



Creating A Better Hawaii  
Through Private Enterprise

# SMALL BUSINESS NEWS

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January 2009

## Governor Lingle, Mark Dunkerley will Join Robert Kiyosaki at 33rd Annual SBH Conference

Small Business Hawaii's **33rd Annual Business Conference** Wednesday, January 14th, at the Ala Moana Hotel will be the New Year's first major business and investment conference.

The conference theme is, "Small Business 2009: Overcoming Hawaii's Economic Challenges."

The event will be held in the Garden Lanai and Hibiscus Ballroom from 8 am to 2 pm. Seating is limited; advance paid reservations are required.

Luncheon Keynote speaker is famed author, investor and entrepreneur, **Robert Kiyosaki**, Hawaii native, who wrote the international bestseller, *Rich Dad, Poor Dad*. Rob-



**Robert Kiyosaki**  
Author *Rich Dad, Poor Dad*



**Governor Linda Lingle**



**Peter Kay**  
Your Computer Minute

ert and wife Kim operate the Rich Dad group of companies focused on international financial literacy.

Starting off the SBH conference will be Governor **Linda Lingle** who will discuss the exciting opportunities for Hawaii with the state's new leading edge energy initiative. Hawaiian Airlines's dynamic leader, **Mark Dunkerley** will discuss opportunities for Hawaii business in the wake of economic challenges. Tax accountant **Charles Au** will give you tax strategies for your business.

Computer whiz, **Peter Kay** of Your Computer Minute.com, will help even the smallest

business learn ways to increase business by navigating the 'net in the new commerce age.

Other business leaders will discuss successful strategies in these difficult times and political leaders will forecast the political landscape and its impact on business in 2009.

You can't afford to miss this conference. Reserve now and bring along a key employee, business associate or friend.

The new interactive SBH web site will also be unveiled during the conference.

A program agenda and reservation form appear on page 4. Reserve now; available seating is expected to go quickly.

### SBH MEMBER CALENDAR

PHONE 396-1724 • FAX: 396-1726

Wednesday, January 14  
**33rd SBH Annual Conference**  
**Robert Kiyosaki**  
Ala Moana Hotel  
8 am – 2 pm

Wednesday, January 21  
**25th State Legislature Convenes**  
State Capitol • 10 am

Thursday, January 29  
**SBH Sunrise Networking**  
**Ron Martin**  
Macy's Pineapple Room  
7 – 8:30 am

Friday, February 20  
**Hawaii Reporter's 7th Anniversary**  
Honoring 7 Superheroes  
Waialae Country Club  
11:30 am – 1:30 pm

## Ron Martin is First Sunrise Speaker of 2009



**Ron Martin**

The first monthly Small Business Hawaii Networking Sunrise Breakfast of the year will be held **Thursday, January 29, 2009** in the Pineapple Room, Macy's Ala Moana, 7 – 8:30 am.

Our special speaker is **Ron Martin**, author, motivator and retain sales expert. Martin will discuss "Negative News — Positive Results." He will show you how to remain positive and immune to the negative and depressing media. Just because the news is bad doesn't mean your business will be bad. We make our own economy. Don't miss this timely talk.

*Continued on page 8.*

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**Superheroes to be Honored ..... Page 3**  
**SBH Worldwide Economic Education .. Page 5**

**Puna Geothermal Celebrates 15th ..... Page 6**  
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**Government Did Not Help Business .... Page 9**

**Updated SBH Conference Program & Reservation Form • Page 4**



# Small Business Views

By Sam Slom, President – Small Business Hawaii

Well, here we are in a New Year, with lots of problems. But, Small business Hawaii will not buy into the gloom and doom; we are all about positive solutions and business growth. That will be our message this Year of the Ox. Some businesses are having their best income ever. Despite the economic negatives in Hawaii, Target will hire about 1,200 employees for their first two stores in the Islands. Target held a job fair at the Hawaii Convention Center last month that attracted thousands. COSTCO also is hiring 200 for its new Kapolei outlet.

The Governor's exciting new energy initiatives and her economic stimulus task force proposes a bold \$1.8 billion public infrastructure improvement plan involving more than 1,500 statewide capital improvement projects.

The 33rd annual SBH Business and Investment Conference, Wednesday, January 14 will not be a pity party; it will be upbeat. You need to be there! The conference is themed: "Small Business 2009 — Overcoming Hawaii's Economic Challenges." The conference will be held 8am – 2pm in the Hibiscus Ballroom of the Ala Moana Hotel. There will be practical, common sense solutions for your business. Luncheon keynote speaker is author-investor, **Robert Kiyosaki** *Rich Dad, Poor Dad*. There are other exceptional speakers — including **Governor Linda Lingle**, Hawaiian Air's **Mark Dunkerley**, **Charles Au**, **Peter Kay** and more— as well as interesting and valuable topics. Reservation form is on page 4. Don't miss this event which will encourage networking for your business. Bring a friend.

**Rudy Giuliani**—America's Mayor (sorry Mayor Mufi)—**Zig Ziglar**, **Dr. Robert Schuller**, UH's **Greg McMakin** and others will be in Honolulu for a Get Motivated business seminar Monday, February 9, 8 am - 5 pm, at the Blaisdell. Contact 1-800-431-8337 for reservations.

A "car czar?" Right, that's just what the auto manufacturers and taxpayers need, a **Barney Frank**, **Nancy Pelosi**, **Harry Reid** or a **Paul Volcker** to oversee and direct their industry. That's what you get for putting your hand out. Most taxpayers oppose the bailout.

Complaints mounting—especially from small businesses—that bank lines of credit drying up for no fault of the business.

January 15 is the end of the antenna/rabbit ear television in Hawaii—the first state to switch to mandatory digital TV.

What? A special 60-month membership in Small Business Hawaii for only \$20.09? Its during the month of January only and is only for new member referrals from current members of SBH. Go to page 8 for the details. What a great idea for 2009.

Oahu real property owners could see a decrease in their tax bills this year because of a 1% reduction in assessed real property value on the Island if the City doesn't increase the property tax rate.

