



ALOHA NOTES

Honolulu Association of Insurance Professionals

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Farewell 2008 Let Us Ring in 2009!

By Leila K. Tamashiro

Looking back, I still sometimes wonder if I was *The Brave One* when the question was asked, *To Be or Not To Be* your *Top Gun* and maybe finally get my *15 Minutes*. Or did I, as *Fools Rush In*, follow the *Signs* and select *The Verdict* that was simply part of my *Evolution*?

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While I don't have *Total Recall*, the first half of my term as your president, started in June with *Training Day* at the NAIW (International) 67th Annual Convention in Scottsdale, Arizona – "You're the New Local President...Now What" (more like *Basic* training for newbies like me). I was charged with *Raising the Bar* in our local association, to make *Contact* with others, and share our mission and vision.

This was followed by our awesome installation (thanks again to our installing officer, Martha Loezius) and introduction of our theme for the year, "The 3 E's – Educate, Enrich & Empower!" together with our 3-leaf shamrock symbol. Our meetings and events since have been filled with education and fun that was both enriching and empowering.

In July we learned about the digital transition that is occurring this month and in August we got a sneak peek at Hawaii's economic outlook. In September we learned about reinsurance and in October our 2nd Annual Insurance Fest, "Unforgettable - Men & Women of Influence" was a resounding success. We not only raised money to help support our education goals, but Ride the Swell 2010 also did some fundraising – and we had fun too! All the models were fabulous and Martha Nobriga, our chair for the event and mistress of ceremonies, did a marvelous job.

Our November meeting was also our annual Hawaii State Council meeting and many of you met our NAIW Region VIII Vice President, Robin Fawkes, for the first time. Educational, enriching and empowering opportunities that day also included Reinsurance Catastrophe Modeling, Business Etiquette and Ethics.

December was our annual safety essay awards and a special motivational speaker on "The Survivor Spirit". Many thanks go to our prize sponsors and the hard working safety committee who reviewed more than 100 student essays and helped select the 4 winners. Special thanks go to Charlene Mizumoto who has chaired and organized this important event for us for several years and done an excellent job coordinating everything.

Thanks to our terrific program committee, chaired by Jenny Cheng, our speakers have been great and this month we're learning about "Tongue Fu with Aloha" - a step by step process for turning hostility into harmony and aggravation to aloha.

Farewell 2008 Let Us Ring in 2009 continued...

And that's not all! Our excellent education committee, co-chaired by Linda Ipsen and Martha Loezius, put on an outstanding Fall Series of courses, including ARM 55 (Risk Control), INS 21 (Property & Liability Insurance Principles), INS 22 (Personal Insurance), Introduction to Claims and Communicate with Class and Cybercrime: The Hidden Exclusions, as well as the Reinsurance, Business Etiquette and Ethics classes already mentioned.

Our public relations chair, Debra Chong, has also done a first rate job of helping us get the word out about our activities this year. Due to her efforts, we've been mentioned in local newspapers as well as the Insurance Journal.

Ann Stephens, our community relations chair, continues to be our Lady of Aloha and has coordinated volunteers for the Japanese Cultural Center of Hawaii Celebration of Leadership & Achievement Dinner, Historic Hawaii Foundation's 2008 Kama'aina of the Year and Planned Parenthood's Musical Mementos this month. These are great enrichment opportunities to spend a few hours helping other non-profit groups and I encourage all of you to volunteer and *Pay It Forward*.

Our membership is holding steady and our audit committee will be submitting their report soon.

Last, but not least, have you checked out our website lately? Tracy Adams has updated and upgraded our website and needs your input to make it even better. Send her photos from past events and information about upcoming ones to keep it current.

It's a Wonderful Life so far but all the predictions say *Harsh Times* are ahead in 2009. In spite of all the *Doom* and gloom in the news, there is *Daylight*; have *Confidence* that *These Are Better Days* than it seems.

