

>> And we got to help each man  
be a better man with the  
kindness that we give.  
>> I know we can make it.  
>> I know that we can.  
>> I know darn well we can work  
it out.  
Oh, yes, we can.  
I know we can can.  
Yes, we can can.  
Why can't we?  
If we wanna, yes, we can can.  
>> I know we can make it work.  
>> Good morning.  
Good morning, Virgin Islands.  
You are listening to "Ability  
Radio -- You and Your Life."  
This program is brought to you  
by the Disability Rights Center  
of the Virgin Islands in  
collaboration with the VI  
Lottery -- making a difference.  
My name is Amelia Headley  
LaMont, and I am joined this  
morning by my co-host, Iris  
Bermudez.  
Good morning, Iris.  
>> Good morning.  
>> How are you?  
>> I'm fine. Thank you.  
>> We are delighted this morning  
to have a very, very special  
guest who is the head of -- and  
I know I won't have the exact  
title correctly -- but what's  
most important in people's minds  
is that you lead the charge for  
AARP.  
Mr. Troy Schuster, good morning.  
>> Yes, good morning.  
Thank you for having me.  
And, yes, I am the State  
Director of AARP of the Virgin  
Islands, so I coordinate all of  
the community outreach and  
advocacy activities of AARP  
throughout the United States  
Virgin Islands.  
>> That's a tough job, isn't it?  
>> It's a lot to do, but it's  
exhilarating.  
>> I'm sure.  
And you look exhilarated at 8:00  
a.m.

That's a wonderful thing to see.  
Leading the charge -- very  
important.

>> Great. Great.

>> One thing I wanted to bring  
to the community's attention --  
something that, regrettably, I  
was not immediately aware of, is  
that July 25th is the last day  
of early voting.

If you are a registered party  
individual, you do have the  
ability to vote, and July 25th  
-- that's Wednesday -- is the  
last day, so you can go to the  
Election Systems Office.

It's very convenient.

I happened to stumble upon it  
yesterday and was quite pleased  
to be able to be in and out in a  
very quick period of time.

And the reason why I mention it  
is because I know AARP is very  
strong on educating voters about  
their access to polling  
stations, making informed  
decisions, so, if we can, can we  
talk a little bit about the work  
of AARP around electoral events?

>> Yes. AARP is very much  
involved in voter engagement and  
voter education throughout the  
United States, especially this  
year.

This is a very important year  
for us, both on the national  
level and at the local level,  
and we always encourage people  
to go out and vote, to use their  
rights, to use their power, to  
help to shape the future, to  
make decisions.

Oftentimes we hear people say,  
"Oh, I'm so upset with the  
government" or "I don't like  
this, I don't like that.  
I'm not going to vote."

>> Right.

>> That's the worst thing to do.  
Why would you give up your  
right?

Exercise that.

Make a difference.

Make a change.

And so we always remind people that they have a voice, also. AARP, one of the greatest works that we do is advocacy, and we are the largest and most powerful lobbying agency in the United States.

We lobby everywhere from Capitol Hill down to every state legislature and municipal councils, and here in the Virgin Islands, we work hard to get bills passed through the legislature and signed into law by our governor.

Going back again to voter engagement, we will be hosting a gubernatorial forum later this year, in September.

It's tentatively scheduled for September 27th.

It will be here on St. Croix and will be broadcast on all the different media channels, so we encourage people to come out and take part in that forum, and here the candidates respond to issues that are important for the 50-plus population and their families.

>> Wow. That's interesting. And that's excellent, because it's needed, with so many people running for office.

I think you have 110 to 120, something like that, individual people running for office. You know, we need to kind of help the community eliminate -- not eliminate but look at who is really going to do something for you, and I think this is where we miss out that there are so many -- What do they call these? -- fish fries and "I'm going to vote for him because he has the best fish fry."

No. We need to change that mind-set.

We need to vote for people who have a record of doing stuff in the community and who hopefully do what they say they're gonna do, and we need to stop voting

for "Because, yeah, I know him."  
How much do you really know him?

>> Exactly, and AARP is  
completely nonpartisan.

We do not endorse any political  
party nor any individual  
candidate.

We're completely neutral.

But we focus on issues.

>> Issues.

>> And that's what we're gonna  
be doing in this gubernatorial  
forum, bringing forth very  
important issues and hearing  
from the candidates and also  
informing the public, so it  
doesn't only stop with the  
forum, but then we will be  
issuing a video voter's guide so  
that people can continue to  
refer back to what these  
candidates have said on record.

>> That's wonderful.

>> Right? And then make an  
informed decision when they go  
to the polls.

>> What are some of the issues  
that AARP is locally  
particularly focused on right  
now?

>> Right now our state plan --  
Well, we refer to "state"  
because we're in every state in  
the country, so I should really  
shift and say, "Territorial  
plan" for us, 'cause we're not a  
state, but our territorial plan  
is all revolving around economic  
development.

That's what we're focusing on  
this year and for the next two  
years.

When we say, "Economic  
development," we're not  
necessarily focused on big  
business.

We're focused on small business.  
Small business is the backbone  
of every economy -- those little  
mom-and-pop businesses.

