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March 2026

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Ryan K. Suekawa

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President's Message

By Dr. Frank Kudo

For the last two months, I have been working with my department managers in developing an overall strategic plan and what I needed for resources to meet the organization's goals and objectives. But, first I wanted to talk to my managers about what they saw as the "vision" for their departments. As I would sit with my managers, I asked them what their vision was and gave them a relatively short horizon of 5 years.

As my industry is changing so fast, I wanted a shorter period of time rather than 15 or 20 years. What I discovered is that most managers have a difficult time figuring out what their vision is, let alone have any thoughts about it. They are more concerned about reaching goals and day-to-day issues, basically getting the job done. Most of us have participated in creating a company's mission statement, strategies and value propositions, but do we really know what visioning is?

My personal definition of "visioning" is that it's a *'metaphysical' state of mind where you have an emotional connection with the organization and its future.* This allows you to attain something higher. It is not something you come up with that sounds good or fits the latest trend in your field. Thinking in the abstract or sensing and reasoning beyond the physical world, our minds connect a 'state' in which we

see our organizations attaining or becoming something preferable. Then after a while, the vision just appears in your mind.

Of course, this is after a period of serious contemplation about the future of your organization and its place in the world. Which is why I don't think visioning is a cognitive process per se, but rather one that involves more of the emotional part of your brain. It is also why some managers have a difficult time with visioning, but feel comfortable thinking about day-to-day tasks to fulfill an end goal or objective.



Visioning is a cornerstone of effective leadership because it provides a "guiding star" that directs decision-making,

inspires action, and shapes an organization's future. It answers the fundamental question, "Where are we going?", giving teams a clear destination to strive toward, which significantly influences both daily actions and long-term strategies.

- **Drives Strategic Alignment and Decision-Making**
A clear vision acts as a roadmap, ensuring that all **organizational efforts and resources are aligned with goals.**
- **Boosts Employee Engagement and Motivation**
Visioning is critical for human capital management, as it **connects individual roles to a larger purpose.**
- **Facilitates Change and Innovation**
In a fast-changing business landscape, vision provides the **stability and inspiration** needed to navigate disruption.
- **Unites the Organization**
A shared vision acts as a **unifying banner that breaks down silos and reduces internal conflict.**
- **Differentiation and Competitive Advantage**
A unique vision helps an organization **stand out in the marketplace and maintain its competitiveness.**



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TFH is the 'watchdog' for Hawaii taxpayers' money. To support TFH's mission, please donate [here](#).

Use That Hoarded Tuition and Fees Now

WE have been writing several pieces about money languishing in special funds. Here, we will concentrate on one of them. The University of Hawaii has a special fund for tuition and fees. According to Department Communication 100 submitted to this year's Legislature, that fund built up, as of June 30, 2025, almost \$429 million.

And, unlike some of the special funds we have been writing about, lawmakers are very aware of the big balance in this one. Senate Bill 2602, which recently passed the Senate Education Committee, would lapse any carryover balance in the fund at the end of each year to the State's general fund.

Not surprisingly, the University of Hawaii and the U.H. Professional Assembly howled in opposition.

"Shifts in federal policy and the termination of grant funding have created significant uncertainty for the UH," the University argued. "At the same time, major technological changes relating to AI and other needs will require ongoing substantial investment in infrastructure. The UH has outlined major initiatives to ensure it can more effectively and efficiently meet its mission despite these major challenges and to maintain accountability for executing on strategic goals."

Those words might be more believable if the tuition and fees special fund was the only fund the University had. Actually, HRS chapter 304A has three different subparts, one describing 22 special funds, the next describing 14 revolving funds, and the next enumerating 4 different trust funds.

Surely, between 40 different non-general funds, the University has the flexibility to take on its major challenges and meet its strategic goals.

And, let's be real here, \$400 million is a major amount of dough. Maybe the University can justify squirreling away a few million here, a few million there. But, \$400 million?



And when the University undertakes a major construction project, it doesn't hesitate to visit lawmakers with hat in hand, as was done in 2019 when it asked for authorization to rebuild its venerable Sinclair Library into a brand-spankin'-new Student Success Center. Yes, it got \$41 million in authorization then, and costs ballooned to \$57 million by the time construction started in 2023. Did that extra \$16 million come out of the tuition and fees special fund? According to the testimony before the Seante Education Committee, the excess funds were pulled from a pot of

general fund money earmarked for repairs and maintenance. Meaning that the nine-figure sum in the special fund still sat there, and there were fewer dollars to tackle the deferred maintenance backlog that the University is famous for.

