

September 2026

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The Official Publication of the Hawaii Society of Certified Public Accountants

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President's Message

By Trisha Nomura

*A*s I write this month's message, I'm helping my youngest settle into her college dorm. I'm usually a fairly organized person, prepared for almost any situation. But in the quiet moments, sitting in our Airbnb and counting the days before our flight home, I have to admit: I was not ready for this. I had the checklist: what to bring and buy, measurements for the space under the bed, errands to run, even ingredients for one more home-cooked meal. What I didn't write down was how to be emotionally ready to send her off on this exciting journey—and come home without her.

It reminded me of John Garrett, the keynote speaker we heard at this May's AICPA Council meeting. He asked us, "What's your 'AND'?" Sure, we are all CPAs—he is one, too—but his point was that aside from your job title, what else are you passionate about? Of course, my first response was, "being a Mom." But as soon as the thought popped into my head, he added, "And don't just say Mom

or Dad—I want you to think about hobbies and interests you pursue outside of the office."

John's point was that we all have personal passions that make us who we are, and when we share them with others, they can help strengthen work performance and culture. These hobbies and activities can bring

...who we are beyond being CPAs builds a better narrative for our profession, helps us get to know one another authentically in the workplace, and brings us back to our whole selves.

new skills to light, help us make connections with others, and bring a human connection to relationships beyond just being a co-worker or employee.

After spending more than half my life tracking school schedules, practices, games, meals and family to-do lists, I found myself circling back to John's question this week. I'm sure many of you can relate:

over the years, it's easy to forget about your "and." I'll always be a Mom, but now I have to learn how to be one in a different way—and it also means I will have a lot more time to make room for more of my "ands"!

I'm a CPA AND...a lei maker. Making lei is a labor of love, and I enjoy the creativity that goes into each one.

I'm a CPA AND...a Detroit Lions fan. My husband and I fly to Detroit to watch games, and my friends know not to bother me on game day.



Continued on Page 6



**TAX
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OF HAWAII**
Hawaii's Watchdog on Taxes & Government

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

Clean Energy SCHIZOPHRENIA

I'd like to give some additional context in depth to a [commentary by new Civil Beat columnist Olin Lagon](#) entitled "A Subsidy Is a Statement About Who Matters."

Our state does a lot of giving and taking when it comes to energy use.

We currently give tax credits for clean energy use and production. I say "currently" because a bill enacted in this year's legislative session terminates the tax credit for renewable fuels production as of the beginning of 2029, and imposes significant new limits on the renewable energy technologies credit now before doing away with it as of the beginning of 2030.

We also have a program called Hawaii Energy. That program provides rebates and other incentives for people who are getting rid of old energy-using appliances, from light bulbs to water heaters and air conditioning units, and are replacing them with newer light bulbs or other

appliances that are demonstrably more efficient than the old ones.

The rebates in the Hawaii Energy program don't come from taxes. Rather, they come from a state-mandated fee, known as the Public Benefits Fund surcharge



under HRS section 269-121, that is charged to all electric consumers. This includes renters, except perhaps for the few renters whose rent includes utilities.

Also on the taking side, we have special taxes that apply to energy consumption. These include the fuel tax, which is applied to fuel for vehicles using the highways, and the barrel tax, which started off as a tax on imported petroleum but has since been expanded to include many different kinds of fossil fuels.

We then have a special registration fee surcharge, soon to be replaced with a [road usage charge](#), for electric cars and other vehicles using the highways but don't use fuel subject to the fuel tax. Considered by itself, it looks like a penalty for using electric cars or alternative fuel vehicles.

With a new Legislature (well, mostly old but with a few fresh faces) coming in 2027, there are a few policy questions they might want to look at. Mr. Lagon makes the point that contributions of renters (because they use electricity and are forced to pay in to the Public Benefits Fund) fund the rebates that are then made available to homeowners or property owners. That sounds like a distribution of wealth away from the poor and to the rich(er). But

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I'm a CPA AND...an adventurer. I love traveling and exploring new cultures; while on the Association board, I was able to visit many countries for the first time including the United Arab Emirates.



