



# ALOHA NOTES

Honolulu Association of Insurance Professionals

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2008  
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## We have reached the Summit!

By Edna (Lei) K. Timario

Kulia I ka nu'u-Strive for the summit.

To *Strive*...one of the many lessons learned this past year was that no matter how well planned or organized you may be, life will present change. Your ability to embrace change and continue the forward momentum, or in this case, strive toward the summit will make all the difference in the outcome of where we are today.

I remember standing here a year ago pondering, "What would I say to an organization who has supported me over these past years both professionally and personally?"

That was then but today I want to say, Mahalo Nui Loa, a very meaningful Thank You for the collective effort by the Board Members, Committee Chairpersons and Members. With each one of you stepping one with the other, we were able to uphold and maintain the mission of the Honolulu Association of Insurance Professionals.

We have reached our goals with regard to our Horizon Plan and further developed the areas of Technology, Beneficial Partnering, Leadership Development, Education and Membership.

Our meetings and CE Courses were well attended with a variety of Guest Speakers and Instructors who continue to keep us well informed and updated in regards to the insurance industry and our community.

We have also maintained and exceeded our goals to ENJOY and HAVE FUN, networking, socializing and supporting one another both professionally and personally. We've had several well planned and prosperous events. The Insurance Fest, Golf Tournament, NAIW week, lots of GOOD FUN and champagne memories are proof of that.

In closing I'd like to leave you with a *momentum* that I read along the way – "trust yourself to make responsible choices and don't take anything personally. When you truly understand this, you will be hardly hurt by the careless comments or actions of others. You can go anywhere – do almost anything, with your heart completely open and without fear".

I would not be standing here today if it weren't for the lessons learned, gained experiences and many memories we've shared in this last year. I thank you all for the opportunity. It is picture perfectly clear why the Honolulu Association of Insurance Professionals is... The Association of Choice!

Mahalo and Ahui hou!

*Aloha...Edna (Lei) K. Timario*

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## Educate, Enrich and Empower!!!

By Leila K. Tamashiro

Aloha Members,

Thank you for your vote of confidence during the elections in April and especially for the support of those of you who attended our installation on June 12<sup>th</sup>.

Our theme this year is symbolized by the Shamrock - the Three E's, *Educate, Enrich and Empower!* As a student, parent, teacher and insurance professional, you unconsciously are learning every day. I encourage all of you to not only learn a new word, a fact you didn't know before, read something, listen to a new song but also share something with family, a friend or co-worker. In doing so, you're living the Three E's!

Knowledge is both enriching and empowering. Through our shared experiences and fellowship with members and others in the insurance industry we enhance our own lives – both personally and professionally.

Our HAIP mission includes Education and Alliance. We *educate* through timely and informative speakers at our luncheons and by offering exciting classes and seminars. Our luncheon meetings, annual Insurance Fest and golf tournament, community service and other activities also provide us with opportunities to network, share ideas and *enhances* our ability to provide quality professional insurance service to our customers and co-workers. Together, we are all *empowered* to be the best we can be.

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*“The challenge is to enrich our lives through education and empower ourselves to grow...”*

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More specifically, I see us updating and expanding the variety of educational courses we offer. Our eager and dedicated Education Committee is already exploring other options for us. These include life and health and claims related courses, as well as Underwriting for the Non-Underwriter. Increasing the number and variety of courses we offer will entice more people to participate. More classes and participation will lead to endless opportunities for you, our members, to experience the satisfaction of teaching, sharing information about us, encouraging others to participate in industry activities, expanding our networks and developing alliances.

The challenge is to *enrich* our lives through *education* and *empower* ourselves to grow our membership and encourage both leadership and excellence in our industry at the same time.

I also challenge each of you to volunteer for at least one community service project or event during the coming year. With busy personal and professional lives, it's difficult to fit in yet another activity. In spite of the increasing cost of living, it's often much easier to simply donate money to a worthy cause. While monetary donations are essential to non-profit groups, you'll find that volunteering will energize you and add new dimensions to your life.

Last, but not least, here's another challenge for those of you who have made it through this epistle of mine. Have fun! Enjoy what you do. Take a minute to breathe deeply, exhale slowly and embrace your inalienable right to life, liberty and the pursuit of happiness! Then, exercise your brain cells and make a note of how many words begin with the letter “e” in this letter, write your name on it and bring it with you to our next meeting. There's a prize in it for the winner!

