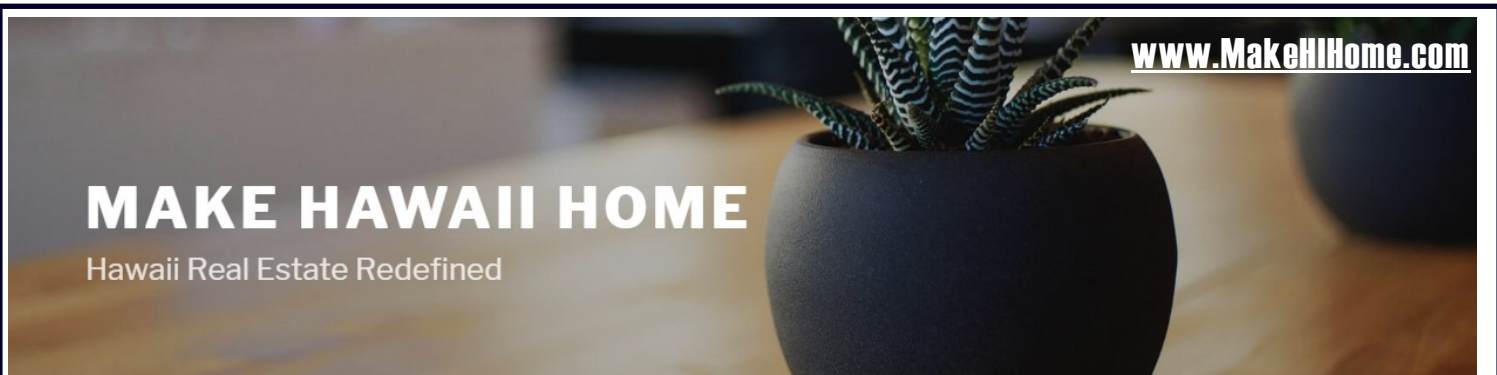
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The Make Hawaii Home podcast shares information with Hawaiian residents to help them stay in Hawaii and is a resource for individuals around the world thinking about moving to Hawaii. The Make Hawaii Home Podcast interviews people who have moved to Hawaii and people who thought about moving away from Hawaii but figured out how to make it stay here in paradise.

Contact:

Michael W. K. Tsang, RS 77744
michael@makehihome.com
808-799-0075

590 Farrington Hwy, Ste 529
Kapolei, HI 96707

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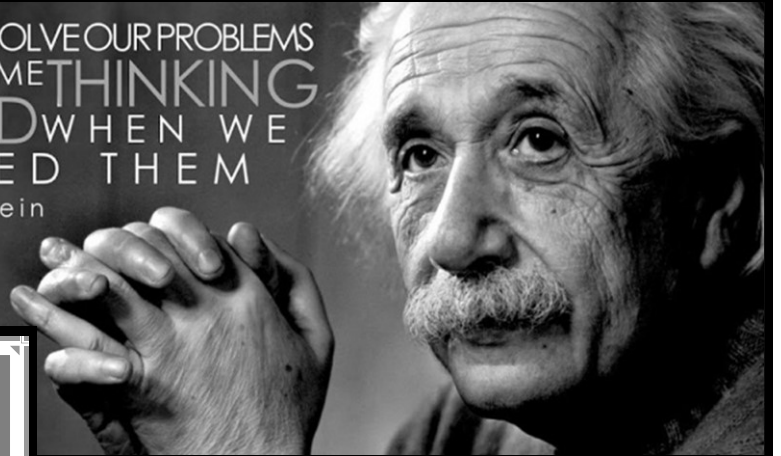
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Money Thoughts...



WE CANNOT SOLVE OUR PROBLEMS
WITH THE SAME THINKING
WE USED WHEN WE
CREATED THEM
-Albert Einstein



7 Steps to Financial Stability

1. Build a Buffer 
2. Set Aside for Retirement 
3. Get Rid of Bad Debt 
4. Save for Emergencies 
5. Save for Something You Want 
6. Invest and Donate as You See Fit 
7. Create an Additional Stream of Income 

“How Do I Do This???”

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DREAMS THAN FAILURE
EVER WILL.”**

Final Words...

We hope you will be enlightened, encouraged and thankful for the efforts HIPPE places towards you, your family and the community. We hope to achieve strong homebuyers and confident investors in every person that we reach. Our education is designed to stimulate thoughts, demand action within yourself and create a shared learning experience to all who attend our collaborative events.

Our education platform is like no other class you will ever attend.

Our hope is that you share our capabilities with others so we may continue to *Lead From The Front* and set the quality standard on FREE education to all who desire it.

See you in the future! And don't forget to follow us on all Social Media!

“Rick & Joannie” a.k.a. “Joannie & Rick”

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