

# GM599

Measure Title: Submitting for consideration and confirmation to the Board of Directors of the Hawai'i Hurricane Relief Fund, Gubernatorial Nominee, ELVIRA LO, for a term to expire 6-30-2017.

Report Title: Board of Directors of the Hawai'i Hurricane Relief Fund

Description:

Companion:

Package:

Current Referral: CPN

Introducer(s):

<b><u>Sort by</u></b> <b><u>Date</u></b>		<b>Status Text</b>
1/29/2013	S	Received.
1/29/2013	S	Referred to CPN.
2/15/2013	S	The committee(s) on CPN has scheduled a public hearing on 02-27-13 10:00AM in conference room 229.



HAWAII STATE LEGISLATURE  
STATE CAPITOL  
HONOLULU, HAWAII 96813

February 21, 2013

The Honorable Rosalyn H. Baker, Chair and Senate Commerce and Consumer  
Protection Committee Members  
Hawaii State Capitol, Room 230  
Honolulu, Hawaii 96813

Re: GM599 - Letter of Support for Elvira Lo to the Board of Directors of the  
Hawaii Hurricane Relief Fund

Dear Chair Baker and Senate Commerce and Consumer Protection Committee  
Members:

I write to offer my unequivocal support for the confirmation of Elvira Lo to the  
Board of Directors of the Hawaii Hurricane Relief Fund.

I have known Ms. Lo personally and professionally for the past 20 years. I  
believe that she has the skills to be a tremendous asset to the Board. Ms. Lo has  
distinguished herself as a business leader, having found and managed several  
successful retail and real estate businesses on her own including Best Aloha Partners  
and Hibiscus Aloha Corporation (dba Elvira's Chocolat of Hawaii). She is also a  
hardworking individual and has dedicated herself to serving the community as a  
member of various organizations, such as the Chinese Chamber of Commerce of  
Hawaii. Her knowledge and experience will contribute greatly to the Hawaii Hurricane  
Relief Fund's goal of restoring the fund balance to a level where insurance companies  
are comfortable with its reserve.

I am confident that as a Board Member, Ms. Low will demonstrate the same  
dedication to the Board as she has done with her businesses. I commend her to the  
Senate for confirmation as a Board of Director of the Hawaii Hurricane Relief Fund.

Sincerely,

Calvin K.Y. Say, Speaker Emeritus  
House of Representatives

**Speaker Emeritus Calvin K.Y. Say**

District 20 - St. Louis Heights | Palolo Valley | Maunalani Heights | Wilhelmina Rise | Kaimuki  
Hawaii State Capitol, Room 433 | Honolulu, Hawaii 96813  
Phone : (808) 586-6900 | Email: repsay@capitol.hawaii.gov



NEIL ABERCROMBIE  
GOVERNOR

SHAN S. TSUTSUI  
LT. GOVERNOR

**STATE OF HAWAII  
OFFICE OF THE DIRECTOR  
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

335 MERCHANT STREET, ROOM 310  
P.O. Box 541

HONOLULU, HAWAII 96809  
Phone Number: 586-2850  
Fax Number: 586-2856  
[www.hawaii.gov/dcca](http://www.hawaii.gov/dcca)

KEALI'I S. LOPEZ  
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI  
DEPUTY DIRECTOR

**TO THE SENATE COMMITTEE ON  
COMMERCE AND CONSUMER PROTECTION**

**TWENTY-SEVENTH LEGISLATURE  
Regular Session of 2013**

Wednesday, February 27, 2013

10:00 a.m.

**WRITTEN TESTIMONY ONLY**

**TESTIMONY ON GOVERNOR'S MESSAGE NO 599**

**TO THE HONORABLE ROSAYLN H. BAKER, CHAIR,  
AND MEMBERS OF THE COMMITTEE:**

My name is Keali'i S. Lopez and I am the Director of the Department of Commerce and Consumer Affairs (DCCA). The Department appreciates the opportunity to provide testimony in support of Governor's Message No. 599 regarding the appointment of Ms. Elvira Lo to the Board of Directors of the Hawai'i Hurricane Relief Fund.

Ms. Elvira Lo has extensive business experience and background in the manufacturing including the marketing of her gourmet macadamia nut chocolate on Home Shopping Network nationally since 1997. In addition, Ms. Lo has a diversified business background in the Real Estate business in the development of properties in Hawaii, U.S. Mainland and abroad since 1985.

Ms. Lo has been active in a variety of professional and cultural organizations, including Hong Kong Business Association of Hawaii; Board Member of the Hawaii Chinese Chamber of Commerce of Hawaii; Hawaii Food Industry Association; Honolulu Board of Realtors among others.

Testimony on GM No. 614  
February 27, 2013  
Page 2

Ms Lo has been recognized for her outstanding leadership as the recipient of the 2001 Hawaii Small Business Exporter of the Year by the U.S. Small Business Administration and the Governor's Exporter of the Year Award by the State of Hawaii in 2000.