>> Yes.

>> Those are the ones who are  
well entrenched in the  
community.

Those are the ones who are keeping the money in the community.

Those are the ones who are continuing to reinvest in the community.

You know, we all saw what happened when Hovensa closed, a big business, and the whole thing fell apart, right?

If we had many, many, many, many strong local businesses, they would have survived.

Right?

And the economy would have continued to thrive.

But everything was just so focused on Hovensa that when that closed, it all fell apart.

Now we hear the refinery's coming back.

Yes, we're very happy about that, but, still, let's not repeat history, huh?

>> Right.

>> Let's not get back into that same mode of saying, "Okay, we have this big refinery, so now we sit back and we just celebrate and we sip our rum and Coke under a coconut tree."

No. We need to still get into the trenches and develop more small businesses, so, pursuant to this, we have started already, or actually completed, financial-planning workshops which may even help people veer toward opening a small business. And these financial-planning workshops encompassed everything from how do you invest for today, how do you invest for tomorrow, for your retirement, how do you plan for your death, and even how do you maybe segue into opening a small business? We're also in the process of doing a lot of research.

Recently, we contracted with an independent company out of Washington, D.C., that conducted focus groups here on St. Croix and on St. Thomas.

Those are already complete, and it is really interesting the answers that the respondents gave.

We brought together a lot of small-business owners, asking questions like, "What are the challenges of being a small-business owner in the Virgin Islands?"

What were the challenges you faced when you were opening your small business, et cetera?"

And then now that we've completed that qualitative research, we're about to move to the quantitative research.

We're gonna start doing widespread surveys, and then, once that's complete, then all of that will be compiled and we will be releasing the results to the community, and we'll be using those results, also, to shape our advocacy.

So we'll be crafting bills to bring before the legislature to make it easier for people to open a small business here in the Virgin Islands.

>> And maintain it.

>> And maintain it. Exactly.

That's so important.

And we're working on some other ideas I can't quite unveil yet, but, hopefully, being able to help to incubate some small businesses, so we're working on that, too.

So, more on that to come in the near future.

But that's the primary focus of our state plan this year and for the next two years.

>> Sounds very exciting.

Well, we have more to discuss.

We're gonna take a quick break and we'll be right back.

>> ...iron out our quarrels and try to live as brothers.

>> And try to find peace within...

>> ...you all have mothers.

We got to...

>> Make this land a better land than the world...

>> We're back.

You're listening to "Ability Radio -- You and Your Life."

I am your co-host, Amelia Headley LaMont, joined by Iris Bermudez, and our special guest this morning is Mr. Troy Schuster, State Director of AARP.

During the break, there was some very interesting discussion, and, Iris, I know you had a question to ask.

>> Yes. I'm really pleased that you're working to help small businesses, but I think that one of the problems that has impacted them in years, for a long, long time, is that importation -- those fees or tariffs, whatever you call them. Could you talk about are you doing something about that or hope to do something about that?

>> Yeah. That's something that we're certainly looking into. That's something we're certainly looking into in our research and in our advocacy regarding small-business development. Having been a small-business owner myself, I know those challenges.

You know, I hear so many people say, "Oh, things cost so much here in the Islands."

We're overwhelmed with the cost of shipping.

But then when it gets here, the high excise tax that you have to pay -- on top of that, the customers' duties.

>> Yeah.

>> And I keep saying that I believe this is unconstitutional.

I'm sure somebody's gonna refute what I'm saying, but, you know, for instance, if you buy a computer that was purchased -- pardon me -- manufactured in China and you purchase it from a

store in Florida, you've already paid the import tax for it to come into the United States.

>> Right.

>> Now, when they ship it here to the Virgin Islands, you're gonna pay that import duty again to Customs and Border Protection.

>> Yeah.

>> So you pay it twice.

>> Right.

>> Then, on top of that, the paperwork is so complicated, you have to hire a customs broker to do all the paperwork.

And some of them, the least expensive ones, charge like \$50 a page to type it up, plus other fees to run around and get this stamped and that stamped and other things stamped.

And it goes on and on.

And then you have to pay to get it delivered to your store, unless you can pick it up yourself.

So by the time you get the product into your store, you have all these extra layers, and especially with excise tax and customs duties and customs brokerage, and so we're looking at all of that, too, to see what we can do by legislation to make it easier on small businesses and to reduce the cost of goods here in the Virgin Islands for the consumers, for all of us.

>> Right, because I remember when I was with CMS, working with CMS, one of the problems that the providers were having in the Virgin Islands was, especially those that provided DME, durable medical equipment, the excise tax was humongous, and that was why you didn't have as many providers as we really needed at the time, and I'm sure that's still going on right now, unless some legislation has occurred that I'm not privy to. But we told the providers, we



told the community here, "You need to appeal to the governor to see if he would start something to remove that excise tax from durable medical equipment, 'cause that's for your health."

You know, what better thing to do for the folks that need wheelchairs and canes and need all this durable medical equipment?

>> Exactly. When I was at pharmacy, whenever I looked into becoming Medicare Part B-certified for durable medical equipment, it was cost-prohibitive -- completely cost-prohibitive -- because the reimbursement is so low.