Aloha Kakou,

*Leila K. Tamashiro*

## Good Fat!

By Maile L. Fuchshuber

Did you know that reducing the amount of fat in your daily diet may actually be contributing to the increase of your waist line? Those in the health and fitness industry know that this is true but for the majority of us trying to lose weight it may be hard to convince that consuming certain oils can be healthy as can eating protein high in certain fats. Fat can actually be good for blood pressure, brain function, heart happiness and weight loss. The key is to know what kind of fat to eat and where to find it.

Let's begin with some new vocabulary. Linoleic Acid without all the scientific jargon is commonly and more simply known as Polyunsaturated Fat or LA (Omega-3.) Alpha-Linolenic Acid is known as Superunsaturated Fat, or LNA (Omega-6.) Both are known as Essential Fatty Acids, or EFAs.

Now that we are a little up to par on the names scientists have given to fat we can begin to understand how these fats help our bodies. It is important to note that there are about 45 known essential nutrients but for the sake of this article we will focus on the two mentioned above which are two of the most important essential nutrients.

The body uses Essential Fatty Acids for a huge array of things but mainly to get stuff moving throughout the body to create energy and maintain wellbeing. EFAs help to carry oxygen throughout the body, thus assisting in the production of blood cells and helping to maintain and keep veins, membranes and other types of soft tissue flexible and fluid. EFAs also help to shorten the amount of time it takes for fatigued and damaged muscles to recover from exercise and other strenuous activities. These fats turn lactic acid into water and carbon dioxide so that the body can eliminate them from the system. Kidneys are better able to process toxins produced in the body and in turn helps with healing.

EFAs also play an important role in the way our bodies utilize fat for energy. They increase the rate of metabolic reactions within the body. When the metabolic rate is increased, the body burns fat into carbon dioxide, heat and water and the result is the loss of excess fat and therefore, weight. EFAs support the cardiovascular, reproductive, immune and nervous systems too.

Not only are EFAs good for maintaining and/or obtaining slimmer, healthier, stronger bodies and muscles but it also helps to maintain brain function. For children, EFAs are germane for proper brain development. A diet low in these fats during the gestation period can lead to learning disabilities when the child gets older. For adults it is equally as important to have a decent if not stellar level of EFAs so the brain can function at its best as well.

Without the presence of EFAs in our system, cells are not strong enough to regenerate for the absorption of nutrition from the foods we eat. Keeping this idea in mind, weak cells lead to very little absorption of nutrients for the body which equals above everything else illness. It seems that in society today we have very little time for anything. In the realm of nutrition we've ended up falling by the wayside and giving in to more processed and refined foods. The majority of us are not getting enough EFAs, which can lead to cancer; heart disease, obesity and so much more...If you are not already, then get EFA-SMART!

SO, wondering how to get all this EFA goodness into your body? Here are some foods and oils rich in EFAs. You'd be surprised. Many of the items listed are foods you already eat but you may want to increase your consumption of them to get the full benefit of these happy healthy fatty acids. It doesn't hurt to mix them up either because some have more of LA or LNA fats than others. Unfortunately, food labels do not normally list the amount of EFAs per serving but the internet has a wealth of information on this stuff. Check it out! LONG LIVE FATTY ACIDS =)



**Oils:** (these oils are better for consumption through mixing into foods already prepared. With the exception of Canola oil, trying to cook with any of these oils will destroy the EFAs. So, try them in a salad.)

**Flaxseed**

**Grape Seed**

**Hempseed**

**Canola** (cold-pressed and unrefined)

**Soybean**

**Wheat germ** and others

**Foods:**

**Walnuts**

**Pumpkin seeds**

**Brazil nut**

**Sesame seeds** and others

**Avocados**

**Olives**

**Dark leafy green vegetables** (kale, spinach, mustard greens, collards, etc.)

**Salmon**

**Mackerel**

**Sardines**

**Anchovies**

**Albacore tuna** and others

**Soybeans**

**Mungo beans**

If you have an allergy to any of the foods listed above, consult a physician before consuming them.

## Motor Vehicle Safety-Tips for the Honolulu Driver.

By Katharine M. Nohr, J.D.