As I begin September in an empty nest, I'm choosing to embrace the opportunity to experience more of my "ands"—and I challenge you to think about yours, too. Sharing these stories about who we are beyond being CPAs builds a better narrative for our profession, helps us get to know one another authentically in the workplace, and brings us back to our whole selves.

Fill your cup—I look forward to hearing about each of your "ands"!

Continued from Page 5

that impression isn't quite right because the rebates reward the replacement of inefficient appliances, and the renters probably don't own those appliances and so are in no position to effectuate the goal of pushing out old, inefficient appliances in favor of newer ones.

What we hope the Legislature will focus on is defining the vision for the future of our state, one that uses renewable energy or uses any energy efficiently perhaps, and then figuring out how we reach that vision. Government generally provides infrastructure or services from which we all as a society derive benefits, and then distributes the cost of that infrastructure or services among those who derive the benefits, usually the taxpaying public. The landscape of laws and regulations in which

we find ourselves today is a mishmash of measures thrown together at different times to serve different needs. When all the giving and taking is considered together, legitimate questions can be asked about who is benefiting and who is paying the price. We then should be figuring out who matters, or what matters, and adjust our legal landscape accordingly.

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.

**In Memory of
Isoo "Dick" Oshima
1944 - 2026**

We are deeply saddened by the loss of a colleague, friend, and Past President of the HSCPA. We extend our warmest thoughts and heartfelt condolences to his family and friends.



By
**Dr. Katie
Landgraf, CPA***

**not in public practice*



Making a Lasting Impression

"Back in the day" when we decided to follow the accounting career path, influences were different. There were less career paths available, and let's be honest, there were less GAAP and tax rules. This next generation of college students needs to hear our stories so that we can be a part of the many influences out there when they select a career path.

A perfect time to share your story is during the Accounting Opportunities Experience (AOE) happening throughout October and November here in Hawaii. AOE is a national initiative in collaboration with state CPA societies and AICPA to spark curiosity and broaden students' understanding of the business, finance and accounting profession.

During AOE, accounting and finance professionals step directly into high school classrooms to show how a strong foundation in accounting can unlock 360 degrees of career pathways across every industry – from public accounting to corporate finance, government, tech and data, academia and beyond.

It's a chance to inspire students, share real-world experiences, and help them see how accounting can be the launchpad for a future full of possibility.

We are currently inviting Hawaii high schools to sign up for AOE classroom presentations. Once teachers submit their requests and class schedules, we will build a volunteer spreadsheet so presenters

can easily select sessions that fit their availability. A standard AOE PowerPoint (about one hour) is available for volunteers who wish to use it, and you're welcome to request a presentation at a specific school – especially if you're an alumnus looking to give back.

Accounting

OPPORTUNITIES EXPERIENCE

The impact you make could positively impact future generations. When students understand the real benefits and diverse career paths within the accounting profession, they're far more likely to consider it as they plan for college and beyond. Without this exposure, many rely solely on what they see online – which often paints an incomplete or inaccurate picture of the industry.

In 2025, HSCPA volunteers reached 17 Hawaii high schools and approximately 345 students, each gaining a clearer, more inspiring view of what accounting can offer.

We hope you'll join us in expanding the reach of AOE and inspiring more students. To volunteer, simply complete this form or contact Katie Landgraf (katiebl@hawaii.edu). There are no special requirements – just bring your story and presence to spark curiosity and show students what's possible with an accounting foundation.

Here are some direct quotes from teachers during the 2025 AOE initiative:

“Your presentation was truly inspiring and encouraged them to explore areas of study they may not have previously considered. Based on the enthusiastic response and excellent questions, I believe you may have motivated a few future CPAs from Mililani High School!”
– Malika Nahina, Mililani High School

“The presentation was really great! I have never seen so many students excited about accounting. I would love to have another presentation next school year, and make it an annual thing if that is possible!”
– Farris James, Assets High School

If you're interested in signing up to inspire students, please complete this [form](#) or contact Katie Landgraf (katiebl@hawaii.edu). There are no requirements besides you sharing your stories showing up to inspire students!