>> Yes, already.

>> Yes. The profit margins are so narrow that by the time you go through all of those other expenses and importation, it doesn't make any sense to get into that business, and then the people suffer, the people who really need it.

>> Exactly. And now we wonder why they go off-island for care.

>> If you need a hospital bed in your home, that can cost upwards of \$4,000 for a hospital bed, whereas if you have pharmacies and other businesses that are Medicare Part B-certified, you can rent them, and Medicare will pay for it, actually.

>> Exactly.

>> You can get it scot-free, pretty much.

>> Right.

>> Right? But, yes.

So, we're doing a lot of this research, and we want to make sure that everything that we bring before the legislature is well-researched and we have evidence.

Everything has to be evidence-based.

We don't just, you know, pull things out of the sky and put it

before the legislature, so all of these things we'll be working on, for sure.

>> I'm just curious, and, again, it's not something that I'm familiar with at all.

I don't know to what extent the legislature can make certain changes with regard to border-patrol regulations and such.

I don't know if that's something that perhaps -- and, again, I don't know.

It's a federal issue.

Maybe the delegate to Congress can have some influence there?

I just don't know.

But I would humbly suggest that if we do look into that that we see who has the authority to do "X" versus "Y."

>> Exactly. Yeah. Yeah.

And that's all the stuff we're looking into, also.

I know that because we are a territory, the VI government has certain extra powers in that area, but I'm not sure of the details, so we have to look into all of that.

But talking about advocacy again, there's a really important bill that we have that we're trying to get through the legislature now, and I encourage all of you who are listening to put pressure on your senators, especially Senator Myron Jackson, who's holding this bill.

I know he supports the bill, but we need him to bring it to committee, and that's the Uniform Real Property Transfer on Death Act.

This is an important bill to help people to keep their property out of probate court, right?

>> Real property or personal property?

>> Real property -- land, your home, your rental property.

Right now there is a law on the books that can help, to a certain extent.

So, let's say you're the owner of your home and you want to make sure that your son Johnny gets it when you die.

You can go to the Recorder of Deeds and put Johnny's name on the deed to get it upon your death, but if you decide that Johnny's now being rude to you and you don't want little Johnny to have your property anymore, you can't take his name off the deed until Johnny gives you permission in writing to do so. If you need to mortgage your property because you need money for whatever reason -- to improve the property, to buy more, to live on, whatever, whatever, you can't do so until Johnny gives permission in writing for you to do so, whereas this bill gives you complete control over your property at all times.

So, you can put Johnny's name on today, change it to James' name later, change it to Mary's name three days later.

You can mortgage your property. You can sell your property. You can do whatever it is you want to do with your property. And it's at virtually no cost to you, except just the small recording fees at Recorder of Deeds.

And so we really want to see this bill passed and get signed into law.

It's out of the Uniform Law Commission of the United States. AARP works closely with the Uniform Law Commission nationally, and here locally, we work closely with Attorney Tom Bolt, one of the two Uniform Law Commissioners here in the Virgin Islands.

And so Attorney Tom Bolt has drafted the local version of

this bill, and Senator Novelle Francis had agreed to sponsor it, and then he was pre-empted by Myron Jackson, so it shows that the person of our legislature is really concerned about this, which is a really good thing.

But now, because everybody is so focused on campaigns and all of this stuff that's going on, it's sort of fallen on the back burner.

So, please, please, please, all of you who are listening, call up Senator Jackson, send e-mails, stand in front of his office, whatever, and tell him you want this bill that AARP is promoting and proposing to come to committee and be heard by the legislature.

It is so very important.

AARP -- we want to make sure that everybody has control over their property and that they take advantage of this law once they sign it into law and that they keep their property out of probate, because if you don't do something about your property -- either developing a trust or assigning it to somebody this way -- it will end up in probate, and so many people have their property end up in probate, and it stays there for years and years and years.

So many people can't afford the legal fees to work it through probate court.

People even end up selling their property or some other piece of property to pay legal fees to get their favorite piece of property through probate, and it's so tragic.

We don't want anybody to lose their property.

Everybody should be able to keep what they have worked hard for.

So, again, put pressure on Myron Jackson.

That's the Real Property

Transfer on Death Act.

>> Well, is this as a result of the problem that some folks in St. John were complaining about that some real-estate companies in the States were selling off their property since nobody was there to take care of the property and their children found out after the hurricane? I know there was a big thing about that.

>> I'm not sure of that.

I did not hear about that.

>> Okay. So, the history of this is like you just explained.

>> Right.

>> People need to just make sure to hang on to their property.

>> Right, and another piece of legislation we'll be working on next year -- and this is important to your organization, to Disability Rights Center of the Virgin Islands -- is Complete Streets.

AARP -- all over the United States, we are pushing Complete Streets legislation.

And so what Complete Streets is about is that it forces the government, once it's signed into law, to make sure that every street, number one, has sidewalks that make sense.

[ Laughter ]

How many sidewalks do we have here on St. Croix that start nowhere and end nowhere, right?

I mean, sidewalks just pop up.

And they make no sense.