Summerlin Life and Health Insurance Company, is departing the commercial health preferred provider coverage in the state of Nevada but will continue its Hawaii coverage.

Health insurance provider HMAA, who promised a unique SBH plan for sole proprietors and independent contractors six months ago, says it is about ready now to launch.

Starting February 23, Hawaiian Air will add a third flight—four more weekly roundtrips—between Honolulu and Las Vegas because of increased demand.

Junior Achievement of Hawaii has announced its 2009 Laureates. They are: **Dean Okimoto**, Nalo Farms; **Monty Richards**, Kahua Ranch and **Susanna Cheung**, Helemano Plantation

Hawaii Reporter celebrates its 7<sup>th</sup> anniversary with a luncheon Friday, February 20 at Waialae Country Club with the naming of its Seven Hawaii Superheroes. They are: **Cliff & Bobbie Slater**, Honolulu Traffic.com and Stop Rail Now; **Dale Evans**, Charley's Taxi and Hawaii Highway Users Alliance; **Jack Schneider**, JS Services, Inc.; **Panos Prevedouros**, Ph. D., University of Hawaii; **Dick Rowland**, Grassroot Institute of Hawaii, Inc.; **Rick Hamada**, KHVH radio and some guy named **Sam Slom** of SBH.

Hawaii Superferry announced last month a delay in the much anticipated Oahu-Hawaii Island service and a cut in Oahu-Maui service. Kauai? Not even on the radar.

The 25th State Legislature convenes Wednesday, January 21 for its annual 60-day session (which extends until May).

SBH Sunrise Networking Breakfast returns this month January 29, at the Pineapple Room, Macy's Ala Moana, with Retail Sales Expert, motivational speaker and author, **Ron Martin**, speaking on, "Negative News—Positive Results." Reservations on page 8.

Please check our website at [www.smallbusinesshawaii.com](http://www.smallbusinesshawaii.com) for the most updated employer alerts and up to the minute business event schedule.

## SBH to Assist East Oahu 4th of July Events

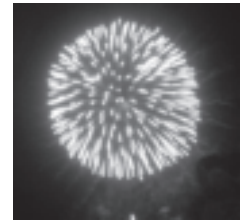
Small Business Hawaii is partnering with the Independence Day at Maunaloa Bay Foundation (IDMBF) to organize and support the 2nd annual 4th of July event at Maunaloa Bay, Hawaii Kai.

Last year's inaugural was a tremendous success with an estimated 20,000 people attending the first ever Independence Day fireworks spectacular in East Oahu. Additionally, there were vendor booths, entertainment, crafts, food and games during the all day event.

This year, an expanded venue, from 1 pm – 9 pm promises an even more enjoyable event.

Small businesses have an opportunity to be a sponsor (contributions are tax deductible) and/or to have their own booth at a reasonable cost to actively participate in the Saturday, July 4 event.

For more details and an information packet, you may contact Small Business Hawaii at 808-396-1724 or by email, [SBH@lava.net](mailto:SBH@lava.net).



## SMALL BUSINESS NEWS

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### SMALL BUSINESS HAWAII

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Small Business Hawaii (SBH), was founded in 1975, by **Lex Brodie**. SBH is a private, independent, non-profit [501 (c) (6)] statewide association of nearly 3,000 business members.

SBH is dedicated to improving Hawaii's business climate, creating a better Hawaii through private, competitive enterprise, and promoting, educating, and effectively representing small business, while advocating tax reduction, lower business costs and job creation incentives to diversify Hawaii's economy.

SBH invites comment small business issues in Hawaii. Send them to Small Business Hawaii by the 10th of the month for the next issue. Commentaries and news items should be no longer than 800 words; 500 words are desired. SBH accepts advertising only from SBH member firms. Call SBH for details on advertising.

# 25th State Legislature to Begin on January 21

The 25th State Legislature convenes its 60-day working session (until May 3) on Wednesday, January 21 at 10 am in the State Capitol. Senator **Colleen Hanabusa** remains President of the Senate; Rep. **Calvin Say** continues as Speaker of the House. Several new members have joined the legislature and several committee changes were reported in last month's *SB News*.

The mood this year is one of caution with the pressures of the national economic crisis looming ahead. The battle will likely be over the budget and lingering agricultural/lands issues. Education is always top of mind as are new energy initiatives.

Business will be watching for proposed tax increases, additional employer mandates (e.g., minimum wage hike) union card checks and increased regulation.

In December, longtime House member, **Bob Nakasone** (D-Maui) died leaving a vacancy for the Governor to fill. She may be able to do this prior to the start of Session.

Paperless initiatives are expanded this year making it more difficult for lawmakers and the public to get copies of legislative materials other than online.

SBH will provide important business alerts from the Session both online ([www.smallbusinesshawaii.com](http://www.smallbusinesshawaii.com)) and in the *SB News*. You can also access legislature information, bill status, committee hearing schedules and more directly at [www.capitol.hawaii.gov](http://www.capitol.hawaii.gov).



The Hawaii State Capitol will be a hub of activity starting this month at the legislature convenes for its 60-day session. The state budget shortfall and the weak economy will be among the many issues this year.

## Junior Achievement Announces 2009 Hall of Fame Laureates

By **M. Steven Grant**, President

Since 1990, the Junior Achievement Hawaii Business Hall of Fame has honored the state's most distinguished businessmen and women for their outstanding contributions to free enterprise and the promise of a better, stronger society. In 2009, **3** business leaders will be welcomed as Laureates into the Junior Achievement Hawaii Business Hall of Fame in an induction ceremony to be held **Friday, March 13, 2009** at the Royal Hawaiian Hotel.

Hawaii Business Hall of Fame laureates for 2009 are:

- **Dean Okimoto** of Nalo Farms Inc.
- **Herbert M. Richards Jr.** of Kahua Ranch Ltd.
- **Susanna F. Cheung** of Helemano Plantation Inc.

