Happy Thanksgiving! It’s hard to believe that 2018 is coming to a close. Where did the time go? As we reflect back on the year, our state experienced a number of challenges, including natural disasters, ballot initiatives, political and legislative issues, homelessness and more. At the same time, there is much to be proud of and grateful for.

Here at the Chamber, we are grateful for:
• Winning the national Chamber of the Year award.
• Our supportive Board of Directors.
• Having an amazing team, who’s grateful for:
  • Our membership.
  • Our young professionals.
  • Our political and legislative initiatives.
  • Our natural disasters.
  • Our ballot initiatives.

We are faced with a series of great opportunities brilliantly disguised as impossible situations.” (Charles R. Swindoll)

For those who attended the outstanding Bruno Mars concert, he definitely expressed his gratitude for our great state. As he said, “…there’s no other feeling like it when I touch down on this island. This place is so magical and you people are so beautiful, I’m so proud to be born and raised here on this island…” Couldn’t have said it better, Bruno.

Have a wonderful and safe holiday season.

**RAISING THE BAR IN 2019**

**BENEFITS OF MEMBERSHIP**

- Access to a networked business community
- Professional development opportunities
- Influence on industry issues
- Networking opportunities for business owners
- Exclusive member-only events

**UPCOMING EVENTS**

**CHAMBER EVENTS**

- December 6 - FocusON: Year End Tax Saving Ideas
- December 7 - Chamber of the Year and Holiday Celebration
- December 14 - Jingle & Mingle YP End of the Year Holiday Party

**MEMBER EVENTS**

- November 17 + 2nd Annual Tiki Festival Island of Hawaii
- November 29 - Jingle to Mingle Toy Drive Benefitting HUGS Hawaii
- December 22 - Screening of a Lifetime: Pearl Harbor's Unknown Hero

**Welcome New Members**

- Chronic Tacos
- Envision Networked Solutions

**Welcome New Young Professionals**

- Camden Blair
- Colette Manungag
- Kianman Matsumoto
- Travis Ito

**Ask the Expert**

**Q & A**

**Q**

As a business owner, what are the benefits of owning my own office space?

**A**

- Owning your commercial space can really pay off. You can alter your building to meet your needs and have up-to-date disability access.
- Zoning and Local Laws – ensure local zoning allows for the type of business you’re operating and that you can modify the building’s interior or exterior without lengthy approvals.
- Physical condition – have the property thoroughly inspected to find out beforehand any potential environmental or liability issues.
- Pricing – make sure it fits your needs and has up-to-date disability access.
- Flexibility – if you’re planning to grow your business, look for property that you can expand. Also consider the opposite: if you don’t use all the space, can it be rented out?

Assemble a team of experts:
- Accountant – advises what your business can afford, and can help navigate through tax benefits, forecast your property’s operating budget and perform a key revenue rent analysis.
- Banker – assists in determining your borrowing capacity and can pre-qualify you to determine your price range.
- Commercial Broker – helps locate potential properties in your price range.
- Lawyer – assists with contracts and paperwork for the entire transaction.

With the right amount of research and due diligence, buying commercial real estate can truly be a wise investment for your small business.

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