So you can't even use the sidewalk, right?

So why even bother to put in a sidewalk?

We want sidewalks that make sense in areas where sidewalks are most needed.

Also, we want to make sure that all of those sidewalks are handicap-accessible, that they have ADA-compliant ramps to get on and off the sidewalks.

Again, we have so many sidewalks

here that cannot be used by people who are handicapped. So what sense does it make? We want to make sure, also, that streets have properly marked crosswalks -- again, very important to keep people safe, to keep pedestrians safe -- and also to make it easier for motorists.

You know, how frustrating is it for you to drive down the street and every 50 feet, somebody's crossing the street?

>> Yeah.

>> And then there's no marked crosswalk.

There should be crosswalks, and people should be using those crosswalks and they should be safe for all pedestrians and especially for those with disabilities.

We also want to make sure that these streets, where appropriate, have running lanes and biking lanes to keep people physically fit and active.

So very important.

So, this Complete Streets legislation -- we'll be proposing that next year.

We're giving everybody a chance to settle down from this whole election season.

But we still want Real Property Transfer on Death to go through now -- right now -- and then we'll be working on Complete Streets next year in our advocacy.

>> Okay. Some very interesting issues.

We are gonna take another break, and we'll be right back.

>> ...time for all good men to get together with one another.

We got to iron out our problems and iron out our quarrels and try to live as brothers.

>> And try to find peace within without stepping on...

>> ...another.

We got to iron out our problems

and iron out our quarrels and  
try to live...

>> We're back.

You're listening to "Ability  
Radio -- You and Your Life."

I'm your co-host, Amelia Headley  
LaMont, joined by Iris Bermudez,  
and our special guest today is  
Troy Schuster, State Director of  
AARP.

Before we continue, I want to  
let our listening audience know  
that each of these shows are  
recorded.

They are posted on our website,  
which is located at drcvi.org,  
and these broadcasts are also  
transcribed, so you can read it  
at your leisure in case you  
missed any of these very  
important items that we've been  
talking about this morning.

Iris, you had another question.

>> [ Chuckles ] Yes.

[ Chuckles ] After both  
hurricanes hit the Virgin  
Islands, there seemed to be a  
lot of problems with the owners  
getting their insurance and  
whatnot.

Can you talk a little about what  
-- 'cause we know you sell  
insurance.

Not you, but we know that AARP  
supports or has residential  
insurance.

Can you talk to that and how --  
you know, what the process is?  
Because I've heard a lot of  
people complaining, and I even  
heard some candidates saying  
that we have to really fix the  
insurance situation in the  
Virgin Islands, the property  
insurance, but I also learned  
something during this hurricane  
season, or the past hurricane  
season -- was that a lot of  
folks don't have their property  
appraised, which is why many of  
them were underinsured.

So, could you talk to that,  
please?

>> Okay. Yeah.

Thank you for bringing up this important question.

We have so many people who come to our office asking about insurance.

After the hurricane, I was bombarded with questions, even complaints, about "AARP insurance."

And, number one, I need to inform the public that AARP does not sell insurance.

We are not an insurance company. We are not an insurance agency. AARP is a very large organization, and one of our divisions is AARP Services, Incorporated.

That's the for-profit branch of AARP.

I do not work for that branch. I work for the nonprofit branch. So, AARP Services, Incorporated, they work with various insurance companies around the United States to develop insurance products which are truly beneficial to the 50-plus population.

And once those insurance products are truly beneficial to the 50-plus population, then AARP Services, Incorporated, allows that company to use the AARP logo to brand the insurance, and that insurance company sells those insurance products that are branded by AARP.

So it's not AARP insurance.

In the case of real-property insurance here in the Virgin Islands, it's Real Legacy Assurance, and Real Legacy Assurance is primarily based in Puerto Rico.

They do have operations on the U.S. mainland.

And they sell homeowners' and also automobile insurance that are branded by AARP.

So, after the hurricane, we directed people toward Real Legacy Assurance.



That's who they bought the insurance from.  
They didn't buy the insurance from AARP at all.  
>> Mm-hmm.  
>> We don't collect insurance premiums or anything.  
>> Good.  
>> I cannot sell insurance policies in my office, so please do not come to the AARP office located near Joe's Restaurant in Sunny Isle asking for insurance. We do not sell.  
All we can do is give you the 800 number for Real Legacy Assurance.  
Going back again to post-hurricane, when I started receiving all of these questions and complaints, I then contacted my colleagues in AARP Services, Incorporated.  
They reached out to Real Legacy Assurance in Puerto Rico.  
We explained to them that they were having their own challenges because they were also hit by a hurricane and they didn't have telephones working and their offices were damaged and, in some cases, destroyed throughout the island of Puerto Rico.  
But, nonetheless, they rose to the occasion and they opened up a temporary office here on St. Croix and a temporary office on St. Thomas, which are now closed, to process claims.  
So, AARP did stand behind a product that carries the brand name, and we did make sure that the people got what they needed. Unfortunately, it was a little delayed, but, again, because Puerto Rico was so severely impacted.  
>> Right.  
>> But, again, when it comes to Medicare supplementary insurance, that's UnitedHealthcare.  
It's not AARP.  
It's branded by AARP and so

forth and so on.