These honorees join a distinguished group of 67 men and women who have been inducted into the Hawaii Business Hall of Fame since its founding in 1990. A committee comprised of Hawaii Business Roundtable; Chamber of Commerce of Hawaii; Small Business Hawaii and Hawaii Council on Economic Education selected the Laureates. Past inductees include **Paul Loo; Dwayne Steel; Mitch D'Olier; Robin Campaniano; Chatt Wright** and **Richard Kelley M.D.** among notable others.

Junior Achievement of Hawaii Inc., founded in 1957 to educate and inspire young people to value free enterprise, business, and economics to improve the quality of their lives.

For more information, contact JA Hawaii at 808-386-2875, T. 808-545-1777, F. 808-545-1877 or [president@jahawaii.com](mailto:president@jahawaii.com).

## Hawaii Reporter to Honor 7 Hawaii "Superheroes"

On Friday, February 20, from 11:30 a.m. to 1:30 p.m. at the Waialae Country Club, Hawaii Reporter will celebrate its 7<sup>th</sup> year in business as Hawaii's first fulltime electronic daily newspaper by honoring 7 Hawaii Superheroes.

Yes, they're ... "Faster than a speeding bullet. More powerful than a locomotive. Able to leap tall buildings in a single bound."

They're Hawaii's superheroes! They are:

**Cliff and Bobbie Slater**, HonoluluTraffic.com and Stop Rail Now, for their extraordinary effort to derail Honolulu's costly rail system and for their advocacy for taxpayers

**Dale Evans**, Charley's Taxi and Hawaii Highway Users Alliance, for her enthusiastic advocacy for better transportation options and facilities in Hawaii

**Jack Schneider**, JS Services Inc., for his quiet, continuous support and leadership in Hawaii's key conservative and free market organizations

**Panos Prevedouros**, PhD., University of Hawaii Professor of Engineering, for his remarkable courage in challenging the status quo in Hawaii politics and being a watchdog for better government

**Richard Rowland**, Grassroot Institute of Hawaii, for his unrelenting advocacy for individual freedom and liberty

**Rick Hamada**, KHVH Radio's The Rick Hamada Show, for his intrepid effort to keep Hawaii's government officials in check

Sen. **Sam Slom**, Small Business Hawaii, for his extraordinary dedication to bettering Hawaii's business climate and safeguarding Hawaii's taxpayers from government waste and fraud

Come and find out the secret identity of Hawaii's Green Lantern, Spiderman, Superman, Batman, Ironman, Superwoman, Wonder Woman and Captain America.

Cost is \$55 per person (includes a buffet lunch) Please RSVP to **Malia Zimmerman**, [Malia@hawaiireporter.com](mailto:Malia@hawaiireporter.com) or phone (808) 306-3161

Mail checks to Hawaii Reporter, PO Box 11664, Honolulu, Hawaii 96828.

Hawaii Reporter can be found online at [hawaiireporter.com](http://hawaiireporter.com).



The 33rd Annual Small Business Hawaii Conference  
**SMALL BUSINESS 2009:**  
**“OVERCOMING HAWAII’S ECONOMIC CHALLENGES”**

**WEDNESDAY, JANUARY 14, 2009 • THE ALA MOANA HOTEL • HIBISCUS BALLROOM**

**CONFERENCE PROGRAM**

7:30 am **Registration and Coffee** – Garden Lanai  
 Network and Visit Business Exhibit Tables – Foyer

8:15 am Aloha and Welcome –  
**Sam Slom**, President, Small Business Hawaii



8:30 “Hawaii’s Historic Energy Initiatives”  
**Linda Lingle**, Governor State of Hawaii

9:00 “Strategies for Growth During an Economic Crisis”  
**Mark Dunkerley**, CEO, Hawaiian Airlines, Inc.

9:30 “Tax Strategies for Hawaii’ Small Businesses”  
**Charles Au**, Accountant, Erwin, Cabrinha and Au

10:00 to **Brief Refreshment Break** —  
 10:30 Visit Business Exhibits – Foyer

10:30 “Web Commerce for Small Business”  
**Peter Kay**, Your Computer Minute



11:00 “Successfull Entrepreneurs on Meeting the Challenges”  
**Eric Carson**, Reflections Glass, M.C.  
 (Interactive Town Hall Meeting style)

12 noon **Luncheon and Program** — Hibiscus Ballroom I & II

12:30 Launch of New SBH Website Digital Mediums

12:45 **KEYNOTE SPEAKER**



**Robert Kiyosaki**, The Rich Dad Co.  
 Leading Financial Expert, Investor,  
 Entrepreneur, Educator and  
 Best Selling Author  
*Rich Dad, Poor Dad*

2:00 pm Adjournment — Mahalo for attending!

*SBH Leadership Circle Members Only*

Private Meeting with **Robert Kiyosaki**  
 2:00 p.m. at the Garden Lanai

**33rd Annual Small Business  
 Hawaii Conference**

**Wednesday, January 14, 2009 – Ala Moana Hotel • Hibiscus Ballroom – 8 a.m. – 2 p.m.**

**SMALL BUSINESS 2009:**  
**“OVERCOMING HAWAII’S ECONOMIC CHALLENGES”**

featuring **Rich Dad, Poor Dad** author **Robert Kiyosaki**

**ADVANCE PAID RESERVATIONS REQUIRED** (See Below) – Parking Validated – Arrive by 7:45 am

Name \_\_\_\_\_

Firm Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

My Guest(s) \_\_\_\_\_ Firm \_\_\_\_\_

Luncheon Menu: Beef  or Vegetarian

Enclosed is my check for \$ \_\_\_\_\_, for \_\_\_\_\_ (# of reservations)

**@\$75 for members and their guests • @\$90 for Non-Members and at the door if space is available.**

**Special Center Tables @ \$700** (first come, first served)

Full refunds until January 12, 2009. Make check payable to **Small Business Hawaii** and mail to:

**Small Business Hawaii**, Hawaii Kai Corporate Plaza, 6600 Kalaniana'ole Hwy., Suite 212, Honolulu, Hawaii 96825.

## CPB, McDonald's, Head Sponsor Support for SBH Conference

**Central Pacific Bank** will be the title sponsor for the 33rd annual Small Business Hawaii annual conference Wednesday, January 14th, 2009 at the Ala Moana Hotel.