At the Senate hearing, the University indicated that the fund buildup was due to an influx of pandemic relief funds. But, as we pointed out with the example of Department of Hawaiian Home Lands funding some weeks ago, if a recipient of federal money doesn't use it, it greatly increases the chance that the federal government will take it away.

We realize that the University's president and chief financial officer are both relatively new in their respective positions. They both pleaded with the committee that they have no intent whatsoever to leave large gobs of cash unused. Fine, then. Come up with an immediate and measurable plan to deploy what is needed. And by immediate I mean now. The State has a financial crisis now. If this cash cannot be deployed now, lawmakers will try to beat it out of us, the taxpayers, now.

Use that hoarded tuition and fees. Now.

Tom Yamachika is President of the Tax Foundation of Hawaii - the 'watchdog' that keeps an eye on Hawaii's taxes. Tom is also the owner of Aloha State Tax, a small law firm with emphasis on State taxes. Prior to going solo and the TFH, Tom was a principal with Accuity LLP where he managed the tax consulting practice, including quality and risk management and practice development.

Transformation

Reduce Post Busy Season Turnover THROUGH BETTER LEADERSHIP

You can't demand peak performance without designing for recovery.

Busy season is often treated as a productivity proving ground. In accounting, it marks a series of peak stress cycles—tax season, compressed deadlines, and sustained cognitive load. The assumption is familiar: we just need to push through these few rough months, and we'll be okay afterward.

But the reality is different. Burnout will occur (and recur) if people aren't allowed to recover properly, and just "pushing through" doesn't have to be the only option.

Burnout Is a Structural Issue

The Center for Accounting Transformation's [Staffing Strategies](#) research paints a clear picture:

- Only 47% of respondents believe their teams have reasonable workloads;
- 68% report some level of burnout within their accounting staff; and
- More than half report ongoing turnover, even in teams with high work satisfaction and belonging.

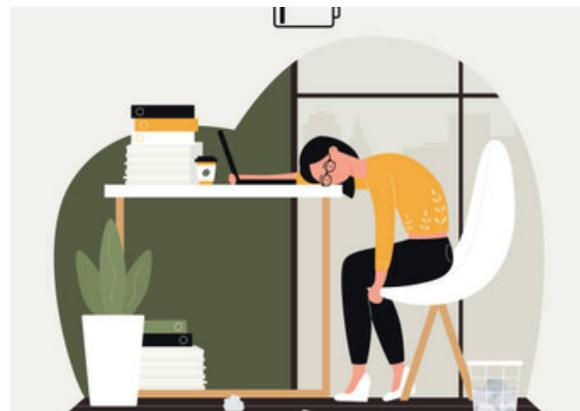
This matters because it challenges a common narrative.

Burnout is often blamed on individuals - poor boundaries, weak coping skills, lack of grit. But when burnout is widespread

across firms, roles, and regions, it stops being a personal issue and becomes a leadership and work design issue.

Why Burnout Peaks During "Productive" Seasons

Our research highlights a revealing paradox. Even as burnout and turnover persist, 51% of respondents report high employee satisfaction, and 65% report a strong sense of belonging within their teams.



In other words, people don't leave because they dislike the work or the profession. Many leave because the work (and recurring burnout) becomes unsustainable.

Peak seasons concentrate:

- Prolonged high workloads,
- Little opportunity for recovery,
- Pressure to maintain precision under fatigue, and
- A culture that rewards endurance over sustainability.

The result isn't just exhaustion - it's a slow erosion of focus, judgment, and long-term commitment - resulting in turnover.

Good Work Design is a Leadership Skill, Not a Personal Failing

Task management is often treated as an individual responsibility: manage your time better, prioritize your tasks, push distractions aside. But our research shows that three out of four organizations do not believe their staffing strategies are successful. When teams are understaffed or stretched thin, team performance breaks down by design—not by choice.

Leaders can shape better work design through:

- Staffing decisions,
- Workflow design,
- Expectations around availability, and
- Willingness to say no to low-value work.

When work is designed to prevent stretching staff too thin and enable teamwork to overcome peak periods, it can help prevent burnout and increase staff retention.



Good Work Design Enables Self-Care and Recovery

There is also a self-management aspect to preventing burnout, and it's about recognizing what individual staff needs are for self-care. Self-care is often misunderstood in accounting. It's not about indulgence or disengagement. It's about capacity management and being able to perform at your best.

Our staffing research found that organizations reporting greater success tend to emphasize (in order of importance):

- Technology and process optimization,
- Intentional culture-building ,
- Better workload distribution, and
- Structured people development.

These are not wellness perks. They are operational choices.

Organizations can enable better self-care by:

- Designing work processes that minimize the impact of peak periods,
- Creating space for recovery after peak periods,
- Reducing unimpactful work through demand management, and Allowing leaders to model practical boundaries and have compassion for individual needs and boundaries.