Despite the high gas prices that we are all paying, roads continue to be choked with traffic. Honolulu was featured on the Today Show recently, citing it as having the most congested stretch of road in the United States---namely, H-1. It was noted that it takes 2 hours to drive 20 miles! It is no wonder that Honolulu has its share of motor vehicle accidents. Even though Hawaii drivers seem to drive with a bit more Aloha than other states, safe driving practices are sorely needed on this island where turn signals must be considered as rude as honking, since they seem to be non-existent. It is not uncommon in Honolulu to find oneself trapped behind an extremely slow moving driver in the “fast” lane. The scariest challenge we face as a community is that cars run over elderly pedestrians as if they earn points in some sick traffic game. On the other hand, many Hawaii residents missed the parental lesson of looking both ways before crossing the street, and instead, wander out into the road, causing cautious drivers to slam on their brakes.

Even if you scored 100 points on your driver’s education test, have a squeaky clean traffic abstract, and motor vehicle insurers are begging for your business, it is important for you to review the following driver’s safety tips:

### 1. Don’t drive tipsy, drunk, or sleepy.

The car that you are driving is really big and can do some serious bodily harm if you are not able to function at your highest level. There is really no excuse for not adhering to this rule. If you are tempted to drive drunk, imagine your picture on the front page of the Honolulu Advertiser after you kill someone with your car.

### 2. Keep that cell phone away from your ear.

There is no telephone call that is important enough to answer while driving. There is no one fascinating enough to talk on the phone with while driving. If you must talk on the cell phone, use a Blue Tooth, speaker phone, or ear piece. If you see someone on the road with a phone up to his or her ear, move as far from that vehicle as possible.

### 3. No texting while you are driving.

The reason for this is quite obvious.

### 4. Use that turn signal.

Turn signals have been installed in cars for a reason. If yours is getting rusty, that means that all of the cars behind you have to guess what you are doing. Turn signals are nifty communication devices that, if used by everyone in Honolulu, could put a few claims adjusters out of business.

### 5. No tailgating.

Tailgating is terrific before UH football games, but should never be practiced on the road. Leave sufficient space between your car and the car in front so if that car should suddenly stop, you have plenty of time to brake.

### 6. Drive the Speed Limit.

Especially if you drive a red Porsche.

### 7. Carefully watch for pedestrians anytime you drive over a crosswalk.

If you kill one, you will feel really bad.

### 8. Keep your tires in good repair.

Old and worn tires blow out and cause accidents. Sometimes tires fly off of cars and hit people in other cars. This can be deadly.

### 9. Do not move your car unless you are looking where you are going.

This seems obvious, but it is surprising how many accidents occur when people are not paying attention to where they are going. Countless rear end accidents occur when someone is looking at something, yet moving ahead.

### 10. Avoid parking lot accidents by turning down music and being extra cautious.

Imagine how much body damage you can avoid to your vehicle if you focus carefully on every move you make in a parking garage or parking lot.

Although there are many more driver safety tips to offer, hopefully, if you follow the above 10, you will avoid accidents and your auto insurer will enjoy significant profits in the coming year. Who knows, if you drive safely, you might just receive a personal invitation in the mail from GEICO, DTRIC or Progressive to switch car insurance.



*Drive defensively and safely.*

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*“Hawaii drivers seem to drive with a bit more Aloha than other states...”*

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## Welcome the 2008-2009 Board Members

