

## Letter from President



Communication and keeping in touch with business associates, friends and family should be high on your daily agenda. This enables you to perform your job efficiently and grow professionally, as well as allows you time for your personal/social activities. It would be great to have balance in your life everyday as “time waits for no one.” And, as I’ve mentioned before, “you are the best person to make things happen in your life”! Please allow me to share with you some of the great ways to “make a connection.”

### **Opportunities for Connection**

- Business or social meetings—contribute your ideas.
- Business or social events—meet people.
- Business trips, family vacations, LCAM, EWI-sponsored educational seminars either at the chapter’s location or via conference call—unlimited connections!
- Family dinners/gatherings—best way to keep in touch!
- Front line customer service or party socializing—helping people creates rewards for all and the opportunity to enjoy conversation!
- Fitness workouts (jogging, walking, weights, nutrition class, etc.)—great to partner with someone or attend a class for motivation and maintenance of good health—you owe it to yourself.
- Telephone, email contact or good old-fashioned letter writing.
- Read, watch television and listen—stay current on local and international news—be well-informed on what’s happening around you.
- Surf the EWI chapter and corporate websites—our fellow EWI chapters and corporate staff provide an abundance of connections to assist you.
- Community service projects—work with others and make a difference.
- Sports tailgating—you’d be surprised who might be sharing a meal with you or who is seated next to you at game time!

These are obvious occurrences for us but I wanted to bring them to your attention because I’ve found that by making a connection you might be able to have a question answered or assist someone else along the way. In that case, both of you have the opportunity to be in the right place at the right time. So go ahead and make things happen all around you every day!

Have a heartwarming Valentine’s Day!

*Sheri Tamayose*

President  
EWI of Honolulu 2009-2010

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## Happy Birthday!

Miki Hwang February 3  
Naomi Amuro February 24  
Sandy Narvaez February 25  
Susan Uyetake February 26

*From George Nabeshima, Executive, Seasons Quest Insurance & Financial Services- FEBRUARY SPEAKER*

## Changing Realities in Retirement

Much of how we perceive retirement today is vastly different from what retirement meant for people in the past. We live in a new retirement environment facing issues people may not have had to in the past. As a result, we should adequately prepare for both the positive and adverse issues we are to experience.

The present day concept of retirement is actually quite new. Today, we think of retirement as a reward for all our hard work. It is usually a time when we think that we can spend with loved ones or a time to pursue new interests and travel.

But just a few generations ago, people were forced to retire not as a reward but because they could no longer physically do the work required in their occupations. The type of work people did generally involved more physical labor. Manufacturing and industrial jobs were center stage up until just a few decades ago.

Furthermore, people lived in a different medical and technological environment in the past that directly affected people's health and longevity. This had a major impact on people's views on retirement. For example, in 1950, the average life expectancy was 68.2 years of age. If someone retired at age 65 in 1950, he or she would only need to finance 3.2 years of retirement (Table 27, National Center for Health Statistics, Health, United States, 2007).

Longevity has increased today beyond expectations of the past. According to a Life Insurance Marketing Research Association (LIMRA) 2003 study, married couples over the age of 65 have a 1 in 3 chance that at least one spouse will live to age 95. In addition, to living longer, seniors are also living healthier and leading active lives. This has a direct affect on the amount of money that people need to finance longer and more active retirement lifestyles.

The family unit has also changed. It is less likely today to have adult children living in close proximity to their parents when compared to the past. Also, the potential burden on adult children to care for their elderly parents is greater since people are living longer.

Many issues involving retirement today have a financial component. For example, health costs, maintaining day to day living expenses and paying for additional leisure and travel activities all involve money. Even a retiree's home that has a paid up 30-year mortgage may require renovation and maintenance which may cause the retiree to incur more expenses.

People need to seriously plan the financial aspect of their retirement. This includes accumulating sufficient funds to satisfy a desired retirement lifestyle. In addition, people should also develop a projected retirement budget that takes into account the impact of inflation. Diligent money management is necessary to ensure people do not outlive their money.

Insurance is also important. People often lose their insurance benefit when they retire and they need to consider how these benefits will be replaced. Group life insurance policies may end upon departure from employment and life insurance needs may still exist. Many workers do not have retirement health benefits and may be left with only Medicare as their only health insurance plan. In addition, long term care insurance can also help people with nursing home and a variety of home care service needs.

