



# Aloha Notes

## Kulia I ka nu`u - Strive for the summit!

### President's Message

Hello Fellow Aloha Notes Readers,

Welcome to the 1st Edition of Aloha Notes for HAIP 2007-2008. All of our new board members, chairpersons and co-chairs are finally settling into their new positions. We have had a few board meetings so far and they were very successful. I am pleased to say that we have a lot of fun and exciting events coming up, not to mention some new sections in Aloha Notes for current events, membership special announcements, health and trivia. We hope you enjoy. Now for an update on what's been happening with HAIP.



First off, the installation on June 14, 2007 was a big hit. We spoke about the seasoned members and their pioneering efforts, the embracing and infusion of new members who bring Innovation, Invention and a fresh outlook to what we do and of equal significance how Character, Trust and Integrity play an integral part in our successes both personally and professionally.

We were off to a great start with forty-two members in attendance at our first General Membership meeting on July 12, 2007, and very fortunate to have the Vice President of Security for American Savings Bank as our guest speaker. His topic and presentation was "Identity Theft Prevention", how to protect your employees and your customers.

Our joint Board Meeting was well attended and everyone seemed eager and looking forward to the year ahead. Most of the committees have co-chairs and are encouraged to enlist the other members to "get on board the train".

On the "Horizon" we plan to continue our efforts to increase membership, create diverse programs for education, foster leadership, partner with organizations and associations that are beneficial to both partners and optimize the use of technology. A great time to be a part of the Honolulu Association of Insurance Professionals, the association of Choice!

Aloha,

#### October 2007

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## A Great Day For A Luncheon...

Our Membership Luncheon held on September 13, 2007 had a large turnout for starters, but then is that any surprise considering the "Two for One" deal we got? We were all very fortunate to join in fellowship over a great meal, in the presence of great company. Our guest speakers were Leslie Wilcox, Danny Tengan and Marsha Tamura. Danny Tengan and Marsha Tamura came to us from the Hawaii Civil Defense Division to share some very important information on disaster preparedness. We focused on hurricane season and plans in the works for improving our states facilities in the event there is a disaster. A highlight of the conversation was the subject of hurricane shelters. School campuses are being considered as use for such shelters including designated buildings on campus for the general public, pets, elderly and special needs people.

Each community would be able to report to selected schools in their neighborhoods. Being that our state is on a tight budget when it comes to situations such as disaster shelters, Civil defense will also consider using private homes and properties as shelters. Members of all communities are encouraged to provide their additional dwellings such as garages, detached homes and other private buildings as designated shelters in their areas. These buildings would need to be approved by a state appointed engineer/hurricane specialist in order to be used and would be listed as an official disaster shelter should an event occur. Included in this issue of Aloha Notes is a flyer that was provided to us by Hawaii Civil Defense. It offers some tips on the types of disasters we are faced with. You can check out their web site at [www.ready.gov](http://www.ready.gov) for current information on disaster preparedness as well. Know all you can about hurricanes, tsunamis and earthquakes. Remember it's not a matter of "IF", it's "WHEN". Be prepared.

We were also happy to welcome our third speaker Leslie Wilcox, a well respected Hawaii icon who has been a part of our lives through television for more than 30 years. She shared with us of an important turning point in her



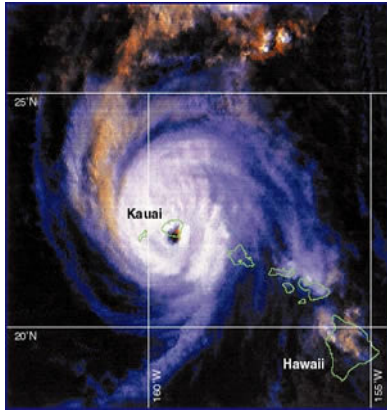
Leslie Wilcox, President and CEO of PBS Hawaii with Danny Tengan and Marsha Tamura of the Civil Defense Division for The State of Hawaii.

life, leaving KHON 2 to lead PBS Hawaii into a new era. Leslie left her career in news media as an anchorwoman to become the President and CEO of PBS (Public Broadcasting System.) Despite the pay cut, she says that working at PBS has been very rewarding. Her need to be involved in our Hawaii communities and her passion to reach people through news and television was the driving force in her career change and it's paying off for her. While she was able to do that as a news anchor, she wasn't able to take it to the level that working at PBS would allow. Leslie's new position allows her to provide quality programs to viewers and to assure that PBS produces a quality product that will touch the lives of our communities and serve as a source of inspiration, strength and motivation for Hawaii's residents. Her goal is to have a television station that gets involved with the public and reaches out to a broad demographic through balanced and fair programming. She hopes to produce programs that offer a wealth of viewpoints from around the state so everyone can share and relate to what is being viewed