Other major sponsors include: **McDonald's Restaurants of Hawaii; Northstar Alliance; Clear Channel/KSSK; Hawaii Reporter; Valenti Print Group, and Winners' Camp Foundation.**

Also: **Aloha Petroleum, Inc.; American Carpet One; Erwin, Cadinha and Au; HMAA; HPS Services, Inc.; Pacific Edge Magazine and Pacific Light Net.**

The conference theme is, "Small Business 2009: Overcoming Hawaii's Economic Challenges."

The SBH Conference is the first major business and economic conference of the New Year.

Sponsorship opportunities still available; contact Darlyn at SBH (808-396-1724) or Malia at *HawaiiReporter* (808-306-3161). Mahalo!

## Buying Tips for Short Sales and Foreclosures (REO)

By **Walt Harvey (R)**, East Oahu Realty



Home sales in Hawaii continue to be sluggish and more short sales and bank owned properties are coming on the market. Both offer buyers opportunities and both call for different strategies.

Making a purchase offer on a short sale requires presenting the purchase contract to the seller who will not be receiving any proceeds from the sale. The sale must be approved by the sellers' lender who is not a party to the transaction, yet must

agree to accept a payoff for less than the seller owes for the sale to go through. The seller must prove their hardship position and the sellers' lender will dictate the terms and what costs may be paid, including real estate commissions.

One of the challenges of a buying a short sale is the time it takes to obtain an approval. Lenders are overwhelmed and understaffed and it simply takes time. Buyers need to be patient.

Buying a bank owned property (REO) is very different. The bank had completed the foreclosure process and now the property is a bank asset. Contrary to popular opinion, the banks are not anxious to lose more money by dumping the property. REO asset managers must do all that they can to dispose of the asset for the highest price the market will allow. A successful buyer of an REO may have to negotiate back and forth because the asset manager needs to build a file to prove they got the best price possible.

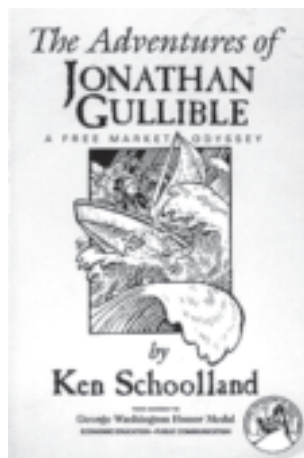
My advice: when buying or selling real property, always work with an agent that is knowledgeable and experienced. This is especially true when dealing with short sales and foreclosures.

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Walt Harvey is a real estate broker with East Oahu Realty and is Quality Service Certified®. Walt partners with his wife Arla and together they specialize in residential, commercial and investment real estate. You can reach them on their website: [www.coastalhawaii.com](http://www.coastalhawaii.com). Real estate question? E-mail them: [walt@coastalhawaii.com](mailto:walt@coastalhawaii.com) or call 375-8959 or toll free at 866-773-3351.

## SBH Sends Economics Education to the World

by **Ken Schoolland**, HawaiiPacific University



Nearly twenty years ago **Sam Slom** and Small Business Hawaii adopted *The Adventures of Jonathan Gullible: A Free Market Odysseys* as a classroom tool to introduce free market economics to the youth of Hawaii. Surprisingly, this little book has gone far beyond our shores and has just been published in Sindhi, the 42nd language edition of JG. Sindhi is spoken by 41 million people in Pakistan and 12 million in India.

The Sindhi translation by Dr. **Zulfiqar Ali Rahujo**, General Sec-

retary Liberal Forum Pakistan, is based on Dr. **Khalil Ahmad's** Urdu translation of JG that was published in 2003.

Friedrich Naumann Stiftung of Pakistan very generously funded the project. Dr. Ahmad, President of the Alternate Solutions Institute in Lahore, Pakistan, <http://asinstitute.org/home.php> has just completed the second printing of the Urdu edition of JG, reflecting mounting interest in the book.

**Nouh El Harmouzi** has written to say that Jonathan will be renamed in the Arabic edition. *The Adventures of Jamal Attaib: A Free Market Odyssey* was translated into Arabic under the sponsorship of Nicholas Dykes and final editing was accomplished by the team of Misbah Al Hurriyya. JG will be published by this Christmas in Jordan under sponsorship of the CATO Institute. An Arabic JG has an even broader potential audience, estimated at 186 million native speakers, mostly across northern Africa and the Middle East.

From Kathmandu, Prakash Thapa reported, "We had two book launch programs in Nepal recently...our presenters from Birgunj commented and renamed Jonathan Gullible to Jagannath Goule. Jagannath is a traditional Nepali name and Goule means 'villagers.' We wish we could organize a book launch and book discussion along with you one day in Kathmandu."

Kozeta Çika, the original translator of JG into Albanian, has just finished another translation project. "I am glad to tell you," wrote Kozeta, "that *Anthem* by Ayn Rand is published in Albanian. Republishing JG will help me with my classes because I use photocopies for the moment, as there are no books left, except for a few copies in the library. It will also be helpful for the students of the new European University of Tirana, founded by the Liberal Circle two years ago. I have sent them copies of the Albanian version of Rand's *Anthem* for their library, but I don't have any spare copies of JG for them." Sponsors for the reprinting of JG in Albania are desperately needed.

For more information about JG projects, see the JG Newsletter at: <http://www.jonathangullible.com/newsletter.htm> or contact me at: [Ken.Schoolland@gmail.com](mailto:Ken.Schoolland@gmail.com)



Dr. Ahmad

# SBA Director Andrew Poepoe Retires

**Andrew K. Poepoe**, Hawaii District Director of the U.S. Small Business Administration (SBA) retired at the end of the 2008 calendar year. Poepoe has led the agency since November 1991, capping a successful career in the private sector and in government service.