So, when you do come to us, all we can do is give you a number to call, a place to go.

We can't help you with insurance at all here.

>> Okay. Do you know now if all the property owners have been serviced or provided with their insurance monies?

>> Well, just before Real Legacy Assurance closed their temporary office here, they did come to visit us, and they spoke with me.

And they said that they believe that they have heard from all of their insured who had losses.

>> Okay.

>> They said they have upwards of 7,000 insured here in the Virgin Islands.

And they said they believe they heard from all who had losses. They said that nobody was coming to the office anymore, neither on St. Croix nor on St. Thomas. And they were gonna take their staff back to Puerto Rico. They didn't feel there was any need to keep a temporary office here.

So, again, to answer your question, to the best of their knowledge, they do believe that all of their insured who had losses were already addressed and provided for here in the Virgin Islands.

>> Okay.

>> I plead the Fifth.

>> I do, too.

[ Laughter ]

I do, too.

>> Until you start getting calls.

>> Yes.

[ Laughter ]

>> I'm curious, though.

What does branding get you or buy you?

Because, obviously, that would create some confusion in the minds of many people, you know?

I mean, I understand your distinctions, but branding, to me, suggests that there is a seal of approval over this entity to provide this product. >> Absolutely. And so what the consumer gets is that kind of confidence.

So, again, case in point. After the hurricane, when people said, "AARP insurance isn't taking care of me," I got on it right away with AARP Services, Incorporated.

They got on it right away with Real Legacy Assurance.

Real Legacy Assurance opened up temporary offices here and addressed the needs of their insured, right?

So, yes, AARP stands behind a product once the brand is on it, and we make sure that our members who have those products are taken care of properly. And then what that does for us, then -- these companies pay us royalties, and that's what funds our work.

So, all of the community-outreach activities we do are free of charge, those financial-planning workshops. I mean, if you went to a financial planner, you would have spent thousands of dollars for that information, and AARP paid for all of that for you. You got that for free. All the advocacy we do, you know, is done at no cost to the community.

So, those monies, all those royalties roll over to the nonprofit segment of AARP, and then we put all of that into the community, and it's amazing. AARP spends a lot of money here in the Virgin Islands.

Recently, AARP Foundation gave almost \$700,000 to local nonprofits after Hurricane Maria for hurricane-relief work.

So, we put a lot into the

community.

I can't give you actual numbers, but, I mean, it's pretty impressive, the amount of money that AARP spends even right here in the U.S. Virgin Islands each year.

>> Okay. Does the same company also offer the auto-insurance coverage?

>> Yes. Real Legacy Assurance also offers auto insurance, and I understand that it's very competitive, so it's worth checking out.

Again, I can't give you any details.

>> Okay. That's good to know. Thank you.

>> And I don't know if this is a fair question, but I always find this story.

How was AARP founded?

>> Yeah, interesting story. AARP was founded by Ethel Percy Andrus.

We're celebrating our 60th anniversary, 60 years in existence.

Ethel Percy Andrus was a teacher.

She was an educator.

She retired as a school principal.

And shortly after her retirement, she found another retired schoolteacher living in a chicken coop -- literally in a chicken coop -- poor, broke, no way to provide for herself.

And so then Ethel Percy Andrus developed the NRTA, the National Retired Teachers Association, a union of retired teachers to help teachers prepare for retirement and to help them in their retirement.

And this started in California. It took off.

It was a great success.

And people started saying, "Well, what about those of us who are not teachers?

What are you gonna do for us?"

And so then she started AARP,  
the American Association of  
Retired Persons.

But AARP is more than just for  
retired people.

AARP has continued to develop  
and evolve over the 60 years of  
our existence, and we are for  
all people.

We focus on the 50-plus  
population, but not only the  
50-plus population but their  
families.

And as we say, what we do for  
one, we do for all.

So, AARP is for everybody from  
birth all the way through to  
death.

And so we want people to take  
out of their minds that AARP is  
for old people.

AARP is not for old -- and what  
is "old" these days anyhow,  
right?

Old is a construct of the mind.

>> Yeah.

>> People live to be 100 years  
old and they're running  
marathons at 100, at 105.

So, what's old?

Some of them who are 100 years  
old are healthier than people  
who are in their 20s these days.

>> Yes.

>> You know?

I mean, you see a lot of young  
people walking around this  
island, unfortunately, who are  
morbidly obese, who have all  
kinds of illnesses.

They're very, very sick.

Well, biologically speaking,  
they're old, right?

They're sick.

[ Laughter ]

But you have other people who  
are 100 years old who are very  
healthy.

But, again, AARP is for  
everybody.

One can become a member of AARP  
at the age of 18 and experience  
all the great member benefits,  
all kinds of great discounts at

the age of 18.

So, please check out AARP.

It's not just for old people.

We want everybody of all ages to become active with us and to engage with us in our advocacy, you know, to get important bills passed through the legislation and signed into law, to take part in our community-outreach activities.

So, that's basically how AARP got started by Ethel Percy Andrus, a retired school principal who found a teacher living in a chicken coop, sadly.