on a public television station. Aside from getting her ideas out to us on television, Leslie also leads a project called PONO. In Hawaiian, Pono means to respect, hold in high regard, care for and/or honor. PONO was created to reach out to the people of Hawaii. Primarily, those in need and our Keiki (children.) Reaching out to Hawaii's children is a big deal for Leslie. PONO is opening the door to encourage children to respect one another, self acceptance, harmony and an overall sense of spirit. By reaching out into our communities she has created a vehicle in which to help troubled students with educational challenges, to give them a sense of self worth to do good for themselves as well as others. The program also helps teachers reach out to their students in a way that is positive and effective. Even though we weren't able to learn about PONO in its entirety, there is no doubt that Leslie Wilcox has a great plan and a big heart for her Hawaii Ohana. There is no stopping this female powerhouse from accomplishing her goals for the betterment of Hawaii. She is truly, inspirational.

# Hurricane Season 101

We are well into our hurricane season here in Hawaii which extends from June to November so we still have a few more months to remain aware and prepared in the event we do have a hurricane. In lieu of the close call of Hurricane Flossie, here are some helpful tips for this unwelcomed season.



## Have a Disaster Plan:

- Stay informed about the weather and keep in touch with family, friends and neighbors, especially the elderly and disabled.
- Where will we meet? What if children are at school, parents at work and otherwise scattered through daily activities? Plan a backup meeting place, someplace familiar to everyone.
- Consider an off-island telephone contact so that people here can call there to check in. During the Iniki aftermath on Kaua'i, people could call the Mainland but not across the street. That out-of-danger person can keep track of everyone and offer help and assurance.

## Your evacuation plan :

- Arrange transportation. Fill up gas tank.
- Plan a safe room. A bathroom,

pantry or hallway with no windows or only a small window, where your family could stay safely sheltered through a storm.

- Develop a family plan.
- Plan for special needs. Have what you need to care for babies, family members taking medication, senior citizens and people with disabilities.
- Know how to shut off utilities: gas, water, electricity.
- Plan what to do with pets.
- Assemble supplies and have a carrying case nearby if you need to evacuate. You can buy a cheap duffel bag at a secondhand store or use a cooler or backpack. Each person in the family should have a kit.
- Have important family documents and small valuables where you can grab them.
- Store family photos and things you can't carry in a windowless room above flood risk levels.

## Hurricane Supply List:

During hurricane season, every household should be stocked with at least the bare minimum including the following but not limited to:

1) Canned goods/nonperishable foods that do not need cooking, such as:

- Canned meats and fish
- Canned fruits and vegetables
- Canned soups and puddings
- Canned fruit juices
- Dried fruit
- Bread, cookies and crackers
- Peanut butter and jelly

- Coffee and tea
  - Bottled water
- 2) Household items, such as:
- Manual can opener
  - Bottled water (1 gallon per person/per day)
  - Prescription medication (2 week supply)
  - Pet food
  - Water purification tablets (halazone)
  - Disposable plates, cups, and Utensils
  - First aid supplies
  - Masking and duct tape
  - Flashlight or lantern, with extra batteries
  - Battery operated radio, with extra batteries
  - Watch or battery operated clock
  - Ice chest
  - Matches
  - Canned heat (sterno)
  - Portable outdoor camping stove or grill with fuel supply
  - Plastic trash bags
  - Plastic sheeting or drop cloth
  - Chlorinated bleach
  - Personal hygiene items
- 3) Infant care items:
- Disposable diapers
  - Baby wipes
  - Baby food
  - Formula

Remember that you can always add to this list. Customize it to fit your family and their specific needs. You can never be too prepared.

Hurricane preparedness list found at Honolulu Advertiser Online.



# Travel Times from Various Potential Sources of a Tsunami

(University of Hawai'i Sea Grant College Program  
Homeowner's Handbook to Prepare for Natural Hazards)

<http://www.soest.hawaii.edu/SEAGRANT/communication/communication.php>

Create an evacuation plan for both a tsunami and a hurricane. They are different. For a hurricane, your plan may include sheltering in your house if it is sufficiently strong (see # 5) and outside the evacuation zone (see the white pages of your phone book). If you can't use your house, use a suitable alternative structure (a friend's or relative's house) or a shelter that is officially open (listen to local radio and television). (See Part 3)

For a tsunami, evacuate to high ground outside the evacuation zone (see the white pages of your phone book) only if: (i) there is an earthquake strong enough so that you cannot stand, or (ii) there is appreciable earthquake shaking and the siren sounds a few minutes later, or (iii) you are instructed by local radio and television to evacuate. If there is no shaking, the siren means to turn on local radio. Once you have evacuated, the wait may be many hours. (See Part 3)

Discuss and practice drills of your evacuation plan with your family each year.