In his 17 years overseeing SBA programs and services in Hawaii, Guam and American Samoa, Poepoe produced significant increases in SBA lending, expanded government contracting programs and established new resources to provide counseling and training for small business owners. A most notable accomplishment as director was his support and implementation of regulations allowing 8(a) certified firms owned by Native Hawaiian Organizations to qualify for large federal contracts of unlimited dollar value on a sole source basis. Part of the profit from these contracts is given to Native Hawaiian social programs.

"Andy has done a wonderful job heading SBA operations in Hawaii and has earned a well-deserved reputation as the 'go to' guy for anything involving small business in his district," said **Bruce Thompson**, Administrator for SBA's Region IX. "In a very tough economic climate the past year, Andy Poepoe is one of the few district directors nationwide who's actually exceeded all his goals, including lending to the small business community. His leadership and experience will be missed."

Prior to joining SBA, Poepoe was an executive for Dole Packaged Foods Company from 1962 to 1988, serving as Manager of Commercial Operations and Vice President of Dole's Hawaiian Plantations Company. He was at the forefront of developing successful strategic business relationships with companies located throughout Asia and the Pacific. From 1966 through 1982, Poepoe also held elected offices in the Hawai'i State Legislature and the Honolulu City Council.

Poepoe received his BS degree in engineering and business from Yale University and his MBA from the University of Hawai'i at Manoa. He is a graduate of the Kamehameha Schools. He also co-wrote "The Legacy Lives On," a compilation of biographies of successful Native Hawaiian graduates of the Kamehameha Schools who have contributed to business, science, culture and the arts.



## Puna Geothermal Marks 15th Anniversary

By **Barbra Pleadwell**

Puna Geothermal Venture (PGV) celebrated 15 years of producing renewable geothermal electricity on Hawaii Island on December 10, 2008.

State and local dignitaries attended a special luau as well as a delegation from PGV's parent company, Ormat Technologies, Inc. headquartered in Reno, NV. Some 200 business and community representatives are expected at the outdoor event on PGV plant grounds in the Puna District on the Big Island. (14-3860 Kapoho-Paho Road, Paho, Hawaii.)

In operation since 1993, Puna Geothermal Venture delivers about 30 megawatts of baseload renewable energy to Hawaii Electric Light Company on a continuous basis, providing nearly 20 percent of the Big Island's electricity needs. The only commercial geothermal power plant in the state, PGV is located in Puna District in Kilauea Volcano's East Rift Zone. State-of-the-art technology generates power by extracting steam and hot water from this volcanic hot spot and converting it into electricity.

Ormat Technologies, Inc. (NYSE: "ORA"), the third largest geothermal producer in the United States, acquired PGV in June 2004 and launched a multi-million dollar upgrade to existing technologies. Improvements were made in noise reduction, and 100 percent of its excess fluids are injected back into the Earth's interior without exposure to the open air. As a result the plant has near zero emissions.

Ormat Technologies, Inc. is the only vertically-integrated company primarily engaged in the geothermal and recovered energy power business. The Company designs, develops, owns and operates geothermal and recovered energy-based power plants around the world. Additionally, the Company designs, manufactures and sells geothermal and recovered energy power units and other power-generating equipment, and provides related services.

The Company has more than four decades of experience in the development of environmentally-sound power, primarily in geothermal and recovered-energy generation. Ormat products and systems are covered by more than 75 U.S. patents. Ormat currently operates the following geothermal and recovered energy-based power plants: in the United States - Brady, Heber, Mammoth, Ormesa, Puna, Steamboat and OREG 1; in Guatemala - Zunil and Amatitlan; in Kenya - Olkaria; in Nicaragua - Momotombo and in New Zealand - GDL.

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## Aloha Petroleum Offers Discount

Start the New Year right by joining the Small Business Hawaii Affinity program and save 5 cents per gallon on all your future fuel purchases. With an Aloha Save-A-\$ Club® charge card you can purchase

Aloha Petroleum's Top Tier quality gasoline or PowerKing diesel fuel and receive 5 cents per gallon off the regular pump price!

That's right! ... a nickel per gallon discount for you, your employees, family and friends! Apply today! There is no charge to SBH members.

Call Aloha at 522-9222 or visit [www.alohagas.com](http://www.alohagas.com) for more information. To access an online application for SBH members, friends and family, go to:

<http://www.alohagas.com/OLCNA.asp?a=77>

Aloha Petroleum and SBH want to help you beat the high price of gasoline.

# Governor, HECO and Better Place Announce Energy Partnership

Governor **Linda Lingle** and **Shai Agassi**, founder and CEO of Better Place, unveiled a plan to bring an electric-car network to Hawaii on December 2, 2008, creating a model for the adoption of electric cars in the U.S. The move – only the second of its kind announced in the nation – will help fuel Hawai'i's drive to lead the nation in renewable energy use, create jobs locally, while also helping to secure our energy future.

"Attracting investments into the state is a major component of our Five-Point Action Plan to help stimulate the economy," said Governor Lingle. "Today's announcement is a significant move towards our state gaining independence from foreign oil. This public-private partnership is exactly the type of investment we have been working on as we continue to carry out our Hawai'i Clean Energy Initiative (HCEI), moving toward the goal of 70 percent clean energy for the State of Hawai'i. It highlights the importance we place on finding innovative ways to attract investments in energy technology," Governor Lingle added.

Better Place, the world's leading sustainability mobility operator, plans to begin permitting for the network within the next year and begin introducing vehicles within 18 months, with mass-market

availability of electric cars in 2012. Hawai'i joins Israel, Denmark, Australia and California in its commitment to deploying the world's first electric car networks.

Hawai'i spends up to \$7 billion a year on oil imports and drivers pay some of the highest gasoline prices in the nation – accounting for nearly 20 percent of the state's Green House Gases (GHG). Building the infrastructure for widespread adoption of electric vehicles will not only stimulate the local economy and reduce carbon emissions, but also provide a more affordable transportation option for Hawai'i's drivers.