>> And she's still alive, too.

>> No, she's now deceased, yes.

>> Oh, she died?

Oh. I saw a picture of her in the "AARP Bulletin."

>> Right. Yeah, yeah, yeah.

She's very much alive in our hearts, yes.

>> Oh, okay.

>> Yes. [ Chuckles ]

>> Good, good, good.

Okay. Let's talk about Silver Alert, especially how important it is during this time of the year, when there are people living by themselves and they fall or whatever and they need some kind of help or alert somebody.

Talk about that, please.

>> Yeah. So, the Silver Alert system sort of evolved out of the Amber Alert.

You know, Amber Alert is for children who go missing.

Normally, when -- or before the Amber Alert was put into place, really, when a child went missing, you would have to wait a certain number of hours.

I think it was up to almost 48 hours, 72 -- some ridiculous number of hours -- to send the authorities out to look for the child, to put out APBs and all of that.

And oftentimes, by that time, the child was already dead or

the child was kidnapped, already moved to another state or another country.

So, the Amber Alert allowed the authorities then to go out looking for that child immediately and put up notices across all media channels in the locale.

So, the Silver Alert now is for older people who have Alzheimer's or dementia.

Many times they wander out of their home, end up on the street, and they can be hurt, killed, lost forever.

And so the Silver Alert that AARP got passed -- I offered testimony on that, proudly.

The Silver Alert now tells the local government, tells our authorities, "Look, the minute you get a call that somebody with dementia or Alzheimer's has wandered out of their home, send all the troops out looking for them.

Put out APBs.

Have everybody searching.

Put it on the radio, put it on Facebook, everywhere, that Mr. John Doe, who is 65 years old, who has Alzheimer's -- this is how he looks.

This is his full name.

He's missing.

Please dial this number if you find him," et cetera.

So, the Silver Alert is very, very, very important to save the lives of those with Alzheimer's and dementia who may wander out of their homes.

>> So, how does it work?

Do you have to register with an agency, or...

>> No.

>> ...you just call somebody and tell them, "My grandmother's missing"?

>> Yeah. The minute you call 911, it goes into effect.

Just call 911...

>> 911.

>> ...and say, "My grandmother, who's suffering with dementia, has wandered out, and we can't find her," and it should start rolling.

>> Okay.

>> And if it happens to your loved one and you call 911 and they don't do anything, please contact us at AARP, and we will follow up on that.

>> Okay.

>> You know, not only do we get bills signed into law, but we follow up on them and we educate the community around them and we harass the government and the appropriate government agency to uphold that.

So, yeah.

So, please do call 911 immediately if your loved one who has dementia or Alzheimer's wanders away.

>> I was also under the impression -- and I don't know, just throwing this out there -- that a Silver Alert or an Amber Alert would also be effective if it was -- what is it now, Virgin Islands Alert on a system?

>> Yes.

>> Is that in place?

>> It's supposed to be in place. VITEMA was there testifying on behalf of this bill, too. They were in favor of it. I will check up with Director Barnes on that, yeah, but it's supposed to be in place presently, and VITEMA is also a key player in this, absolutely.

>> Yeah, 'cause I would think if someone is missing, it would also help to notify the community at large.

>> Absolutely.

>> Okay. There's another question we have for you. Is the Credit for Caring Act available in the USVI as it is in other states?

This is not something I'm familiar with.



Credit for Caring -- is it something you know about?

>> Yeah. So, Credit for Caring Act -- that's a bill that AARP is working on in every state, but it cannot be done here in the Virgin Islands nor Puerto Rico because we have this mirror tax system.

>> Yes. Right.

>> So, we cannot get local tax credits of this sort on your income tax for being a caregiver.

So, basically, what this is is if you're a caregiver right -- you're taking care of your loved one who is an adult who's in need of care, you're spending money out of your pocket to care for that person, you can then get credit when you file your personal income taxes.

But because we have this mirror tax system, that cannot work here.

But what AARP is doing is we're also working on a tax credit nationally...

>> Hmm.

>> ...a federal income-tax credit.

So I think -- I'll have to -- Sorry. I'm now showing my ignorance.

I'm not sure where that is now through Congress.

I think it was either just signed into law or about to be signed into law.

I know we're close on that.

And then once that's done, then when people file their income taxes here -- caregivers, that is -- then they can get the tax credit.

So, we have to work on that on the federal level, not on the local level, when it came to the Virgin Islands and Puerto Rico.

>> Oh, okay.

>> Yeah. But by the next show, I'll let you know where that is right now federally, so when you

do file your taxes next year, you can take advantage of it if you're a caregiver.

>> Yeah, especially if you're retired and you're taking care of somebody.

>> Exactly. Yeah.

>> Sounds like a plan. Right.

We know that you are staunch supporters of Medicare and Medicaid, and it's kind of scary when you're hearing what Congress is thinking of doing to these two programs.

Can you shed some light on what AARP is advocating for-- Medicare, Medicaid?

>> Yeah. Well, AARP has always been at the forefront of this. AARP was right at the table with Obamacare, the Affordable Care Act.

>> Yep.

>> We had major input in the crafting of that bill.