Without recovery cycles built into work design, efficiency simply enables more work to be piled onto already stretched teams. The profession has invested heavily in efficiency—automation, standardization, and optimization. But efficiency alone doesn't reduce burnout if demand continues to rise. Our research highlights that less than a quarter of respondents believe their staffing strategies are successful, even as firms push efficiency harder.

The Business Case for Focusing on Retention

Burnout has consequences. Research cited in the staffing study notes that replacing an employee can cost up to three times their salary, making retention far more cost-effective than constant rehiring.

Firms that fail to address burnout risk:

- Losing experienced professionals,
- Undermining client service quality,
- Creating leadership gaps, and
- Damaging the profession's long-term appeal.

Leading Through Peak Stress

"Busy season" doesn't have to be a stress test that teams barely survive. It can be a leadership moment - one where focus is protected, recovery is planned,

and sustainability is built into the system.

Recurring burnout isn't a sign that people can't handle the work. It's a sign that leadership needs to redesign how the work gets managed.

Help Your Team

Give your team the gift of self-care with personal resilience guidance from accounting professionals and mental health experts through the [Center for Accounting Transformation](#). (Courses range from free to \$50.)

Learn More

- [Staffing Strategies Research Study Report](#)
- [The Cost of Losing Talent: Why Belonging Is Essential for Firm Resilience & Growth](#)
- [The DEI Journey of the Accounting Profession](#)

Donny C. Shimamoto, CPA, CITP, CGMA, is the founder and Inspiration Architect for the Center for Accounting Transformation, which enables transformation by guiding professionals through the adoption and change required in order to step into the future of the accounting profession. He is also the founder and managing director of IntrapriseTechKnowlogies LLC, a Hawaii-headquartered advisory-focused CPA firm dedicated to improving the world by helping small and mid-sized entities (SMEs) accelerate their business transformations through the application of Environmental Social & Governance (ESG) and Enterprise Risk Management (ERM) frameworks right-sized for smaller organizations.

-
- [Staffing Strategies: Uncovering Solutions for the Accounting Talent Gap – Center for Accounting Transformation & CPA Trendlines \(2024\)](#)
 - [The DEI Journey of the Accounting Profession – Center for Accounting Transformation \(2024\)](#)



By Randy Johnston

SUDDEN vs Steady growth BUSINESS

Small business owners know the weirdest kind of stress is not slow sales, it is too much demand, too fast. Sudden growth versus steady business presents an incredible challenge. One month, you are chasing leads and opportunities. The following month, you are fielding more projects, engagements, orders, calls, and fires than your calendar can hold. I used to call this feast-or-famine until I could control the pipeline and the delivery. Rapid growth is a compliment from the market, but it can also expose every weak seam in your operations. If you do not shape the growth, the growth will shape you.

A Fast Snapshot Of What Matters Most

Until business surges, your most significant risks are usually hidden. Cash-flow timing, inconsistent delivery, and your team’s capacity quickly become obvious problems. The goal isn’t to “scale everything” overnight. It is to stabilize the essentials so you can keep saying yes without breaking trust. Think: fewer emergencies, clearer decisions, and a business that feels like it has bones.

Where Growth Hurts First (And What To Watch)

Below is a quick table you can use like a diagnostic card. If you are feeling chaotic, start here. Deadlines for compliance, such as tax payments or returns, and critical processes, such as payroll and payable processing, must be maintained while managing growth.

One Platform Approach For The "Business Basics" Pile

During a growth spike, it is common to realize you are juggling too many scattered pieces. Personnel management, business development, deadline work, paperwork, marketing, web presence, and the never-ending list of “we should really fix that” distract from operational

Pressure Point	Early Warning Sign	What To Do This Week
Cash flow	You are profitable but constantly short on cash	<u>Tighten invoicing</u> , shorten payment terms, and review spend weekly
Fulfillment	Late deliveries, quality slipping, and more refunds or write-offs	Standardize steps, limit custom work, and add buffers
<u>Customer support</u>	Inbox backlogs, complaints about response time	Set response expectations, friage tickets, and add templates
Team capacity	Key people working nights, mistakes rising	Pause non-urgent projects, redistribute work, and add part-time help
Founder overload	You’re the <u>bottleneck for every decision</u>	<u>Delegate approvals</u> , document decisions, set “office hours”

excellence. Many owners find it easier to rely on an all-in-one business platform that supports running, marketing, and growing the company from a single place, rather than stitching together a dozen tools. A platform like [ZenBusiness](#) can be helpful when you want guidance and bundled services. Others like [Zoho One](#), [Results CRM](#), or [Odoo](#), consolidate accounting, projects, and more in a single platform. CPAs in public practice implement this single-platform approach through practice management tools such as [TPS Cloud Axis](#), [Qount](#), [Firm360](#), [Canopy](#), or [Karbon](#).