Putting Your Cash to Work

A Professional Treasury Bill Management Program
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Most individual investors leave significant money on the table by defaulting to money market funds, bank savings accounts, or CDs for their cash holdings. We offer a better solution: a professionally managed U.S. Treasury bill program, in which we handle every aspect of the purchase, roll, and reinvestment cycle on your behalf. Here is why this program consistently delivers superior after-tax, risk-adjusted outcomes for our clients.

I. THE STATE TAX ADVANTAGE CHANGES EVERYTHING

Interest earned on U.S. Treasury securities is exempt from all state and local income taxes by federal law — an advantage that no money market fund, savings account, CD, or bank product can fully replicate. For clients residing in high-tax states such as California (up to 13.3%) or Hawaii (up to 11%), this exemption is transformative.

Consider a client with \$1,000,000 in cash in California. A money market fund yielding a gross 3.5% generates \$35,500 in gross interest— but after applying the state's top marginal rate, the after-state-tax interest falls to roughly \$30,700. Our managed T-Bill program retains the full amount at the state level.

II. MAXIMIZING YIELD

Our active rolling strategy ensures clients capture the prevailing market yield at each reinvestment cycle — this is typically monthly or based on personal liquidity needs. Rather than being locked into a CD rate set months ago, or accepting whatever yield a fund manager achieves after costs,

clients benefit from disciplined, timely reinvestment at current market rates and with their unique cash flow needs.

III. UNPARALLELED CREDIT QUALITY — WITHOUT CONCENTRATION RISK

U.S. Treasury bills are direct obligations of the federal government, held in book-entry form at the Federal Reserve — entirely outside the banking system. Unlike FDIC-insured deposits, there is no coverage cap. A client holding \$5,000,000 in T-Bills bears no more credit risk than one holding \$100,000. Bank savings accounts and CDs, by contrast, expose balances above \$250,000 to unsecured depositor risk — requiring costly and administratively burdensome spreading across institutions.

IV. PROFESSIONAL LIQUIDITY MANAGEMENT VIA LADDERING

We construct and maintain a custom T-Bill ladder for each client — for example, staggering maturities across 4-, 8-, 13-, and 26-week bills so that a portion of the portfolio matures on a predictable, rolling schedule. This ensures liquidity without sacrificing yield to shorter maturities. For anticipated cash needs, we coordinate reinvestment and redemption timing proactively, so clients are never forced into the secondary market at an inopportune moment.

V. HOW WE COMPARE

	Our T-Bill Mgmt	Money Mkt Fund	HY Savings	CD	Checking
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Credit Quality	US Govt	Mixed	FDIC \$250K	FDIC \$250K	FDIC \$250K
Liquidity	T+1 / Ladder	Same Day/ T+1	2-6 Day ACH	Penalty	Immediate
Professional Mgmt	Yes	Delegated	None	None	None

OUR COMMITMENT

We believe cash management deserves the same rigor as any other asset class. Our Treasury Bill Management Program delivers institutional-grade execution, full transparency, and measurable after-tax outperformance.

We invite you to reach out to us to discuss your cash management needs and look forward to putting your cash to work.

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Join Kalei

at the upcoming Annual Conference on November 13 at the Prince Waikiki. She looks forward to connecting with you and sharing valuable insights on the current market.



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HSCPA 66th Annual Conference

November 13, 2026

8:30 am. to
3:00 p.m.



Lexy Kessler, past Chair of the AICPA, will deliver timely insights on the forces reshaping the profession. She will underscore priorities that are already front-and-center for firms and leaders: AI adoption, strengthening the talent pipeline, and recalibrating firm strategies to meet the demands of a rapidly evolving marketplace.



Rohan Singhai of Miles Masterclass will show a live AI agent come together in Microsoft Copilot Studio, moving beyond chatbots into everyday workflows. Through audit, tax, advisory, and finance examples, you'll see how AI agents automate repetitive tasks, support decisions, monitor exceptions, and free accountants to focus on judgment and insight.