Think back, we've all had *High Anxiety* and *High Tension*, been on *The Edge of Dangerous Ground*, felt like we're in *Quicksand*, that we've had a *Raw Deal* in this *Rat Race* world we live and work in. Then we've taken a step *Sideways* or found ourselves *Changing Lanes* in *Traffic* and suddenly, it's *Enough* and we think I won't let it *Drive Me Crazy*. We ask, *What's the Worst That Could Happen?* After all, life, like beauty, is in the *Eye of the Beholder*.

Sometimes it's tempting to tell ourselves that this is *As Good As It Gets*, but don't *Blink* because before you know it, *The Day After Tomorrow* or the *Next* there will be *Sunshine* and you'll find *Serenity* or perhaps the *Eternal Sunshine of the Spotless Mind*!

OK, I know this has been a wee bit corny with all the movie titles inserted, but we do have a lot still coming – great speakers, our annual golf tournament in April and NAIW week, as well as our spring schedule of classes. Happy New Year!

HAIP 2008 Event Reflections

By Maile L. Fuchshuber

April 24th, 2008

FORE! Anyone up for a round of golf? More than 78 of our members and friends were out with their spiked shoes and putters at the 26th Annual HAIP Golf Tournament. We had sponsors for all 19 Holes and more than 35 companies donated money to this event. The tourney raised more than \$5000 which will go toward the HAIP Educational Fund. Thank you to Julie Kirk and Margo Makanani of the Golf Committee for putting together such a fun and successful event.

Hey did you know that in the early part of the 1900's Golf was actually an acronym? Back in the day Golf was a game strictly reserved for men...G.O.L.F, meaning Gentlemen Only, Ladies Forbidden...a little trivia for you =P



HAIP 2008 Event Reflections continued...

October 24th, 2008

Who is HAIP's Next Top Model? Well there was no guessing to be made at this year's 2nd Annual Insurance Fest where many of our members took the runway...everyone was a top model in our eyes. Special thanks to the Social Committee Chair, Martha Nobriga for a job well done. Thank you to all our models, many thanks to Debra Chong on putting together such a wonderful press release and much Mahalo to Tracy Adams for providing the photos.

In case you didn't see it, here is the press release article pulled from Insurance Journal.

Insurance industry leaders strutted down the catwalk modeling fashions from noted local designers in the Honolulu Association of Insurance Professionals' (HAIP) Insurance Fest "Fashion Show."

This second annual fundraising event was held to support the association's annual Safety Essay Competition, which is currently in its evaluation phase. Public high school students compose stories which illustrate the dangers of substance abuse and/or reckless driving to raise awareness about these important issues while competing for cash awards.

"The HAIP is actively involved in the community and promoting educational programs," said Leila Tamashiro, HAIP president. "This was a great opportunity to raise funds for these programs while showcasing local designers with individuals from our corporate partner companies in a relaxed and fun environment."

"The HAIP is actively involved in the community and promoting educational programs,"

The runway show featured top local insurance executives modeling collections from Hawaii designers.

The Honolulu Association of Insurance Professionals is the local chapter of the National Association of Insurance Women (NAIW). For more information, visit www.haipro.org.



HAIP 2008 Event Reflections continued...

November 13th, 2008

Hear Ye, Here Ye! Come one come all to our NAIW/HAIP Hawaii State Council Meeting 2008!

The Plaza Club was packed for this event, as it is every year. This meeting has always proven a great wealth of education, camaraderie, fun and excitement. Why with all the food, the classes AND the CWC Competition, what could be better? We also got to meet our new NAIW Region VIII Vice President, Robin Fawkes who spoke to us about Business Etiquette and the importance of positive email practices. It was a great topic. Everyone got involved in the discussion and many shared their own funny stories about worst emails received, bad spelling, grammar, tone of voice and even emails with no spaces between words.