CPA firms that offer Client Accounting Services can provide all your operational needs on their platforms, letting you focus on your core competencies. The correct procedures and systems allow you to focus on serving customers. That means working in the business by completing projects, delivering a service or goods, or working on the business by training your team, optimizing your workflows, building a professional website, adding an e-commerce cart, or designing a logo with expert support keeps your brand and operations moving forward. These operational areas might be a suitable place to use Artificial Intelligence, particularly if no confidential information is involved.

The "Trim Before You Grow" Mindset

Here is a counterintuitive rule: the fastest-growing businesses often need to simplify first. If you try to scale complexity, you multiply confusion. Ask yourself:

- Which products/services are the most profitable and easiest to deliver consistently?
- Which customer types drain energy with low return?
- Which requests are "nice" but not necessary?

The answer is usually not "do more." It is "do fewer things better." Expand again once delivery is stable.

People-First Scaling (Because Your Team Is The System)

Growth reveals whether roles are clear. When they are not, everything becomes "urgent," and everyone becomes reactive. A few practical moves:

- Create a short, written "who owns what" list.
- Add a daily 10-minute standup (a temporary one is fine) to surface blockers quickly.
- Praise what you want repeated: accuracy, speed, kindness, and clean handoffs.
- [Protect recovery time](#). Exhausted teams do not scale—they fracture.

You are not just hiring hands. You care building a machine that runs even when you are not in the room.

A Resource That Helps When You Need An Outside Brain

When growth is sudden, the most valuable tool can be perspective.

Someone who has seen the movie before can see what you do not. SCORE is a nonprofit with a nationwide network of [volunteer business mentors](#), and many small business owners use it for practical guidance on hiring, cash flow, operations, and planning. One of my founding partners did all his volunteer work for SCORE. The best part is that mentorship is designed to be approachable and grounded in real-world experience, not theory.

On the other hand, non-competitive owners in the same business can suggest what has worked for them and identify mistakes to avoid. Alliances and consultants can also be sources of expertise. However, most owners can decide what is critical to do if they focus on the needs, minimize the distractions, optimize the processes, and educate the team.

Continued on page 13

AI adoption in accounting is rising, but trust lags

AI isn't coming to accounting, it's already here. From auto-classifying transactions to enhancing audit procedures, the technology is embedding itself across the profession. But firm-level adoption remains cautious.

Why? Because the biggest barrier isn't tools. According to Pascal Finette, an AI futurist and collaborator on CPA.com's ongoing AI initiative, the most significant barrier to adoption is trust.

In a recent [DCPA webinar](#), CPA.com EVP Michael Cerami and Pascal discussed what's holding firms back from maximizing the potential of AI.

Firms are still figuring AI out

Rather than rushing adoption, leading firms are taking time to understand where AI makes sense in their workflows, how to validate its output and how to train staff to interact with it effectively. This measured approach aligns with the profession's commitment to integrity, objectivity and competence.

More than half of firms are still in the experimentation phase when it comes to AI. According to Pascal, another 20% report only moderate use. And it's not surprising, because 95% of generative AI (GenAI) pilots fail, according to

MIT's [State of AI in Business 2025](#) study. This mirrors what we see across the profession: lots of curiosity and growing capability, but still a very real confidence gap.

That gap is understandable – the pace of change has been extraordinary. The tools and use cases that firms are navigating today were seemingly implausible just five years ago. They are taking a deliberate approach to ensure the proper guardrails, policies and education are in place before scaling.

them into critical new supervisory – and advisory – roles. For example, when firms use AI to auto-categorize financial data, an experienced professional must still validate and sign off on the report. The powerful combination of AI + human judgement ensures that output is reliable, explainable and secure. That's when trust is earned.

Understanding this dynamic helps firms focus less on chasing every new tool and capability and more on designing a governance model

that integrates AI safely and in the right way to create more value for the firm and their clients over time.

Rethinking the talent pipeline in an AI-

enabled firm

As AI automates traditional entry-level tasks, a new question arises: How do early career professionals gain the insight and judgment needed to be advisors?

Historically, junior staff learned by doing basic processes, data entry and documentation. That model is being disrupted, and firms must rethink how they expose early-career talent to higher-older work and upskill them more quickly.



Confidence will unlock AI adoption

Pascal noted that firms aren't holding back because AI tools aren't ready. They're holding back because they don't fully trust the tools or how to govern them.