Market momentum, shifting indicators, and the big question on everyone's mind — Where is the market heading next? — take center stage as **Kalei Cadinha-Pua'a**, president & CEO of Cadinha & Co., brings her signature clarity to the Conference. Attendees will get a front-row look at the trends shaping investor behavior, the signals worth watching, and the industry growth forecasts that matter most for Hawai'i businesses.



The IRS is once again facing enormous challenges, from changing priorities to rescinded funding to hiring freezes. Practical advice *"from the tax trenches"* from Former Counselor to the IRS Commissioner **Tom Cullinan** and the Former Director of the Hawai'i Department of Taxation **Kurt Kawafuchi** on current and anticipated future IRS enforcement efforts impacting high-wealth individuals and their closely held entities, flow-thru entities.



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Meet the Pros is HSCPA's signature career-connection event that brings Hawai'i's accounting professionals and students together for real conversations, real stories, and real inspiration. It's designed to strengthen our future talent pipeline by giving students direct access to practitioners—and giving professionals a meaningful way to shape the next generation.



Impact the future workforce — Hawai'i faces a significant accounting talent shortage. Your presence helps students envision themselves in the profession and strengthens the long-term pipeline.



Share your story — HSCPA frames the event around "Your Story. Their Spark." Students need real examples, not brochures. Your lived experience is what inspires them.



Give back to the profession — It's a simple, high-impact way to support Hawai'i's accounting community and future CPAs.



Spot emerging talent — Meet motivated students early—many attendees become interns, mentees, or future hires.



Strengthen community ties — Connect with peers across firms, industries, and sectors while supporting HSCPA's mission.

Be that Spark!



When a client hints at selling, the next question is yours



Six questions worth asking before your client talks to anyone else

By Arlene C. Guerrero of Xclusive Business Brokers, Hawaii

It rarely arrives as an announcement. It arrives sideways, at the end of a meeting, once the real business is done. *I'm getting tired. My daughter isn't going to take it on. If the right offer came along, I'd listen.*

Most owners are not asking you to do anything. They are testing whether it is safe to say out loud. What you ask next will shape the following two years, because this is the moment where a sale is either prepared or improvised.

You do not need to be an expert in selling businesses. You need to be the person who asked the right questions early enough for the answers to still be useful.

Here are the six I would want a CPA to ask.

1. When do you want to be out?

This separates a daydream from a plan, and it tells you how much runway there is. Twelve to twenty-four months is where the real value is created. Under six months and you are managing a sale rather than preparing one, which is a different job with worse outcomes.

Ask for a season and a year, not a vague someday. Owners who cannot name one are usually further from ready than they think.



2. What do you need to walk away with?

A number. After debt, after tax, after everything. Most owners have never actually done this arithmetic, and they are carrying a figure that came from a neighbor who sold something unrelated a decade ago.

Sometimes the number they need and the number the market will pay are far apart. That gap is survivable when it surfaces two years out. It is a deal-killer when it surfaces in due diligence.

3. How much of this business is you?

Who holds the customer relationships. Who prices the jobs. Which supplier deals only with the owner because they

went to school together. Whether the business can run for three weeks without them.

Buyers are not paying for a job. They are paying for something that keeps working after the owner leaves. Every relationship that lives only in the owner's head reduces the price or lands in an earn-out.

4. What is in the accounts that should not be, and what is missing that should be there?

This is your ground, and it is where you add more value than anyone. Personal expenses run through the business. A family member on payroll who does not work there. One-off costs that will never recur. Owner's compensation that bears no relationship to market rate.

Every one of those is defensible if it is documented at the time. None of them are defensible if they are explained for the first time to a buyer's accountant eighteen months later.

5. Who else knows?

A spouse. A business partner. The adult child who everyone assumes wants it and has never actually been asked.

Sales fall over for emotional reasons far more often than financial ones. I have watched well-priced, well-run deals collapse because someone at the kitchen table was never really on board, and nobody found out until the contract was in front of them.