The CWC Competition was the big event of the day. We had two contestants this year. Debra Chong of Island Insurance spoke to us about the importance of preserving our Personal Identity and warned us of the negative effects of having such an important part of who we are, stolen. Wendy Humphrey of AIG spoke to us about the issues within certain departments at her place of employment and how these issues affect us in the insurance industry. She also shared positive and eye opening facts about the company and how they have chosen to rise above adversity. AND THE WINNER IS? Miss Wendy Humphrey.

Good Luck to you Wendy and thank you for representing us at the 2009 NAIW Regional Convention =)



Charlene Mizumoto, the Safety Committee and the Essay!

By Katharine M. Nohr, J.D.

The following interview was conducted by e-mail with Charlene Mizumoto, chairperson of HAIP's Safety Committee.

Q: How long have you been a Safety Chairperson for HAIP and what does that position involve?

A: I reactivated the Safety Committee in 2002 and have been chairperson since then. The safety chairperson has discretion to do whatever she wants to do. In the past, the Safety Committee was involved with Fire Prevention Week, Project Grad and created a safety calendar.

Q: Please tell us about the writing contest that is conducted every year.

A: We begin the contest by sending a letter to the State of Hawaii, Department of Education (Leeward, Windward, Central and Honolulu) explaining to them the purpose of the contest and request that they provide HAIP with the necessary contact information for each school. Once they approve participation in the contest, each school district provides names of all of their schools, fax numbers, phone numbers and principal's names with the exception of the Honolulu School District which I have contacted numerous times with no response. Using the list provided by the various school districts, letters are addressed to the principals of each school and their English departments in August with strict guidelines to follow. Students can participate on an individual basis as well. The essays are due in October which allowed the safety committee enough time to review and evaluate them and prepare for the December membership meeting.

NAIW has designated December as Drinking and Driving Awareness Month. The safety committee felt that other topics, such as drug/alcohol abuse, drunk driving and speeding also have a tremendous impact on our teens today, and so we expanded NAIW's topic and created our own program. Although it has been suggested that this essay contest be conducted during the beginning part of the year, we wanted the students to become aware of the consequences they face by making the wrong decisions during the holiday and prom seasons when drinking and/or drug abuse may be more prevalent. We are hopeful that by students' writing these essays, tragic incidents can be avoided.

"NAIW has designated December as Drinking and Driving Awareness Month."

Q: Who is allowed to participate in the contest?

A: It is open to 9th to 12th grade students who attend public schools in Hawaii.

Q: How many entries do you receive?

A: The first contest elicited 40 entries. As the contest has grown, we have received as many as 100 entries.

Q: What are the topics of the essay contest and how long do the essays have to be?

A: Students can write about speeding, drug abuse, alcohol and driving under the influence. They can combine any of the subject issues together. The students are given a strict guideline to follow and points are deducted from the essay if the instructions are not followed. A perfect essay would be 500 words but the safety committee gives a 50 word leeway up or down.

Safety Committee continued...

Q: Who judges the essays?

A: Each year a committee is selected to read and grade the essays. The committee consists of those with experience with the grading system and some new members.

Q: What is HAIP attempting to achieve by conducting this contest?

A: We have read in the newspaper of teens dying at such an early age by making the wrong decision in their lives. We are hoping by writing these essays the students will become aware of the consequences of making the wrong decision and/or how someone else's action can impact them as well.

Q: What do the winners of the contest receive?

A: Initially a paper Certificate of Achievement was given and the checks were small for the winning students. The safety committee wanted the students to be better rewarded for their accomplishments and, therefore, changed the prizes to wooden plaques and increased cash prizes to: First Place - \$150; Second Place - \$100; Third Place - \$75; and Fourth Place--\$50. The committee also seeks donations of special prizes for the four winning students and small token gifts for the students who participated but did not win. The Safety Committee feels that every student who submitted an essay should be rewarded for their effort and time.

Q: How do you think the contest impacts the lives of those who enter it?