The Department is pleased to support the nomination of Ms. Elvira Lo, to the Board of Directors of the Hawai'i Hurricane Relief Fund and ask for your favorable consideration. Thank you for this opportunity to testify.



February 22, 2013

Board of Directors of the Hawai'i Hurricane Relief Fund

Reference: Consideration and Confirmation to the Board of Directors, Gubernatorial Nominee, Elvira Lo.

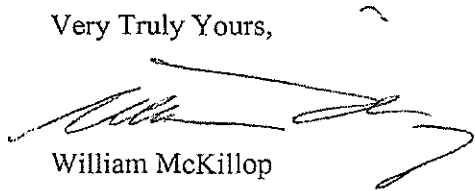
Gentlemen,

Please take this letter as written testimony in strong support for the confirmation of Ms. Elvira Lo to the Board of Directors of the Hawai'i Hurricane Relief Fund.

I have known Ms. Elvira Lo for over twenty (20) years. I first got to know her in my capacity as a business lender with First Hawaiian Bank and have had the continued privilege of working with her most recently in my capacity at The Queen's Federal Credit Union. I have found her professional ethics, integrity, diligence, temperament, and strong business sense to be of the highest quality. I am confident that she would be an excellent individual to serve on the Board of Directors of the Hawai'i Hurricane Relief Fund.

In short Ms. Elvira Lo has my highest recommendations and I hope that you will vote to confirm Governor Abercrombie's nomination.

Very Truly Yours,

  
William McKillop

February 21, 2013

To whom it may concern:

RE: Nomination of Elvira Lo

This is to recommend Elvira Lo to serve on the Hawaii Hurricane Relief Fund (HHRF) Board. I have known and worked with Ms. Lo on many different non-profit organizations for over ten years and as a fellow Rotarian. I have personally found her to be a very competent, dedicated and highly motivated professional.

Owning her own real estate company and chocolate company and being the president of many nonprofit organizations, including the Associated Chinese University Women's Club and the Hawaii Chinese Civic Association and a being a fellow member of the West Honolulu Rotary Club, she has demonstrated an ability to lead, be engaged and "get the job" done with high ethical standards.

I sincerely believe that with the above personal traits and business experience coupled with high integrity and commitment, Ms. Lo would be a definite asset to the Hawaii Hurricane Relief Fund Board.

Thank you for allowing me to submit this letter in support of Ms. Lo's nomination to the HHRF Board.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Wesley Fong". The signature is stylized with a large, sweeping initial 'W' and a long horizontal line extending to the right.

Wesley F. Fong, Esq.

## STATEMENT OF ELVIRA LO

Why do you wish to be a member of the Board of Directors of the Hawai'i Hurricane Relief Fund?

I have been in the private sector for the last 30 years, and i would like to take this opportunity to utilize my experience to serve the Hawaii people and give back to the community. Being in the manufacturing industry, property management, real estate investment area, i can understand the important of housing stability to the Hawaii people

(2) How do you perceive the role and responsibilities of a member of the Board of Directors of the Hawai'i Hurricane Relief Fund?

I would like to share my business experience with the board members and do the best i can to fulfill the needs and responsibilities.

(3) Given your understanding of the role and responsibilities as a member of the Board, why do you believe that you are qualified for the position? Please include a brief statement of your skills, expertise or knowledge that would aid in your decision-making ability as a member of the Board.

I was awarded as the Exporter of the Year 2000 from the State of Hawaii, and Small Business Exporter of Year 2001 by SBA, our product were distributed to all the commissary nationally, as well as Japan, China, Taiwan and Hong Kong. My real estate experience extend to the state of CA and AZ, including renovation, leasing and management in those states besides Hawaii. With these background i believe i can apply to the role of a member of the board.

(4) What do you hope to accomplish during your term of service?

Hopeful to restore the fund as much as possible

(5) Name three qualities that best describe you and how will these qualities benefit the Board?

I have international business experience, as well as financial background with objective perspective, risk management and calculated risk on venue to accomplish my goal will probably be useful to the Board

(6) Name a previous experience you've had that will be beneficial as a Board member?

While I was the president of Hawaii Food Manufacturing Association 1999-2001, I organized all the products that was make in Hawaii to get into the Commissary and Navy Exchange, prior to that only big companies like Mona Loa and Hawaiian Host were there, other small local companies had no attention from the buyers. After tailor a special trade fair for just the buyers to view Hawaii made products, over 20 companies were selected to sell at the local Commissary and Navy Exchange. That was a great achievement for locally made product companies, also exposed the Hawaii made products to local and military residents.

(7) Can you foresee any possible conflicts of interests that could arise during your service on the Board? How would you overcome any possible conflicts of interest?

Through my 30 years of business experience, my goal is to create win win situation, resolve the conflict energy to cooperation strategy, and work together under a harmonic circumstance.

Please be aware that any testimony submitted to Senate committees on your behalf will be posted on the Legislature's website as submitted. You might also want to remind individuals who intend to submit testimony on behalf of your nomination of the public nature of the testimony.