Some Possible Sources	Destination	Tsunami Travel Time
South America (example, 1960 Chile Earthquake)	State of Hawaii	15 hours
Japan	State of Hawaii	8 hours
Alaska (example, 1946 Aleutian earthquake)	State of Hawaii	4.5 hours
<b>Local</b> Earthquake Hawai'i County	Kaua'i	40 minutes
<b>Local</b> Earthquake Hawai'i County	<b>O'ahu</b>	<b>25 minutes</b>
<b>Local</b> Earthquake Hawai'i County	Maui	15 minutes
<b>Local</b> Earthquake Hawai'i County	Hawai'i County	5 minutes or less

If there is an earthquake strong enough to generate a **local Urgent Tsunami**, the Pacific Tsunami Warning Center would notify County and State Civil Defense Agencies to sound the outdoor warning sirens while simultaneously activating the Emergency Alert System.

# HAIP HEALTH

## Flu Season 2007

Now that we are approaching flu season we should be diligent in keeping ourselves and our families healthy. Here are a few pointers on how to give your immune system a boost during this time. It wouldn't hurt to exercise these tips year round to assure that we can all be at work selling policies =) FYI-flu season is upon us now and will peak in November.

1) Diet- Recharge your immune system. Stock up on foods high in anti-oxidants. Keeping up with a healthy diet can be very difficult when you work as hard as us insurance professionals. With all the box lunches readily available, it is easy to get sucked into the daily "bento" grind. However, as more businesses become aware of the benefits of healthy eating as well as the increasing population of "better eaters" it is not too difficult to get a healthy lunch on the run. Soups, salads, mixed fruits and sandwiches are a few easy items to pick up almost anywhere and for you box lunch diehard's, most places offer brown rice or salad in place of white rice. It is certainly worth a try. If all of what I have said is a "no go" then try replacing at least one of your snacks with a fruit or cereal bar. Save the potato chips for the weekend. The bottom line is you are your first line of defense when it comes to staying healthy and staying clear of that pesky flu.

2) Hygiene- Brushing your teeth before you set out for the day is very important but when I say hygiene, I'm thinking more along the lines of what you do to keep yourself "germ free" while going through your busy workday. Washing your hands often for instance, is a great start and it must be done but it is not enough now-a-days. It is very important to be aware of your surroundings. Know who is sick in the office and stay clear of them as much as possible (they

should go home.) Do not share your office supplies and if you must, keep a bottle of hand sanitizer near by (a spare in your pocket or purse is always a good idea too.) A study was done a few years ago proving that our keyboards harbor more germs than a public restroom, food for thought. Also, try to avoid touching your eyes, nose or mouth as these are easy places for the flu to enter. May the force be with you =)

3) Supplementation- Okay I'm not a doctor. Vitamins are not good for everyone. Consume only the vitamins you know are good for you. It is actually a good idea to consult your doctor before introducing any supplement into your daily regimen. That being said, as I mentioned before, many of us just do not have the time to eat well and vitamins for the most part can help aid in our quest to keep our immune systems strong. Fruits and vegetables are ideal but vitamins have a purpose as well. Some teas are great for the body too. Many are loaded with anti-oxidants that help eliminate free-radicals as well as a bunch of other benefits for almost every need out there (check the packaging.) Teas also provide an overall sense of calm and well-being. It is important to note that most teas do contain caffeine so be aware. Read the labels. My personal favorite? Green Tea.

4) Sleep- I wish I had a futon under my desk, I'll be the first to admit it but unfortunately it was not a part of my benefits package. In lieu of a petition for futons at work, it is probably best to get your rest at home. Ample amounts of sleep provide for a well rested body and a clear mind. Eight hours or somewhere close to that, give or take thirty minutes is ideal but of course your need for sleep may differ depending on what you do on any given day. Let's just say eight hours for conversation sake and for the sake of my article. Okay, so what goes on while you're sleeping? Well check this out. While asleep your heart rate and blood pressure drop providing rest to the body and the blood flow to your brain is increased. For children, this is a time for the body to grow. It is also a time for the body to heal cuts and/or injuries one may

have sustained. It is extremely important to get your fair share of sleep. The opposite can wreak havoc on your body. Sleep deprivation affects millions of people every year and the side effects are not pleasant. While there are too many side effects of sleep deprivation to list here, I thought I'd share a few with you including, blurred vision, headaches, dizziness, confusion, irritability, dark circles under the eyes and heart disease. I know what you're thinking...dark circles under the eyes? Oh, the money I could have saved on eye creams and concealer (make-up, gentlemen) if I had just enough sleep. Okay all kidding aside, heart disease? I don't know about you, but I could do without that. Take care of yourselves people.