"Hawai'i, with its ready access to renewable energy resources like solar, wind, wave and geothermal, is the ideal location to serve as a blue print for the rest of the U.S. in terms of reducing our dependence on foreign oil, growing our renewable energy portfolio and creating an infrastructure that will stabilize our economy," said Agassi, Founder and CEO of Better Place. "Hawai'i has made the commitment to breaking its dependence on foreign oil, and is leading the way in addressing the most important economic and energy issues facing us today."

Hawaiian Electric Companies and Better Place Hawai'i today signed a historic Memorandum of Understanding (MOU) to collaborate on both the infrastructure and energy sources to power Better Place's unique network of public charging spots and battery swapping stations with renewable energy. The partnership capitalizes on Better Place's innovative business model and Hawai'i's abundant renewable energy resources to deliver the large-scale deployment of electrical vehicles throughout the state.

Hawaiian Electric is proud to be the first utility in the United States to sign an agreement with Better Place," said **Robbie Alm**, Hawaiian Electric executive vice president. "It is clear that to reach the very progressive goals of the Hawai'i Clean Energy Initiative, it will take changes not just in the way we make and use electricity, but in the way we move around our islands.

"The Better Place plan will provide immediate benefits to consumers and encourage the addition of more renewable energy resources to our grid, an essential element of HCEI. Because Better Place will manage when vehicles are recharged, they can provide a market for renewable energy output in off-peak hours when it might otherwise not be needed," Alm said.

*Continued on page 12.*



This electric sport utility truck (SUT) from Phoenix Motorcars of California will be tested in a pilot project on Maui. Governor Lingle and Maui Mayor Charmaine Tavaras announced the joint project between Phoenix and Maui Electric. This is the latest vehicle in the Governor's clean energy initiative. The program was announced at the capitol on December 9.

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## SBH Sunrise

Continued from page 1.

Last Sunrise (Nov. 20, 2008) members learned origins of the sub-prime mortgage mess from CPB's **Curtis Chinn**.

Members at SBH Sunrise events enjoy a complete buffet breakfast, free exhibit area, networking, and business introductions to boost their business.

The public is welcome. Parking is free and easy at Ala Moana Shopping Center.

Cost is \$25 for members and their guests who register and pay in advance; \$35 for non-members and at the door.



SBH members will have more opportunities to network and hear dynamic speakers at this year's SBH Sunrise breakfasts (top & bottom).



# Special January SBH \$20.09 Membership!

A special 6-month membership in Small Business Hawaii for only **\$20.09?**

That's right. To celebrate the New Year and for the month of January only, if an existing SBH member wants to gift or reward an associate business, client, vendor or friend, that SBH member can do so for an introductory six-month membership referral for only \$20.09.

What a great way to have another Hawaii business experience the many benefits of membership and participation in Small Business Hawaii during this challenging year. And you, as a current SBH member, can give a gift that is much more fulfilling than a fruit cake or chili gift certificate. The price is right. the time is right.

You can **call Darlyn at 808-396-1724** or download a membership application from our SBH website at **www.smallbusinesshawaii.com**, or copy and fax the form in this issue on page 11. It's that simple and convenient.

Just include your name, the name of the business you are referring (with contact, mailing address and phone) and mark it, "JANUARY \$20.09 SPECIAL" and we'll do the rest. Your friend will appreciate it.



## SBH SUNRISE

Thursday, January 29, 2009 • 7:00 – 8:30 a.m.  
Pineapple Room, Ala Moana • Breakfast / Free Parking

**Ron Martin**, Author & Retail Sales Motivator  
"Negative News — Positive Results"

Reservations made in order received at SBH. No tickets mailed – pick up at registration desk January 29. Your guests welcomed at member price. Refunds until Jan. 28.  
**Advanced Paid Reservations Required by January 27, 2009.**

Complete Breakfast Buffet and Free Parking (Ala Moana 4th floor) included

Name \_\_\_\_\_

Firm Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ City/Zip \_\_\_\_\_

My Guest(s) \_\_\_\_\_

(Firm) \_\_\_\_\_

Enclosed is my check for\* \$ \_\_\_\_\_, for \_\_\_\_\_ (number) people  
@ **\$25 per member** and their guest(s) who pay in advance.\*

Clip and mail with a check to "SBH Sunrise" to:  
**Small Business Hawaii,**  
**6600 Kalaniana'ole Hwy. #212**  
**Honolulu, HI 96825**

\*The charge is \$35 for non-members, and at the door, provided space is available.

## Eye Surgeon Receives Success Award

Tyrie Jenkins, M.D., accomplished Hawaii ophthalmologist and eye surgeon, is a recipient of a *Hawaii Business* magazine 2009 Small Business Success Award.

Dr. Jenkins is medical director of the Laser Eye Center. She also performs other eye surgeries at the Surgical Suites.

Dr. Jenkins is president of the Women's Fund of Hawaii, a philanthropic organization that benefits women and young girls in need in Hawaii. Dr. Jenkins is also working on a Masters in Public Health from Johns Hopkins University.

Hawaii Business annually recognizes outstanding Hawaii-based companies with fewer than 100 employees. Hawaii Business magazine's editors review nominations and select the top 20 percent.

The 2009 awardees will be recognized at a special Hawaii Business reception in the first quarter.

# Hawaii Government Should Have Improved the Business Environment During Boom

by **Lowell Kalapa**,  
Tax Foundation of Hawaii

"Oh my goodness," moaned a middle-aged matron about the state of the economy and her 401(k) as news of the slide in the stock market streamed across the television screen.

It was only a few short years ago that Hawaii experienced a slump in the local economy and elected officials struggled to find ways to "fix" the economy. In a moment of desperation and faced with a reelection bid, the governor convened a task force to search for ways to revitalize the ailing island economy.

Struggle as they did, the group of elected officials and representatives from business and labor recognized that government had imposed numerous burdens on the economy as a whole and especially on those doing business in Hawaii.