6. What will you do on the Monday after closing?

Almost nobody asks this one, and it predicts more than any spreadsheet.

An owner with an answer, even a small one, tends to hold their nerve through due diligence. An owner with no answer often finds

reasons late in the process for why the timing is not quite right. They are not being difficult. They are grieving something they have not named yet, and it is far kinder to name it early.

Why this matters here

In a market this size, a sale is never really private. Word moves across the islands faster than it does on the mainland, and an owner who is exploring rather than committed can find themselves explaining a rumor to staff and customers before they have made any decision at all.

That is a strong argument for preparing quietly and early, with a

small circle, rather than reacting when an unsolicited offer arrives. Your client will remember who asked the first useful question. Usually, that is their accountant.

*Arlene C. Guerrero, MSIE is a Business Intermediary and M&A Advisor with Xclusive Business Brokers in Hawaii. She brings a double perspective to business transitions: a finance career that began managing accounts payable across three entities at one of San Francisco's largest corporate law firms, and hands-on experience owning and running businesses in trucking and food service. She works alongside CPAs and their clients across the islands.
arlene@xclusivebusinessbrokers.com · (808) 600-5097 · xclusivebusinessbrokers.com/for-cpas*



For Hawai'i CPAs

We prepare businesses. We don't just list them.

Most of our engagements begin twelve to twenty-four months before an owner is ready to sell. That runway is where the value is made, and it is usually their accountant who sees it coming first.



xclusivebusinessbrokers.com/for-cpas

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Business Intermediary and M&A Advisor
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Transformation



Understand the three forces that keep your best accounting and finance talent with your organization.

When I think about what holds talented accounting and finance professionals in place—what makes them choose to stay when another offer lands in their inbox—I keep coming back to a spider web. Not a trap, but an intricate, interconnected network of threads, each one contributing to a structure far stronger than any single strand. That image comes from research introduced by Mitchell, Holtom, Lee, Sablinski, and Erez in 2001, and the concept is called job embeddedness.

Job embeddedness describes the cumulative effect of an employee's connections to and compatibility with both their organization and their community. Researchers organized the concept around three core ideas: **links, fit, and sacrifice**. Together, these forces shape how connected an employee feels to their current situation. The more embedded someone is, the more reasons they have to stay—and the more they stand to lose by leaving. For

leaders in accounting firms, finance departments, government agencies, and nonprofit organizations, this creates a much richer retention strategy than compensation alone.

Links: Building the Connections That Hold

Links are the relationships employees build with colleagues, clients, and the people they work with every day. In public accounting, those relationships often include external clients. In business and industry, they may include internal departments that rely on accounting. Strong, respectful relationships strengthen the web, while strained or toxic ones weaken it.

Management plays a bigger role than many leaders realize. Building cohesion starts with understanding employees as individuals. If your team includes many professionals with young families, a Friday evening happy hour may feel like another obligation rather

than a reward. Family-friendly gatherings or flexible team activities may be far more meaningful. The goal is to create opportunities that fit the people on your team.

Leaders should also pay attention to negative relationships. Difficult clients, unhealthy workplace dynamics, or ongoing conflicts between departments can erode employees' connection to the organization. Addressing those issues isn't simply good management—it's an investment in retention.

Community matters as well. Employees who are involved in civic organizations, professional associations, volunteer work, or neighborhood activities often feel more rooted where they live. Organizations can support those connections by encouraging community involvement, sponsoring memberships, or providing volunteer time. When people feel supported both inside



and outside the workplace, their commitment often grows stronger.

Fit: When People and Organizations Align

Fit reflects how well an employee's values, goals, and interests align with the organization's culture, expectations, and opportunities. It also includes how well employees feel connected to the communities where they live. Organizations strengthen fit by hiring intentionally, onboarding thoughtfully, and checking in regularly about employees' experiences—not only at work, but in life outside the office. Leaders who support professional growth and encourage employees to pursue meaningful personal interests demonstrate that they value people as individuals, not simply as producers.