This is why the concept of "human in the loop" is so important. AI is not eliminating the need for professionals, but it is elevating

Firms of all sizes are reevaluating how they onboard, train and mentor new talent. Rather than relying on years of transactional work to build professional maturity, they need to create intentional learning experiences that fast-track judgment, strategic thinking and business acumen.

While entry-level professionals may arrive with more digital fluency and curiosity than ever before, firms will be challenged to channel that potential into roles that will grow their human expertise – not just manage AI outputs.

AI-forward firms will create a competitive advantage
Efficiency may be the initial driver of AI interest, but differentiation will be the long game. AI-native firms that embed intelligence throughout their workflows and decision-making will increasingly outpace their peers.

That doesn't mean every firm needs to build proprietary models or in-house AI labs. In fact, most shouldn't. But it does mean asking the right questions of your tech partners and evaluating solutions not just for automation, but for transparency, explainability and alignment with your service model.

Today's AI is the worst it will ever be. It will only get better. That's why firms shouldn't wait for perfect systems – they should start building the infrastructure of trust now. Confidence will come from strategic experimentation, clear governance and continuous learning.

Because at the end of the day, the firms that lead won't be the ones that moved the fastest. They'll be the ones that moved the smartest. To learn more about AI in accounting, explore CPA.com's AI initiative page and our latest resources:

- [AI models and use cases primer](#)
- [AI solution due diligence guide](#)
- [CPA.com GenAI toolkit](#)
- [AI in Focus monthly newsletter](#)



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By Adrian Hong, CPA



The Case for Volunteerism



I've been a member of the Hawaii Society of CPAs since 2012, thanks to Carl Williams of Manoa CPA LLC, who encouraged me to join and get involved. HSCPA has given me community, meaningful ways to give back, leadership opportunities, resources and connections that have shaped my career—and even led me to a job opportunity.

Community. When I returned to the islands in 2012, I knew few CPAs in Hawaii and few knew me. After working in the profession on the mainland, and then joining my family's manufacturing business, I wasn't in regular contact with other CPAs. HSCPA changed that. Volunteering at Hawaii Foodbank, speaking to high school students about careers in accounting, and helping clean up Ala Moana Beach Park gave me the chance to meet fellow professionals. Through HSCPA, I've gained friends and colleagues I'm truly grateful for.

Joy. Giving back is joyful. **It's joyful** to wrap Christmas gifts for foster children with your friends. **It's joyful** to see college students excited about sustainability accounting. **It's joyful** to know the food you're packaging will feed seniors in your community. **It's joyful** to read heartfelt letters from scholarship recipients. When you

volunteer, you don't just give – you receive something meaningful in return.

Connections. I was president of Island Plastic Bags, my family's manufacturing company, during the pandemic – a time when supply chain chaos made it impossible to predict when raw materials would arrive or how much to produce. At one point, five 40-foot containers were stuck in Shanghai during the lockdown. We normally received one or two a month, so the delay hurt. Then, when the lockdown lifted, all five began heading to us at once. I needed the product, but I had nowhere to put it.

I happened to share this story with Neil Hirasuna, CFO of Fresh Island Fish, at an HSCPA event. He mentioned they had just purchased a warehouse and were planning to offer third-party storage. We struck a deal that saved my family's business thousands – and spared us a tremendous amount of stress.

Leadership. About a year after joining HSCPA and volunteering at events, I was invited to join the Y-CPA Squad. The Squad gives young members real leadership experience –planning volunteer projects, organizing socials, and representing the profession in

schools. My work with the Squad opened the door for me to join the HSCPA Board in 2017. At the time, I had no experience serving on a not-for-profit board, and I doubt I would have been invited to one if not for HSCPA.

Opportunities. Along with running my own consulting firm, Hong Consulting, I also serve as Controller at IntrapriseTechKnowlogies LLC. That opportunity came because Donny Shimamoto, Managing Director of ITK, knew me through HSCPA and saw how committed I was to the profession and the broader community. I accepted the job because I knew him through HSCPA. The trust was already there. Without that connection, I would have been just another candidate.

I share this to strongly encourage young professionals to volunteer. There is a whole universe of not-for-profits doing incredible work, and they need your help, your talent, and your leadership. Volunteering isn't one way – you gain so much from the experience. All you have to do is show up. If you are interested in getting started, shoot me an email at adrianhong@hongconsultingllc.com.

Continued from page 9

Conclusion

Sudden growth versus steady business can be a gift, but only if you turn it into repeatable delivery, visible cash flow, and shared workload. Simplify what you sell, document the processes for repeated work, and relieve the tightest bottleneck first. Add support before your team's capacity snaps. Keep customer communication steady even when you are busy. Done well, you do not just survive the surge. You build a business that can manage the next wave of opportunities.

FAQ

How Do I Know If I Am Growing "Too Fast"?