5) Stress Reduction- Stress is always there waiting for that one policy to cancel for non-pay, the irate client or that one processed endorsement with all the misspellings. The insurance world has been taken over by Mr. Stress and it is up to us to put him in his place. There are several places where stress has no admittance. If you are not using your lunch hour to pay bills, run to the bank, balance the checkbook, pick up the kids, finish back logged office work, then lunch time can be a good time to kick Mr. Stress out of your life even if just for a moment. Sit with friends (who aren't complaining about work) and enjoy a HEALTHY lunch, read a book, listen to some music or go for a short walk. Some businesses have a gym, go there. Some of us have more than an hour to enjoy a good meal. If you are one of them, go to a nice restaurant and be waited on...it can be refreshing in the middle of the day. Read the paper. Write a letter. Take a nap...did someone say Futon? Point is anything that will clear your mind from what is going on at your desk will help eliminate the stress in your day. Don't take it home to your family and try not to leave it at work. Stress has no positive effects and the flu will gladly find you there.

## UPCOMING EVENTS



### Board Meeting

October meeting to be announced...

## First Annual Insurance Fest “Moonlight, Mystery & Magic

Mark your calendar for this fun packed event. It's right around the corner. With all the fun and activities this party has set in its program, it's going to be a blast. Join HAIP for a night that promises to please. Events include Poker & Bingo, a Hypnotist and a live and silent auction. Proceeds from this event will go toward C.E. courses and classes for insurance industry members and non-members.



Be a “Five Star” SPONSOR: Cost: \$500. Your company or organization will get special acknowledgement. This package includes 10 people. Each person is entitled to a Buffet Dinner, Validated Parking, Two Door Prize Tickets and \$200 in Chips along with Two Bingo Cards.

### JOIN US!!!

**DATE:** Tuesday, October 23rd, 2007.

**TIME:** 5:30pm to 9:00pm

**PLACE:** The Plaza Club, 900 Fort Street Mall, 20th Floor

**COST:** \$35 per person (Includes Buffet Dinner, Validated Parking, 1 Door Prize Ticket, \$100 Chips and 1 Bingo Card)

**No-Host Cocktails**

**Validated Parking**



# In Loving Memory Of

## **Kathleen Gayle Clark**

**October 30, 1958 ~ September 15, 2007**

To our dear friend and colleague, you will be remembered always...



Life is but a stopping place,  
A pause in what's to be,  
A resting place along the road,  
to sweet eternity.  
We all have different journeys,  
Different paths along the way,  
We all were meant to learn some things,  
but never meant to stay...

Our destination is a place,  
Far greater than we know.  
For some the journey's quicker,  
For some the journey's slow.  
And when the journey finally ends,  
We'll claim a great reward,  
And find an everlasting peace,  
Together with the lord.

-author unknown





# 2007 HAIP INSTALLATION



## Installation Luncheon for Kulia'Ika Nu'u

The installation for the new board serving HAIP from 2007 thru 2008 took place on June 14<sup>th</sup> on The Iolani Palace grounds. It was a very enjoyable event complete with Hawaiian grinds, entertainment and hula by Lei Timario, May Lei Barros and Ellen Martinez. We enjoyed the smooth sounds of Imai-kalani Young and Gregg Kane'ai'akala and were even serenaded by Iva Kinimaka with "He Aloha Mele", a song he wrote for his daughter nearly 30 years ago.



The installation itself went without a hitch. Everyone was sworn in accordingly, complete with group pictures, Hawaiian salt wrapped in quilt sections for solidarity, shell and orchid leis, gifts and a toast to the upcoming year. The Board was presented with semi-precious stones by Martha Loezius. Each stone had a special meaning and was carefully chosen for each individual and the duties they would be inheriting for the next year.



Some of the highlights of the luncheon were provided courtesy of our recent past President Katharine Nohr and our new President Lei Timario. Katharine shared a story with us about how she fell off of a 200 foot cliff while biking the summit of Haleakala on the island of Maui. Who would have thought that an experience like that would eventually lead her into serving on the Board of HAIP? The analogy quickly following her story was for us to prevent Lei from throwing herself off a cliff with all the responsibilities she would be undertaking from that day forward. Lei made it a point to relay to everyone that as long as we take each step together, we will all make it to the top successfully. Lei was then presented with a gift from Katharine. A beautiful box filled with, well, Q-Tips. The Q-Tips were a bit of an inside joke shared between the women that traveled to Puerto Rico together. The Q-Tips also represented Lei's uncanny ability to always be prepared. So with Q-Tips in hand, a full glass of apple cider, a final speech to bring in the new year, a toast to our new Board by Iva Kinimaka and satisfied tummies, our afternoon luncheon came to an end. For those of us who chose to, we made our way to the Palace to view our Queen's beautiful jewelry....a fabulous ending to a most auspicious occasion.





# Corporate Partners



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