*By Maile L. Fuchshuber*



**President** - Leila Tamashiro

**VP/President Elect** - Wendy Humphrey

**Secretary** - Margo Makanani

**Treasurer** - Patricia Lott

**Immediate Past President** - Edna "Lei" Timario

## Welcome the 2008-2009 Committee Chairs

*By Maile L. Fuchshuber*

**Awards & Jewelry** - Marian Nakashima, CPIW, CIC, LUTCF and Charlene Mizumoto, CISR, CPIW, DAE

**By-Laws** - Wendy Humphrey

**Community Relations** - Ann Stephen

**Education** - Linda Ipsen, CIC, CPIW & Martha Loezius, CPCU, AIM, CPIW

**Golf** - Janice Tsukada, CPIW

**Historian** - Tracy Adams, LTCIS, CPIW

**Legislative** - Janice Fukuda

**Long Range Planning** - Edna "Lei" Timario

**Membership** - Julie Kirk and Lisa Kelliher

**Nominating** - Edna "Lei" Timario

**Parliamentarian** - Martha Loezius, CPCU, AIM, CPIW

**Programs** - Jenny Cheng

**Public Relations** - Debra Chong

**Publications** - Maile Fuchshuber

**Reservations** - Jaime Kinard & Thomas Luczak, CPCU, ARM, ARE

**Safety** - Charlene Mizumoto, CISR, CPIW, DAE

**Social** - Martha Nobriga, CPSR, CPIW and Charla Wong

**Website** - Tracy Adams, LTCIS, CPIW

**Ride the Swell 2012** - Jan Reischel, CIC, CPIW & Tracy Adams, LTCIS, CPIW



## NAIW Region VIII Conference First Timer

By Maile L. Fuchshuber

OLE!!! As most of you know, I was the winner of the Communicate with Confidence Speak-Off for the State of Hawaii 2007. Winning the speak-off won me a free all expense paid trip to our yearly regional conference held in April 2008. The 2008 NAIW Region VIII Conference was held on the Carnival Cruise Fun Ship Paradise which sailed from Long Beach California to Ensenada Mexico.

Let me be the first to tell you that this trip wasn't all about partying. After all, this was a business trip =) Aside from the daily grind of conference meetings, nominating processes, lectures and awards ceremonies, I also had to compete in the regional speak-off representing Hawaii as one of the seven states that make up Region VIII. I did not get to bring home the winning award with my name blazon in gold but my chicken hat sure did make an impression.

We did get some free time to have fun on the ship which meant we could eat anything and everything we wanted 24/7 for FREE, most drinks were FREE too but we had to pay for alcohol and sodas. Duty FREE shopping at its finest, FREE admission to any of the entertainment on board and FREE room service, but the true fun began when we finally arrived in Ensenada Mexico.

We docked in Mexico at about 7am "ship time" which was about 3am Hawaii Time and 4 am Mainland Time. I don't know what Mexico time was. Well maybe it was Cerveza Time =) Anyway, when we pulled in, the first thing to see was not only a well populated area of colored homes in every yellow, pink, blue and orange hue we could imagine but also, the flag of Mexico which is raised 300ft above the city of Ensenada and is the size of two or more football fields. Beautiful!

In the bay, there were Gray Whales which migrate to Mexico every year to have their babies. The salt content in the bay is so concentrated that when the baby whales are born, they float to the surface of the water...very cool!

We had some NAIW business to take care of in the morning and after 11am it was time to venture out into Mexico for some fun, shopping, eating and drinking. Some of us chose to take a kayak ride through the bay while others chose to ride on horseback through the hills of Mexico. I on the other hand with about 50 other people chose to take a bus tour into the country (seacoast.)

It has been said that people living in Mexico are the craziest drivers around. While some would like to believe that it is just a myth, it is not. Imagine riding in a bus driven by Javier (really, our bus driver) the size of a Robert's Tour bus, going about 40 miles an hour on a road as narrow as the ones in Haleiwa town, only you are on the edge of a sea cliff about 2000 feet up and there are NO GUARD RAILS! I didn't have to change my shorts but my blood pressure was maybe the highest it has ever been in my life.

First stop was a quaint little town called La Bufadora (Google translation **The** Bufadora.....hahaha.) The best way to describe this place was like being at the old International Marketplace Waikiki only the shops were lined up in a straight line on the only paved road in town and there were no Chinese shop-owners...they were Mexican, SURPRISE! No Char Siu here guys, just Churros and Fish Tacos. The "finest" vanilla, leather, turquoise and silver jewelry, sombreros, ponchos and sandals could be purchased here along with ONE FREE bathroom. What do I mean by free bathroom you ask? Well, in order to keep up with their high rent, the locals charge visitors FIVE BUCKS to use the Banos. As for the goods, everything is "my best price, \$20." All are encouraged to bargain with the merchants and so most things actually cost you about 75% less than their best price.

Continuing on down the coast we saw Yellow and Blue Fin tuna farms that are actually out in the ocean, seen as huge white rings floating in the deep blue sea. Baby tuna are caught and thrown into big nets, raised to legal size and sold to Japan. Mexico is also responsible for the export of more than 20 different vegetables, a smorgasbord of flowers, Coca Cola, Arrowhead bottled water and Ford vehicles.