If quality is slipping, cash is constantly tight despite strong sales, or your best people are burning out, growth is outpacing your systems. You do not need to stop. Just stabilize.

Should I Hire Immediately or Wait?

Hire (or contract) when a bottleneck is consistently blocking revenue or delivery. If the need is intermittent, start with part-time or contract support before committing to a full-time role.

Oftentimes, faulty processes are the bottleneck.

What Is The First Process I Should Document?

Document the process that drives revenue and trust. What is your most crucial deliverable? Support the delivery or fulfillment with a consistent process, including team and customer communication. When those are consistent, everything else gets easier.

How Do I Say "No" Without Killing Momentum?

Say no but suggest the next step. "We can start on X date," "We can do the standard package now," or "We can refer you to a trusted partner." Clear boundaries protect your reputation.

How Do I Say "No" Without Killing Momentum?

Say no but suggest the next step. "We can start on X date," "We can do the standard package now," or "We can refer you to a trusted partner." Clear boundaries protect your reputation.

Randy Johnston is a shareholder at K2 Enterprises, nationally-recognized educator, consultant, and writer with over 40 years of experience in Strategic Technology Planning, Accounting Software Selection, Paperless, Systems and Network Integration, Business Continuity and Disaster Recovery Planning, Business Development and Management, Process Engineering, and outsourced managed services.

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WITHOUT CAPABILITY IS A GROWTH TRAP FOR TAX PRACTICES



By Jon Hubbard of Boomer Consulting, Inc.

Tax firm leaders balance two competing pressures every year. On one side is the drive to become more efficient through technology, process improvements, training and better use of experienced staff. This work is essential to managing capacity. On the other side is the need to build new capabilities, including advisory and consulting services that expand the firm's value proposition and long-term profitability.

Both matter, but many firms focus almost exclusively on capacity while underinvesting in capability. Over time, that imbalance becomes a growth constraint.

A \$10 million practice built almost entirely on individual tax preparation is less valuable, less resilient, and less scalable than a \$10 million practice with a diversified mix of compliance, advisory and consulting services. Client advisory services (CAS) growth outpaces median firm growth, with CAS practices reporting a median growth rate of 17%, compared to 9.11% for the overall firm, according to the [2024 CPA.com & AICPA PCPS CAS Benchmark Survey](#). Capacity alone doesn't create firm value; capability does.

The opportunity cost of urgent, deadline-driven work

One common pattern we see in tax practices is deprioritizing higher-value work in favor of urgent, deadline-driven tasks. Compliance work has immovable deadlines. Advisory and consulting work often doesn't. As a result, professionals perpetually postpone them.



Recently, I spoke with the leader of a \$3.5 million tax practice, who shared that his firm had nearly \$500,000 in tax consulting engagements in backlog. The work had been scoped. Clients were interested. But because those projects were self-paced rather than deadline-driven, team members constantly pushed them aside in favor of lower-value tax preparation.

I asked him to consider the situation differently. "If I could add 10 percent to your top line without bringing on a single new client, would you take that seriously?" The answer was an immediate yes. Yet that opportunity already existed inside the firm. They simply lacked protected time on the calendar and leadership commitment.

One type of work isn't better than another. Clients need compliance and advisory services. The issue is ensuring that the mix of work your people perform intentionally moves the firm toward greater profitability and long-term value rather than keeping it trapped in a cycle of volume and urgency.

Technology serves capacity and capability

Many firms invest in technology with a narrow goal of increasing throughput. They deploy automation, workflow tools and AI-enabled software to process more returns. That's necessary, but it's not enough. Firms should apply technology to both sides of the equation.

On the capacity side, technology should reduce manual effort, standardize processes, and create predictability. On the capability side, technology should enable

deeper analysis, better client insights, scenario modeling and more proactive planning conversations. Firms that don't invest in technology that supports advisory work often find themselves unable to scale those services even when demand exists. Professionals must intentionally redeploy efficiency gains toward higher-value activities, or those gains simply create more room for more of the same work.

Courage precedes capability

The Strategic Coach has a helpful framework for understanding this challenge: The Four Cs, which emphasizes four foundational elements of growth: commitment, courage, capability and confidence.

Most firm leaders want to start with capability. They ask which skills to build, which services to offer and which tools to implement. They want to design the perfect plan before making changes. But capability doesn't come first; commitment does.

Waiting until you solve your capacity constraints and clarify every detail delays action indefinitely. At the top of any growth plan, you should clearly articulate where leadership is willing to be uncomfortable.

Growth requires behavior change. That may mean saying no to certain work, protecting advisory time during tax season, reassigning responsibilities or holding partners accountable for shifting their client mix. Most leaders already know

what needs to change. The real barrier is the reluctance to endure short-term discomfort for long-term gain.