A: I am not sure what impact it may have since I don't know the students personally. Hopefully, the students that write essays will be more careful in making decisions related to use of alcohol and drugs before driving. A wrong decision can not only devastate their life but someone else's as well.

Q: What motivates you to run this contest year after year?

A: The first winner I had was a student from Waianae. I found out later that he was in a special education class for students with learning disabilities and emotional problems. Winning this essay contest boosted his self esteem. Another student was having family problems. Winning this essay contest helped him through some difficult times and made his family so proud of him. It is rewarding when you touch someone's life just by giving them a little recognition for a job well done. We submit the winners' names to the local newspapers. It is exciting for the students, teachers and parents to see the winners recognized by our organization in the newspaper.

Q: What essays touched you the most and why?

A: Too many, I would have to say. I read all of them before I disperse them to my committee. Many will touch your hearts, give you goose bumps and/or give you an eerie feeling. The students are very descriptive in their writings so I am not sure if they are writing from experience and/or just have creative minds.

Q: How do you think HAIP can improve the essay contest?

A: Each year the committee tries to improve the handling and grading of the essays. It is pretty much down to a "T" now. It would be nice to get more donations/sponsors. The committee wants to give something to all of the students who participated but did not win. It would also be nice to reward the teachers and parents for their support for they have a great impact on the submissions as well.

Safety Committee continued...

Q: What other things does the Safety Committee do?

A: We have made unsuccessful attempts at contacting the fire department and police department to see if they need volunteers during Fire Prevention Week. In February, we will be doing a Buckle Up For Love Campaign where baby car seats are donated from HAIP to various hospitals on Oahu. We will be contacting the local hospitals in search of a needy family who needs to have a safe car seat to bring home their new born baby from the hospital.

Q: Who are the members of the safety committee for 2008?

A: Martha Loezius, Karen Griffen, Lani Pendola, Vergenia Valasco, Teri Fabry, Therese Rayburn, Dawn Young and Michael Ziolkowski

Q: Is there anything else that you would like to tell the members about the contest or the Safety Committee?

A: Yes, I thank my Safety Committee, because without them the contest could not have been a huge success and I thank the HAIP members for giving me this honor and opportunity to continue as chairperson.

Here is the public release for this event taken from the Honolulu Advertiser...thank you again Debra Chong =)

Over 100 public high school students submitted heartfelt stories to the sixth annual Honolulu Association of Insurance Professionals (HAIP) Safety Essay Contest. Their compositions highlighted the devastation to students, families and friends as a result of substance abuse or reckless driving.

Travis Lefrandt of Moanalua High School took top honors for his story about the dangers of crystal methamphetamine. He and second place winner Julia Sungsakris of Pearl City High School, third place winner Sharla Rivera of James Campbell High School and fourth place winner Xenia Ewing of Leilehua High School received a cash prize, plaque and gifts from HAIP corporate sponsors.

"The HAIP Safety Essay Contest is a great way to engage teens on issues that can have long-term effects on their lives and the lives of others," said awards presenter Tim Dayton, GEICO General Manager. "The holiday season is an important time to raise awareness and discourage risky behaviors such as drug abuse and careless driving."

The Honolulu Association of Insurance Professionals is the local chapter of the National Association of Insurance Women (NAIW). The organization provides professional education, an environment in which to build business alliances, and other opportunities to make connections with individuals of differing career paths and levels of insurance experience. Founded in 1947, the mission of NAIW / HAIP is education and alliance. Members are actively involved in many community service projects and provide support to non-profit organizations. For more information, visit its website at: www.haipro.org.



Raynice Messier and Travis Lefrandt—Moanalua, Charlene Mizumoto HAIP, Tim Dayton, Julia Sungsakris—Pearl City, Melissa Padilla and Xenia Ewing—Leilehua, Sharla Rivera and Lorna Baniaga-Lee—Campbell

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