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*"Hawaii is one of seven States that make up Region VIII."*

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## NAIW Region VIII Conference First Timer

One of the most noticeable sights while on the tour were the abundant amount of incomplete homes...they have no idea what a COC is and there is no way any of our companies could offer a builders risk policy here. Homes on average take about 30 years to build because the mortgage rates in Mexico are upward of 29%. This forces the locals to build onto their homes in sections when cash is available.

Vehicles are the same way. Ever wonder why Mexico has the largest fleet of 1972 Datsun trucks and cars? Not really but you know what I mean. Well for new vehicles, Mexico requires a down payment of \$5000 plus on average and you have to pay off the loan in two years. Some locals come to the US to purchase 5 year old vehicles and import them into Mexico where it is considered a new car. After 10 years, they sell those cars to others and so on and so on.

Closing out the tour, we stopped at the Riviera. The first casino ever built in Mexico and possibly the last. The Riviera was shut down unexpectedly when Las Vegas opened. The casino now serves as a place for locals to hold wedding receptions and parties. Foreigners hosting events in Mexico can rent the casino for galas and other such celebrations like concerts and conferences. There is no gambling here anymore and it is no longer owned by the Mexican Government. The Riviera is the only historic building that is now owned by the community. The casino was built in the 1940's. Completely constructed of adobe clay, the interior is cool in temperature and warm and beautiful in design. Colorful hand painted artwork on cedar vaulted ceilings, Moroccan chandeliers and hand crafted murals of Romanesque like beauties. Indian hand painted tile floors and custom welded rot iron gates and railings adorn this once very much alive celebration of romance and riches. You can almost hear the laughter and joy of the 1940's and cannot help but feel the energy of time past. In the court yard is a charming little craft fair where I got to purchase some Mexican Jumping Beans (note to self: do not bring them into the US...a foreign species of moth lives in them...needless to say, they had to be destroyed) and magnets of course =)

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*"The camaraderie  
is second to  
none."*

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Back on the bus, we headed through downtown Ensenada and then back to the ship where the Federale came aboard to make sure we did not have any children hiding in our bags. We continued to shop at a little gift market where I found Tequila with worms and Habanera hot sauce, without worms...yummy! It was back to business shortly thereafter. We set sail back to the US at 6pm and all met for a wonderful four course meal in the main dining room.

Sunday was a little difficult. We sailed out into open seas away from any scattered islands so the ocean was rough and the waves were big. The cruise ship is 13 or so floors high and I do not remember how long it is but let us just say the ship is ENORMOUS. It felt as if we were in a little rubber boat in the middle of a Hurricane. Needless to say sea sickness was a common theme around the ship for a good 5 hours. The ship was deserted for quite a while. This was probably the only time in history that we were allowed to close our eyes and lay back in our seats at an NAIW meeting.

Our last night of dining on the ship was great. A grand meal, drinks, decadent desserts and a Bunny Hop Finale to a very popular celebratory song, HOT HOT HOT!!!

As you can tell, my entire trip was a highlight for sure. Reflecting on my experience I can definitely say that I went there not knowing much about NAIW and HAIP or what these two associations truly stood for. Upon returning home, I see what it's all about. Aside from cutting in bathroom lines, buffets etc. which is a First Timer's Right, the history of NAIW and the women that helped make this group what it is today is a huge reflection of who we have become. It's not just about the logistics of holding meetings, banging the gavel and rewriting the By Laws. It's more about the people of the insurance industry coming together to educate, share their knowledge and passion for the business, to empower women and men alike and to uphold a feeling of integrity and strong sense of responsibility toward ourselves, our colleagues and the career we've all chosen. There is a great sense of respect for the founding "mothers" of NAIW and all that have followed in their footsteps and being at this regional conference solidified all my reasons for becoming a member in the first place. The camaraderie is second to none and the opportunity to prosper in such an industry as ours is exponential.

Thank you to all in NAIW/HAIP for the wonderful experience!! Oh and if anyone is still wondering...they drink bottled water in Mexico and the ice is safe =)

### Corporate Partners



IC International  
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