And we ushered it through Congress.

We sat with President Obama as he signed it into law, and when President Trump came about and threatened to attack it, we jumped into action.

And each time you saw it on CNN where Trump was screaming and shouting about it and was coming before Congress, it was AARP behind the scenes that defended it.

We defended it tooth and nail, and we were successful twice, and we continue to be successful in defending it.

Now, President Trump is using his executive abilities, powers, every once in a while, to try to pick away at it, but we're still harassing him about it, but I think we have it pretty much solidified in Congress.

And so it's not gonna go away anytime soon -- the Affordable Care Act, that is, and all the provisions, especially with the expansion of Medicaid even right

here in the Virgin Islands.  
>> Right. Right.  
>> So, that's something that's very, very near and dear to the heart of AARP, and, like I said, we helped to craft it and we continue to defend it on the federal level.  
>> Okay. That's good, 'cause, you know, people are really concerned about that, especially when they're looking to increase Medicare premiums, deductible, or even do a voucher system, and then you're gonna get shortcut because you can go but so far with that voucher, and then if you still need more care, it's on you.  
>> Right.  
>> So, it's a little scary out there, what they're doing.  
>> Yeah. We have a whole Government Affairs department within AARP that they work Capitol Hill every day, all day long.  
>> Good.  
>> We have some of the most brilliant minds. Again, we're the largest and most powerful lobbying agency in the United States and in the world, really.  
>> Bigger than the NRA?  
>> Oh, yes. Oh, by far. And we work Capitol Hill all the time.  
>> They need to leave Medicare and Medicaid alone, then.  
[ Laughs ]  
>> Well, that's right. They have a formidable opponent in AARP. That's right. And we will defend the Affordable Care Act. We will continue to do so, I should say.  
>> Good.  
>> One of the strengths of your organization is you have a lot of volunteers, as well.  
>> Yes.

>> How have you been able to manage that?

And just tell us how one can go about being a volunteer.

>> Yeah. Well, volunteers are very important to AARP.

AARP was a volunteer organization from its inception. Ethel Percy Andrus, even though she was the foundress, she never collected a paycheck from AARP. She was the first volunteer of AARP.

And so every employee of AARP, from the C.E.O. right on down, is required to have at least one volunteer partner.

We have almost 3,000 employees in AARP nationally, with offices in every state and Washington, D.C., Puerto Rico, and the Virgin Islands.

Our headquarters is in Washington, D.C., at 601 E Street, near Capitol Hill.

We have also offices, major offices, in Los Angeles and in Chicago and so forth, corporate offices, and, again, everybody has at least one volunteer partner, every employee.

We have over 80,000 volunteers in AARP.

We really value our volunteers, you know, and we try to do really good things for our volunteers.

I won't say all the nice little things we do, but every volunteer is rewarded nicely, also.

And we have very, very, very dedicated volunteers who help us to penetrate all communities, down to the most granular level of each community, and they also bring the concerns of the community, and we always say that AARP is volunteer-led and state-supported.

>> Okay.

>> I also have a wonderful, wonderful announcement to make. AARP has a governing board of

volunteers on the national level, and just recently, a native Virgin Islander, Alicia Watlington Georges, from St. Thomas, became the president of AARP's national board.

>> Wow!

>> Wow!

>> Yeah.

>> Nice!

>> Yeah. The "Daily News" just interviewed her a couple of days ago, and that should be coming out in the "Daily News" soon, but she is our National Volunteer president.

You know Arturo Watlington?

>> Yes.

>> Yes.

>> That's his sister.

Yeah, Alicia Georges.

She has a PhD in nursing.

She lives in New York, and she comes down to visit her home quite often, of course, and she keeps in contact with me.

Lovely lady -- lovely lady she is.

And we hope to have her down next year for an official visit while she's still the president of AARP's board.

We were hoping to have that visit this year.

She wanted to visit St. Thomas. But Frenchman's Reef is not available.

Ritz-Carlton is not available, you know, because of the hurricanes, so we can't find a really nice venue to have a wonderful lunch for her.

So, once one of these venues comes back online next year, we'll have her down for an official visit.

But we're so very proud of Dr. Alicia Georges, one of our own, as AARP's National President.

>> That's wonderful.

>> Yeah, and to become a volunteer, you know, you can visit us at our office and we can discuss what your interests

are and see how you can fit in with our work, you know, and see what would be fruitful for the person that's a volunteer and beneficial for the entire community and our work here in the Virgin Islands.

>> Now, how does one get in touch with your office?

>> You can go to [aarp.org](http://aarp.org) -- that's the easiest way -- and call the 800 number and ask for an office, and they'll connect you through.

We do have a local number.

I'm ashamed to say I don't even have it memorized.

[ Laughter ]

But we never give that local number out.

We just direct people to the 800 number.

We have a great call center.

You don't have to push too many buttons.

We make it very user-friendly, and they'll route you to us. You can even ask for me, and they'll route you right to my desk [Chuckles] fortunately or unfortunately, as the case may be.

But, yeah, our call center does a great job.

>> So, you have an office on St. Croix.

Where is that located, and where is the St. Thomas office located?