Sacrifice: Raising the Cost of Leaving

Sacrifice answers a simple question: *What would someone lose by leaving?*

Some losses are professional, including compensation, benefits, advancement opportunities, and relationships built over years. Others are deeply personal, such as family ties, children's schools, friendships, or community involvement. Organizations can directly influence the professional

side by offering competitive pay, meaningful benefits, and opportunities for growth. While they have less control over personal factors, strong links and strong fit naturally increase what employees would give up by moving elsewhere. Together, all three dimensions reinforce one another.



The Takeaway: Retention Is Personal

What makes job embeddedness such a valuable retention framework is also what makes it challenging: every employee's web looks different. A one-size-fits-all retention program misses the point. Effective leaders take time to understand what matters most to each individual—what connects them, where they feel they belong, and what they would genuinely lose by leaving. That kind of personalized leadership isn't soft management. It's one of the most practical and durable retention strategies available in today's competitive talent market.

Amy Cooper, DBA, CPA, CFE, CGMA, is an associate professor of accounting and the Jim Pruitt Endowed Chair at the University of Alaska Fairbanks. Her research focuses on career development, leadership, and the evolving accounting profession.

Continue Building a Workplace People Want to Stay In

Job embeddedness doesn't happen by accident. It grows from intentional leadership, strong workplace culture, and organizations that invest in their people.

The [Center for Accounting Transformation](#) offers research, education, and practical resources to help organizations strengthen employee engagement, improve retention, and build resilient teams, including:

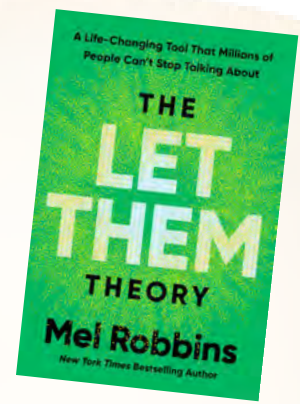
- **Staffing Strategies: Uncovering Solutions for the Accounting Talent Gap**
- **The Value of Personal Resilience** – Use promo code [hscpa-value](#) and receive on-demand personal resilience courses FREE with your HSCPA membership!
- **How ESG Reports Can Help with Recruitment & Retention** – Use promo code [hscpa-sa50](#) and receive 50% off on-demand and self-study courses with your HSCPA membership!
- **Research and Learning Center**, featuring webinars, self-study courses, and thought leadership on leadership, workplace culture, hybrid work, AI adoption, and organizational transformation.



Norman's BOOK REVIEW

THE LET THEM THEORY

by Mel Robbins



In my humble opinion, this book may be the most impactful book you ever read. Its massive popularity is proven by over 10 million copies sold, a year-long run on the 2025 New York Times bestseller list, and countless readers tattooing "Let Them" on their bodies (see our tattoos 😊). Personally, it brought me happiness, solved long-standing puzzles, and gave me the wisdom and tools to face future life challenges. Mel Robbins and her daughter, Sawyer, write with an accessible, smooth style that makes reading feel like a friendly chat with them in your own living room.

Unemployed and \$800,000 in debt at age 41, Mel struggled even to get out of bed. Inspiring herself with a NASA rocket launch, she began counting backward "5-4-3-2-1" to force herself to action. This became the "5-Second Rule": counting down whenever motivation fails to prompt immediate movement. The rule proves that action, not feeling ready, is the answer. Because no one is coming to save you, you must force small steps forward every day. She detailed this transformation in her bestselling book, *The 5 Second Rule*.

Her resilience in overcoming obstacles, deep passion for helping others, and high-energy outreach across her website, podcasts, and books are deeply



inspiring. Grounded in meticulous research and expert insights, her work offers invaluable life lessons.

Below is a brief preview of the book, designed to inspire your own journey toward living your best life.

Let Them

The book makes it clear: **you cannot control people**. If you try, you surrender your personal power. People will always do their own thing, make their own choices, and live their own lives. You simply need to **Let Them**.