Proper retirement planning is vital to ensure that people can experience the kind of retirement lifestyle they desire. The more complete the plan, the better chances people have in achieving their retirement goals. Ultimately, it is the diligence people put in their plan that will impact whether they will need to finance their retirement or need to make cutbacks.

George Nabeshima is a financial planner. For more information or if you would like to discuss your financial goals and objectives, George may be reached at # (808) 591-6606.

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### **Important Dates**

February 6	Philanthropy Event: Bingo at Pearl City Nursing Home
February 10	Deadline to sign up to share and sell your crafted jewelry at the Jewelry Show on March 10, 2010, during the networking period of the business meeting
February 10	Firm Night, Seasons Quest Insurance and Financial Services
February 10	Deadline to submit articles for the March Connect
March 10	Business Meeting
March 10	Deadline to submit articles for the April Connect
April 14	Membership Meeting
April 14	Deadline to submit articles for the May Connect
May 12	EWISP Dinner
May 12	Deadline to submit articles for the June Connect
June 9	Business Meeting
June 16	Deadline to submit articles for the July Connect
July 14	ASIST Dinner
July 14	Deadline to submit articles for the August Connect
August 11	Membership Meeting
August 11	Deadline to submit articles for the September Connect
August 27	EWI Golf Tournament
September 8	Membership Meeting
September 15	Deadline to submit articles for October Connect
October 13	Installation of New Board Members

#### **EWI® Mission and Vision**

##### **Mission**

Executive Women International is an organization which brings together key individuals from diverse businesses for the purpose of promoting member firms, enhancing personal and professional development, and encouraging community involvement.

##### **Vision**

To Be the Leading Connection for Business Professionals.

## January 13, 2010 Membership Meeting

By Lois Asato, Hawaii Convention Center

The January membership meeting was held at the beautiful Neptune Restaurant in the Pacific Beach Hotel. Members were able to view the marine life in the oceanarium from a window which takes up an entire wall of the restaurant. Greetings and happy chatter spread throughout the room as our attendees networked.

President Sheri Tamayose introduced the guests in attendance: Jane Rock of the Neal Blaisdell Center (guest of Lois Asato), Linda Morgan, Mieko Miyazaki, Stacey Yamashita all of HTH Corporation (guests of Lauralei Tanaka), Natalie Young-Aranita of Referentia Inc. (guest of Val Tanaka), Sheri Tsubata of Morgan Stanley Smith Barney (guest of membership committee), Susan Uyetake of the Hawaii Prince Hotel Waikiki (guest of Cora Kim), and Karen Graham of Sears (guest of Joan Graham).

Kay Sasaki, representative for member firm Insurance Advantage, shared that when asked to do the "Thought of the Day," she wanted to say something that would impact everyone for the rest of the year. She decided to pass along some meaningful tips Susan Tanigawa of C.S. Wo had shared with her a few weeks earlier. Here are some of them:

- Eat more foods that grow on trees and plants and eat less food that is manufactured in plants.
- Live with the 3 E's – energy, enthusiasm, empathy.
- Invest our energy in the positive present moment.
- No one is in charge of your happiness except you.
- Your job won't take care of you when you are sick. Your friends will. Stay in touch.

The dinner started with a glass of champagne as the staff and management of the Neptune Restaurant treated our attendees to a fine dining experience. The fabulous meal included six courses accompanied by wine. Each course was a visual work of art and a delight to the palate. Our members will be talking about this dinner for quite some time.

The guest speaker, Toby Tamaye, is the President of AT Marketing a firm that is experienced in advertising, public relations, event marketing, and social media. Toby is a sophisticated user of social networking and he shared information about the use of internet and web based technology to communicate with individuals, businesses and organizations. Call it referral communication or social sharing, basically social networking uses the power of the "word of mouth."

The number of people who participate in social networking platforms is staggering – Facebook has 350 million participants, My Space has 300 million and Twitter has 60 million. People who use these platforms participate at different levels. The most basic users use it to keep in touch with family and friends while others use these platforms to network with everyone that they come in contact with.

Toby observed that Facebook is the preferred network for businesses as it is the most widely used and it allows the user to set-up an event page, manage a guest list and has many other useful applications.

Twitter is still fairly new and is a micro blogging site that is used to send short messages limited to 140 characters. This site is popular with the media since it provides instant updates and communicates in different languages.

The evening ended with a question and answer session. Mahalo to Toby Tamaye for shedding some light on social networking for those of us who were unfamiliar with it and thus hesitant to join a network in the past.