What is ironic is that while the task force recommended a major reduction in income tax rates and a widening of the brackets, that recommendation was paired with an increase in the general excise tax rate to make up for the loss of revenues and to shift the burden from residents to visitors. The task force also wanted to reduce the pyramiding effect of the general excise tax and cut corporate taxes in half.

The other increase in taxes recommended by the task force was an increase in the transient accommodations tax or TAT by one percentage point. Industry bought into the proposal because it came with the promise to earmark the revenue from three percentage points of the TAT for visitor promotion, a long-standing issue with the visitor industry (which was done).

In addition to the tax proposals, there were other proposals to reform the regulatory heavy-handedness of state government. From one-stop permitting, to prohibition of workers' compensation claims related to disciplinary action stress, to elimination of the state land use commission and mandatory time frames for all permits, licenses and approvals; these recommendations were aimed at improving Hawaii's business climate.

In the area of government, recommendations called for greater efficiency in gov-



**Hawaii businesses and consumers have suffered the consequences of poor government policy in regards to improving the business climate in the state. With the economy in recession, consumers and businesses have cut back on spending. Shoppers at Ala Moana spend time looking but not buying.**

ernment by strengthening the delivery of government services by eliminating the duplication of services between the state and county. The task force also called for greater transparency in providing information about the actual costs of running government. Calls were also made for converting the accounting system from cash to accrual and to change the budget system to one based on output or outcomes.

And while recognizing the importance of the state procurement code, the task force also realized that more flexibility was needed in the procurement code so that it didn't impose a huge burden on both the contracting agency and the bidding vendor. The task force believed that this could be achieved while still maintaining accountability.

In the area of education, the task force set goals like requiring a second language in order to graduate to be achieved by the year 2004 and by the year 2000 to have all eighth graders be computer literate. The task force also wanted the school-to-work program to continue even when federal funding ended by seeking funding from the private sector.

While the legislature did implement some of the proposals, they fell short of making many of the changes or to the degree recommended by the task force. For example, the task force wanted the top individual income tax rate set at 7%. The top rate was reduced to 8.25%. Although the general excise tax rate was not increased across the board, the

legislature, nevertheless, increased the tax rate 0.5% for Honolulu's rail project. While the pyramiding effect of the general excise tax was addressed, corporate income tax rates have remained the same.

Other than those "big bang" changes, the legislature fell short of the mark in improving business climate. Some may argue that they have done wonders for businesses like adopting tax credits for hotel construction and residential renovation following 9/11, and tax credits for high technology research and start-ups, and for digital media productions, ethanol production and alternate energy devices. While the beneficiaries of those tax credits may praise lawmakers, the rest of the business community sits on the Capitol doorstep sucking its thumb.

As the current economic downturn worsens, we will all rue the missed opportunity of truly improving the business climate in Hawaii.

The business community will regret being distracted by the sex appeal of tax credits instead of addressing the systemic problems of the business environment. Lawmakers will regret not making Hawaii a better place to live and do business as businesses close down and exacerbate the plummeting tax revenues. Is it too late for change? It's never too late.

Lowell L. Kalapa is the president of the Tax Foundation of Hawaii, a private, non-profit educational organization. For more information, please call 536-4587 or log on to <http://www.tfhawaii.org>.

# Small Business Index Ranks Hawaii 41st

The "Small Business & Entrepreneurship Council's Small Business Survival Index 2008: Ranking The Policy Environment For Entrepreneurship Across The Nation" report was released last month.

It ranked Hawaii the 41st best place to do business of 50 states and the District of Columbia. That's up from 49th place of 51 in 2004.

This is the 13th Annual Edition.

**Raymond J. Keating** is the Chief Economist for the Small Business & Entrepreneurship Council. The complete report and table is available at the Small Business & Entrepreneurship Council's website. It is also available as a downloadable PDF:

<http://www.sbecouncil.org/news/display.cfm?ID=2957>

## Hawaii Braces for Switch to Digital Television

Hawaii will be the first state in the U.S. to make the switch to digital TV, Lt. Governor Aiona announced Tuesday at a joint news conference with a top official of the Federal Communications Commission and the head of local broadcasters. Hawai'i Braces for Switch to Digital TV



**Did you get your coupon?**

Congress has mandated that all TV broadcasters in the nation switch to digital broadcast in February. But in an effort to help test the switch for the rest of the country, Hawai'i is making the transition a month earlier on Jan. 15.

Once the switch happens, old TV sets that rely on over-the-air analog TV signals will no longer work.

These are TV sets that use antennas to receive free TV signals. The transition is expected to affect roughly 20,000 households in Hawai'i that rely on free TV broadcasts.

In his remarks at the news conference, **Jonathan Adelstein**, commissioner of the Federal Communications Commission, said Hawai'i will be the first state to convert to digital TV. "We will be watching closely and applying the lessons of Hawai'i to the rest of the nation," Adelstein said.

The switch will bring many benefits, including clearer pictures and sound.

Still, the real challenge for FCC officials and local broadcasters is educating people about whether they need the converter boxes and how to use them, said Chris Leonard, president of the Hawai'i Association of Broadcasters.

As of Dec. 7, 2008, about 39,566 coupons for converter boxes have been requested in Hawai'i. But only 9,185 have been redeemed.