When you do, you stop wasting your energy, reclaim your peace of

mind, and realize your happiness is tied to YOUR actions—not someone else's. These two words, "**Let Them**," can set you free.

Your friends are ignoring you? **Let Them**. Your date is not interested in you? **Let Them**. Your business partners aren't doing their job? **Let Them**.

Let Them be themselves because they are revealing who they truly are. Once they do, YOU get to choose what you will do next.

Let Me

"**Let Them**" grants others the freedom to live their lives, but the critical second step is "**Let Me**"—taking total control of your own actions, boundaries, and trust.

According to Mel Robbins, adulthood means realizing that nobody is coming to rescue you. Your health, healing, friendships, and success are yours alone to manage, and that ownership starts now.

7 out of 10 People Suffer from Chronic Stress

Harvard physician Dr. Aditi Nerurkar states 70% of people face

chronic stress. Use the "**Let Them, Let Me**" technique to break this cycle.

Say "**Let Them**" to pause and dismiss the trigger, then "**Let Me**" with deep breaths to regain control. Choosing silence over engaging prevents misquotation.

Put In the Reps

Success – whether losing weight, writing a book, or becoming a YouTuber – demands showing up daily. You have to push through the boring, irritating, and uncomfortable work. You must put in the reps. That is 1,000% the secret to Mel's success.

The Three Pillars of Friendship

Mel's three pillars of friendship are proximity, timing, and energy, explaining close bonds with roommates or coworkers. Friends naturally cycle in and out as circumstances change.

A University of Kansas study shows making a casual friend takes 74 hours, while a close friendship requires over 200 hours.

How to Find "Your People"

CPAs and other professionals relocating to advance careers often struggle to find "their people." Mel notes adjusting takes at least a year. Breaking this isolation requires you to "go first." Say "**Let Them**" live their lives, but "**Let Me**" introduce myself. Be the first to

start conversations, make the effort, and believe your future close friends are still waiting to be met.

The Science of Motivation and Change

The following are three truths about people and why you must let adults be adults. **Let Them.**

Truth #1: Adults only change when they want to; pressure causes resistance.

Truth #2: Humans naturally seek immediate pleasure and avoid pain.

Truth #3: People believe warning risks and negative consequences do not apply to them.

Bonus: Your brain naturally tunes out a partner's "nagging" or negative comments to avoid hearing unwanted messages.

Choosing the Love You Deserve

This final chapter closes the book because, as Mel notes, "**I LOVE YOU**" are the ultimate words to hear at the end of life. Everyone deserves to experience, express, and receive love in a fulfilling relationship. Here are Mel's key insights from this section.

- You are here to fulfill your own dreams and build a beautiful life, not just to be a spouse.
- Look for a partner who helps you become your best self and co-creates that life with you.

- Say no to the wrong relationships immediately so you can say yes to the right one faster.
- A healthy bond requires mutual and equal effort, respect, attraction, and interest.

Is This a Deal Breaker or Not

Relationships face challenges, and impasses require deciding if an issue is a dealbreaker or not. If it is, end the relationship; if not, stop complaining and accept your partner as they are. Remember, 69% of relationship problems are unresolvable and never change, meaning you must focus on compromise and mutual understanding.

Mel's Final Thoughts

You are responsible for your own happiness. You own the energy you bring and how you choose to show up. Nobody owes you anything, but you owe yourself everything.

If you have been too consumed with others and giving your power away, let this book be your wake-up call. You are in charge now. You have always held the control and the power.

If you don't believe in yourself yet, **Let Me** believe in you. If you doubt what you can do, **Let Me** hold that certainty for you. I believe in your ability to unlock all the magic and joy your life has to offer. All it takes is two simple words:

Let Me.

Can AI Ruin Professional Education?



By Akhila Chandrashekar
CPA, CMA, CIA, CFE

Artificial intelligence is defined as the capability of computer systems or algorithms to imitate intelligent human behavior - the key word being "intelligent".