Without a commitment to those behavioral changes, nothing else matters. You'll underutilize new tools. New services will remain theoretical. Staff will default to familiar patterns. Confidence follows action, not the other way around.

Move from awareness to action

Balancing capacity and capability is an ongoing leadership discipline. Firms that make progress in this area intentionally protect time for higher-value work, even when deadlines loom. They align technology investments with the firm's future service mix, clearly

define the behaviors required to shift the firm forward and accept temporary discomfort as the cost of sustainable growth.

Your firm will thrive when you deliberately convert efficiency into expanded capability and long-term value. That shift starts with clarity, commitment and the courage to change how the firm operates today so it can grow tomorrow.

Jon Hubbard is a nationally recognized consultant, keynote speaker and thought leader helping accounting firms drive strategic growth, enhance client relationships and develop future-ready leaders. As a Shareholder and Chief Growth Officer at Boomer Consulting, he leads several peer networks and serves as the Director of the Boomer Circle Summit, where firm leaders exchange ideas, share best practices and develop strategies to navigate growth and change. Jon is passionate about helping firms embrace change, leverage technology and create a culture of innovation.

The banner features the text "ELECT & ENGAGE" in large, glowing green and purple letters, with "Member Connections" in smaller white text below it. To the right are the logos for PRINCE WAIKIKI and HSCPA. A yellow button with a hand icon says "REGISTER NOW".

June 19, 2026 ★ **2:00-4:00 p.m.**

Join us for HSCPA Elect & Engage – our members' meeting and reception – and enjoy the afternoon with connection, insight, and celebration.

Expect lively conversations, meaningful connections, and a spread of hors d'oeuvres and libations to keep the energy high. Come for the updates, stay for the camaraderie, and let's raise a glass to the future we're building together.

Reception to follow

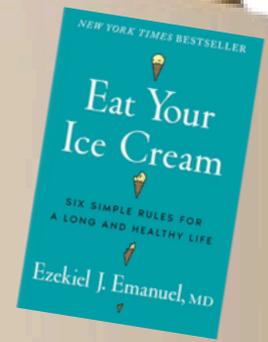


Norman's BOOK REVIEW

EAT YOUR ICE CREAM



by Ezekiel Emanuel, M.D.



As my wife will attest, I love my ice cream and snacks. So, when I saw the title of this book, read the online reviews and watched [his interview](#). I knew it would be the perfect book to start 2026 and possibly reset the trajectory of our lives.

It was an amazing book filled with common sense advice backed by research results. The author is an oncologist and Vice Provost and Professor at the University of Pennsylvania who was encouraged by numerous people to write a book that was an "antidote to the gym rats and wellness mindset." The book has a chapter for each of his six rules:

1. **Don't Be a Schmuck** - Avoid self-destructing risks
2. **Talk to People** - Cultivate social relations
3. **Expand Your Mind** - Stay mentally sharp
4. **Eat Your Ice Cream** - Consume healthy food and drinks
5. **Move It!** - Exercise well and regularly, and
6. **Sleep Like a Baby** - Get the rest you need

The following is a sample of the interesting and helpful

information in his book which I think will inspire you to read the entire book.

Eat Your Ice Cream

Ice cream actually **improves** people's health. It reduces the risk of diabetes and heart disease, and dramatically reduces the odds of developing insulin-resistance syndrome. The author recommends making ice cream



an occasional guilt-free treat since it has lots of calories and sugar. Even better, enjoy it with friends and family. He noted you need to avoid ice cream with artificial emulsifiers like polysorbate 80 which reduces the microbiome diversity, triggers inflammation, and damages the gut's lining.

Don't Be a Schmuck (No Be Lolo)

When I read this chapter, the first thing that came to my mind was what we say in Hawaii, "*Eh brah, no be Lolo.*" It's a commonsense chapter on how we should avoid self-destructive risks such as smoking, vaping, doing weed and other drugs, alcohol, drink and drive, text and drive, too much sun, tanning salons, mountain climbing Mt. Everest, etc. We should take our vaccines and do cancer screening, which reduces the risk and worry from our lives. It's all about managing risks which CPAs know all too well.

Be More Social, Loneliness Kills

Social interactions are "the most essential elements of wellness, longevity and happiness." Good relationships are the single strongest predictor of both a *happy* life and a *long* life.

On the contrary, loneliness and social isolation are deadly, like smoking 15 cigarettes a day. Feeling lonely is linked to changes in inflammation, immune system functioning, and other physiological mechanisms that in turn are associated with heart disease, stroke, and ultimately death.