For more information, please contact your local broadcaster or the FCC in Honolulu at 541-2388 or 541-2389. More information can be found online at <http://www.hawaiigoesdigital.com>

## SMALL BUSINESS SURVIVAL INDEX 2008: STATE RANKINGS

Rank	State	SBSI 2008
1	South Dakota	26.357
2	Nevada	30.447
3	Wyoming	37.255
4	Florida	43.824
5	Washington	44.325
6	Texas	45.543
7	South Carolina	48.012
8	Alabama	48.807
9	Virginia	49.073
10	Colorado	50.170
11	Tennessee	51.310
12	Georgia	52.330
13	Arizona	52.535
14	Missouri	52.880
15	Utah	53.028
16	Alaska	53.228
17	Mississippi	53.367
18	Ohio	53.853
19	Michigan	54.180
20	Indiana	54.325
21	Oklahoma	54.551
22	North Dakota	56.206
23	Kentucky	56.373
24	Illinois	56.404
25	Pennsylvania	57.108
26	Wisconsin	57.601
27	Louisiana	57.752
28	New Hampshire	57.795
29	New Mexico	58.054
30	Arkansas	58.511
31	Kansas	58.965
32	Oregon	60.420
33	Montana	60.625
34	Delaware	60.856
35	Idaho	61.614
36	Nebraska	62.359
37	Connecticut	62.685
38	Maryland	63.289
39	North Carolina	63.943
40	West Virginia	65.384
41	<b>Hawaii</b>	<b>67.395</b>
42	Iowa	68.354
43	Vermont	70.316
44	Massachusetts	71.239
45	New York	71.835
46	Minnesota	71.910
47	Rhode Island	72.671
48	Maine	74.553
49	California	77.358
50	New Jersey	78.130
51	Dist. of Columbia	83.751

# Welcome New Members

New members will be added to our online SBH Member Directory Database.

## My Gym Hawaii

Children's Fitness Center  
537-1900

## Operation Homefront of Hawaii

Non-Profit - Military Support  
469-7427

## Progressive Communications, LLC

Telecommunications  
845-0000

## SuperGeeks

Information Technology Support  
942-0773



Have you caught **SBH TV**? If not you can catch it on **Olelo Channel 54** every **Sunday afternoon at 4:30 p.m.**

SBH TV is Small Business Hawaii's monthly TV show that brings you highlights of various SBH events, most notably recaps of our monthly SBH Sunrise Breakfasts. Sometimes the show will deviate to something special like a compelling speech from a visiting guest. Tune in to Olelo 54.

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Attached is my check for \$\_\_\_\_\_ (regular annual membership dues are \$200; \$350 for 2 years). Annual membership dues may be tax deductible to your organization under IRS Code Section 501(c) (6). Please check with your tax advisor. Billing is annual on the anniversary of my last payment. Ten dollars of my annual membership is allocated for a subscription to the monthly *Small Business News*. I am applying for membership and understand SBH does not sign up anyone for medical or benefits only; I agree to actively support the goals of SBH and actively participate in SBH activities. I certify that all information on this form is current and accurate.

**PLEASE TYPE OR PRINT** Current Hawaii GET# (required) \_\_\_\_\_

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Phone: \_\_\_\_\_ FAX: \_\_\_\_\_

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## SCORE Stepping Up Assistance Efforts

In light of the economic downturn, SCORE of Hawaii is stepping up its efforts to better serve the small business community through the active recruitment of qualified SCORE volunteers. Most recently, **Robert Wilkinson**, the former CEO of Grace Pacific, has joined the team of dedicated SCORE counselors. New additions to the team also include: **Nancy Grekin, Pam Chambers, J.W. Ellsworth, Shirleyanne Chew, Rob Bertholf, Larry Vogel, Florence Lau** and **Claus Prufer**. For more information on the counselors' background and experience, please visit [www.hawaiiscore.org](http://www.hawaiiscore.org).

SCORE of Hawaii will help small businesses with tailored solutions in areas ranging from business plan writing, buying or selling their business, marketing, funding proposals, organizational effectiveness and today's most timely and relevant business concern: dealing with a tougher economic environment.

In addition to counseling small businesses, SCORE of Hawaii continues to assist businesses in obtaining loans through the Small Business Administration's Community Express Loan Program. Earlier this year, SCORE of Hawaii was recognized as the top Community Express Loan Technical Assistance Provider in Hawaii by helping more than 50 small businesses with their funding.

SCORE of Hawaii is part of the national organization, SCORE "Counselors to America's Small Business," a national nonprofit association formed in 1964 dedicated to entrepreneur education and the formation, growth and success of the nation's small businesses. SCORE of Hawaii provides free and confidential professional counseling, education, and mentoring for the diverse business community of Hawaii. SCORE counselors provide expertise in the areas of marketing, sales, finance, accounting, business plan preparation and many more business areas.

Save March 20 for a special SCORE/SBH forum. Details soon.

SCORE of Hawaii is a resource partner with the U.S. Small Business Administration. For more information on how SCORE can help your business and the Board of Advisors, contact their office at 808-547-2700 or online at [www.hawaiiscore.org](http://www.hawaiiscore.org).

## Golf Industry Playing Through Economic Swings

Lt. Governor **Duke Aiona** turned his attention last month to the economic impact of golf in Hawai'i, telling industry leaders that the sporting event continues to play a critical role in developing tourism for the state.

Speaking at a conference of the Hawai'i Golf Industry in Kaneohe, the Lt. Governor said national TV exposure from professional golf tournaments still provides a major platform for Hawai'i golf courses and a marketing campaign aimed at luring more "golf couples" to vacation in the state.

For that reason, the Hawai'i Tourism Authority last year committed \$10 million to host the opening of the PGA Tour season in every January through 2010.

These nationally-televised professional golf tournaments have an economic impact of more than \$24 million annually, according to the Hawai'i Tourism Authority.

Research shows that the median income of golf visitors is more than \$100,000 a year, and their average stay in Hawai'i is about 12 days. "We agree that by marketing to golf couples, the state could potentially add to those figures," Lt. Governor Aiona said. "This is about luring golf couples into wanting more from a vacation in Hawai'i."

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### Clean Energy Initiative Continued from page 7.

The arrival of Better Place Hawai'i furthers the progress of the Hawai'i Clean Energy Initiative (HCEI) signed in January – with the goal to meet the state's energy needs from 70% clean energy by 2030, as well as fostering economic growth and building the workforce of the future.

"While oil prices have recently come down from their historic highs, we believe this volatility highlights the urgency for a transformation to renewable energies," said **Ted Liu**, director of the state Department of Business, Economic Development and Tourism.



## SMALL BUSINESS NEWS

January 2009

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