>> Our St. Croix office is located in the Sunny Isle Annex, in the building where Joe's Restaurant is located.

We have a very large office there, and we're open to the public Monday, Wednesday, and Friday from 9:00 a.m. to 1:00 p.m. for public inquiry, and, also, we have an office on St. Thomas, in the Frostco Building, which is right near Cancryn School.

But that office is not available to the public.

We had some damage as a result of the hurricane, and that's now being repaired.

>> What time are you open?

9:00 to 1:00?

>> On St. Croix, 9:00 to 1:00, Monday, Wednesday, Friday -- open to the public.

>> Good.

>> Okay. We're gonna take another little break, and we'll be right back.

>> ...this land a better land than the world in which we live.

>> And we got to help each man be a better man...

>> I know we can make it if we try.

>> Oh, yes, we can.

I know we can can.

>> Okay. We're back.

>> We're back.

You're listening to "Ability Radio -- You and Your Life." This program is brought to you by Disability Rights Center of the Virgin Islands in collaboration with the VI Lottery Making a Difference program.

We want to make sure that if you missed anything from today's show that the information is posted on our website, [drcvi.org](http://drcvi.org), and it's also available on transcript at our website, [drcvi.org](http://drcvi.org).

Troy Schuster, State Director, AARP, we had some interesting conversations during the break that I think you wanted to elaborate on.

>> Yeah. Our hostess right here in the studio with us is actually one of the leads at 911, and she was just reinforcing to me that, going back to the Silver Alert system, right, which helps you to activate systems to find your missing loved one who's suffering with Alzheimer's or dementia, that you should, again, really call 911.

Don't ever call VITEMA.  
Call 911 for this issue.  
And our hostess also impressed  
upon me and asked me to impress  
upon the listening audience that  
when you do call for this issue,  
please emphasize that your loved  
one has Alzheimer's or dementia.  
>> Right.

>> We're finding that some  
people are ashamed to say that,  
and it's not a shame to have  
Alzheimer's or dementia.  
There's no shame in that.  
What's wrong, you know?  
It's not some kind of awful  
disease you caught by doing some  
-- whatever, you know?

>> You need help.  
>> You need help.  
The person has Alzheimer's or  
dementia.  
Let 911 know that immediately,  
up front, so they can activate  
all systems to find your missing  
loved one.

>> Yes.  
>> Yeah.  
>> Very important.  
Very important, indeed.  
On that note, are there any  
workshops that are in the pike,  
so to speak, for the community  
that you'd like to bring to our  
attention?

>> Yeah. Another great workshop  
we have coming up really soon,  
and stay tuned to the newspapers  
and to our Facebook page, also,  
AARP Virgin Islands -- we put a  
lot of good stuff on our  
Facebook page.

Again, that's AARP Virgin  
Islands on Facebook.  
But a workshop that we're  
working on right now, or  
planning, is Caring for the  
Caregiver.

>> Good.  
>> You know, caregivers have a  
very heavy burden.  
Oftentimes, the person they're  
caring for thrives while the  
caregiver becomes sick, right?



It's very stressful to be a caregiver.

So, just before the hurricane, a retired nurse by the name of Kim Richards, a registered nurse -- I think she's from Oregon or Colorado -- she moved to the Virgin Islands, and she approached me after the hurricane.

She actually wrote a book called "Caring for the Caregiver."

And it's published by the National Nursing Association. And so she will be conducting those Caring for the Caregiver workshops.

We'll have a series of workshops on St. Croix and repeating them on St. Thomas, and Kim Richards will be doing that for us.

So, keep your eyes focused on our Facebook page, and, also, we'll be advertising in the "Daily News," and, again, these workshops are free.

Everything we do for the community is free -- our Movies for Grown-Ups, all these movies we put on at Caribbean Cinemas on both islands, free.

>> Do you have any coming up?

>> We do, but stay tuned again to Facebook.

We'll be doing them every month, and they're free to all of our members, and some of them are open to non-members, also, hoping that you will become a member.

>> That's ingenious.

I went to one of them, actually, and it was very, very enjoyable. One boo-boo that I made, though, is I didn't go early enough, so I almost didn't get a seat, where I was, like, right up on the screen, but it was really wonderful -- just wonderful planning and great ideas, and I really commend you and your organization for what great things you're doing in the community.

>> Thanks, and we have so much more coming up, so many things I'm working on I'm so excited about, so there's so much more. Again, thank you all for having me on your show.

I know we're coming toward the end of it.

I hope to be back here with you all again in the future because each and every month, we have so many exciting things happening at AARP -- big, big projects to announce in the very near future.

>> There's a lot going on.

>> Good, good. Yes.

We'll call you. Don't worry.

>> Great. [ Chuckles ]

>> You've listened this morning to "Ability Radio -- You and Your Life."

This program is brought to you by the Disability Rights Center of the Virgin Islands in collaboration with VI Lottery -- making a difference.

I'd like to thank you, the listening audience, for your time this morning, and we look forward to talking to you again next week.

Enjoy your day.

>> ...work it out.

Oh, yes, we can. I know we can can.

Yes, we can can. Why can't we?