Cognitive Maintenance

Brain function is like muscle strength, you “use it or lose it.” We can delay the speed of cognitive deterioration by “exercising” our brain. Keep your mind nimble by taking up different hobbies and other “novel information activities.” Following the book’s six rules also keeps our mind sharp. You can stave off dementia by not retiring. Memory declines 38% faster after retirement, while reasoning and verbal fluency don’t decline faster with retirement.

Socializing With Friends vs Family

Socializing with friends is better than with family because family interactions are more routine, while engaging with friends requires more cognitive effort.

GLP-1 Drug Risks

GLP-1 weight-loss drugs like Ozempic, Wegovy, and Zepbound are wildly popular and offer meaningful health benefits, but they come with trade-offs: users often lose muscle along with fat, weight loss typically plateaus after about a year, and most people eventually stop the medication and regain what they lost.

Simple Dietary Changes to Improve Your Health

The author notes you get the biggest bang for your buck by minimizing or eliminating soda (regular and diet), minimizing “ultra-processed food” or “junk

food” like sugary cereals and processed meats and cheeses. Choose water/coffee/tea or snack on fruits and nuts instead of pastries, chips, etc.

On the flip side, the top three foods with the biggest benefits are fermented foods such as kimchi and miso, dairy such as milk, aged cheese and unsweetened yogurt, and moderate protein consumption.

Alcohol

Between zero and one drink per day is the limit before you tip into anti-wellness. Definitely drink with other people, not alone, to ensure there is the compensating health benefit from the sociability.

Alcohol is classified as a “group 1 carcinogen,” the highest risk category for cancers. It is linked to colon, breast, throat, esophagus and liver cancers, causes liver cirrhosis, increases the risk of hypertension, and is associated with brain atrophy and dementia.

Is Golf Exercise?

Many CPAs like to golf ... but is it exercise? If you ride a cart, it is like playing croquet or mopping the floor. Walking and carrying your bag are better, only if you can get your heart rate up. The author recommends riding a bike before hitting the course.

75 Minutes/150 Minutes

The sweet spot for exercise is 150 minutes per week of moderate activity, or 75 minutes

of vigorous activity per week. For example, for a 60-year-old, moderate activity gets your heart rate up to between 80 – 112, and vigorous activity gets your heart rate above 112.

Sleep and Dementia

Many professionals—CPAs, doctors, nurses, and others—regularly work on too little sleep. Chronic sleep deprivation is far from harmless: getting under five hours a night or consistently poor-quality sleep sharply raises dementia risk. In fact, seniors sleeping fewer than five hours were found to be twice as likely to develop dementia.

Summary

This book was packed with life-changing insights and quickly became one of my all-time favorites. It closes with a powerful reminder: ***“Don’t make living forever the purpose of your existence. Happiness and health come as by-products of a meaningful life. They naturally fall into place as part of the wholeness of being well.”***



One of our favorite projects is through Junior Achievement's education program, focusing on financial literacy, entrepreneurship and work readiness. We've been "teaching" at Ma'ema'e Elementary school for many years, primarily with its 2nd grade classes. This year, we've 'graduated' to 4th graders. HSCPA volunteers had a great time and can't wait to do this again!

2ND GRADE with Trisha & Darryl



"It's always a highlight introducing the 2nd graders to what a community is. They learn about different jobs, see how money moves, and practice voting. We appreciate them welcoming us into their classroom every year!"

4TH GRADE with Katie

"I was genuinely impressed with the questions students asked about how businesses operate. Their curiosity ran deep, even at such a young age! The JA kit's accounting-related games made it easy to guide them, and I enjoyed connecting the business concepts they were learning back to the role accounting plays in bringing a company to life."



4TH GRADE with Britney & Tayler

"We taught twenty-seven 4th graders across three sessions, introducing them to the basics of entrepreneurship and what it takes to start and run a business. The students quickly connected the concepts to their favorite local companies, explored the risks and rewards of business ownership, and were eager to apply what they learned to the "Children's Market" they'll host later this year. They even shared creative ideas—from customized candles to 3D-printed fidget spinners."



"I hold the final sticker that you all need - use your powers wisely!"

4TH GRADE with Grayson



"I had a great time working with the 4th graders at Ma'ema'e Elementary as we explored entrepreneurship and what it takes to run a business. Their ideas—from products to advertising—were imaginative and fun, and they even taught me the proper way to fold my

"Problem Solver Catcher." Both of my sons went through the 2nd-grade sessions at Ma'ema'e (my younger one is pictured in the 2nd grade class), and they loved learning about business, their community, and even about paying taxes."

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- Meet at visitor parking area
- Check in at guard shack - unit number is 3/703
- Visitor parking along road after guard shack
- Pickleball courts are down the road - approx. 5-minute walk

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