Everyone knows that AI works based on trained data which is a cumulation of actions of humans over the past many years whether good or bad. Now, who is to judge what is good or bad? Let's take an example of a student who was on the phone with me a few minutes ago, fretting and fuming that she had failed her CPA Regulation exam even though she had gone through all the questions in her "question bank" more than 3 times scoring an average of 90%. The "question bank" she used, was given to her by a popular AI tool which generated pop quizzes for her anytime and she had apparently convinced herself that she had mastered all topics of her syllabus as she got more than 90% in all quizzes- sometimes even 100%! So where had she gone wrong?

The Good, Bad and the Ugly?

AI is quickly changing the way in which students consume educational content. The benefits cannot be denied - complex concepts simplified within seconds, practice questions generated indefinitely at minimal, or no cost and explanations adapted to different learning styles and levels of understanding! Nevertheless, an important but uncomfortable question must still be asked: Can AI be trusted when it comes to preparing for high stakes professional examinations? What is concerning is not the technology itself but in how it is being used by students preparing for professional examinations.

Academic Guardrails Derailed

The above mentioned student failed to consider that while she mastered topics such as ethics and professional responsibilities which accounted for 10 to 20% weightage, she did not master or even fully cover federal taxation of entities which weighs 23-32% of the exam ! What she naively didn't realize is the absence of academic guardrails in her AI tool. Unlike structured exam prep courses created by experienced academicians and subject matter experts, most AI platforms are not built around a specific examination blueprint. Hence, only relying on AI may create a dangerous imbalance between effort and exam relevance moving far beyond the boundaries of the prescribed syllabus.

Hallucination – Hello, Citation!

Another terrible character of AI is hallucination where it generates incorrect information with remarkable confidence much like in the case of Clinco v. Commissioner (T.C. Memo. 2026-16) where a taxpayer's attorney submitted a formal legal brief containing three completely fabricated, AI-hallucinated case citations (Cacchillo v. Commissioner, Miller v. Commissioner, and Tefel v. Commissioner) to argue that an IRS notice was invalid which was later rebuked by Judge Mark V. Holmes stating that the legal arguments collapsed like an "overmixed soufflé". Now imagine a fresher using AI to study the concept of unreported income using these incorrect sections or worse misinterpreted accounting standards and fabricated explanations. Unlike traditional educational resources that undergo extensive editorial review, students must treat them only as a starting point rather than a definitive source of truth.

Familiarity Breeds Contempt

I have never been a big fan of this saying, but it makes so much sense now. In cases where students use too much AI to study, they become excessively familiar

with the wordings and structure of these repeated questions and end up choosing "correct" answers because they master the patterns subconsciously rather than the concepts. For example, students know now, how to avoid answers with extremes such as 'should not' or 'must have' or answers that are longer or shorter than other



multiple choice answers. Differentiating between recognition and understanding is important to break this illusion of preparedness.

Penny Wise, Pound Foolish

Students have enough student loans to pay, but that cannot be compensated by using free or inexpensive AI tools which on the surface, appears to be an efficient and economical solution. It does not have the carefully curated content, validated learning pathways and years of instructional expertise on which professional certification examinations are built upon. When official study materials are replaced entirely with AI-generated content, important topics may be

overlooked without the right guidance from instructors, or established review programs. Therefore, students may be underprepared because critical areas were never studied.

A Total Write Off?

While the concerns are real, this does not mean AI is suddenly the evil technology villain in a Spiderman movie. AI can easily become one of the most powerful learning assistants ever created when it

is used appropriately. Complex accounting standards can be simplified into everyday language. The future of professional education cannot be defined by a choice between traditional learning and artificial intelligence anymore. Instead, success depends on the ability to integrate both approaches responsibly.

The message is simple - it's all about the right balance.

Akhila Chandrashekar is a qualified CPA, CMA, CIA, CFE with over 18 years of experience in Audit and Taxation practice in organizations such as EY & PKF and over 5 years in Professional education. She currently serves as the Chief Learning Officer at Hock International, overseeing the learning and Exam Preparation strategies for the CMA, CIA and EA credentials in more than 100 countries.

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