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Uphill job fight can be won

**2002 UH grads will need a focus
and highly tuned hunting skills
to connect with a local employer**

By Cathy Owen

Landing a job for UH '02 grads in Hawaii's sluggish economy will take additional skills, time and perhaps a pinch of good luck. Recent grads must realize they will need to be inventive and incredibly resourceful -- much more so than in recent years.

What exactly are employers looking for?

According to our research, the critical characteristics employers will scrutinize are: internship experience, the candidate's academic major, leadership skills, grade point average and familiarity with computers.

The upshot is that internships were rated appreciably higher than any other component. Perhaps the Woody Allen dictum that "90 percent of success is showing up" is valid after all. With an internship you've already got a foot in the door. The theory is by seizing a position before graduating students can catapult themselves ahead of the pack.

Those still in school should keep this in mind as a way to make themselves more desirable in the eyes of a potential employer. The job market today is totally different than the scenario faced by graduates of several years ago when the dot-com companies were pursuing anyone remotely talented. Hawaii students who have gone to mainland schools are in a similar position.

Take the case of Aaron Namba, a product of Iolani and a 2002 graduate of Harvey Mudd College in California. A software engineer, with good experience and fine academic credentials, Namba has yet to find a job. A few years ago, this wouldn't be the case -- he would have been grabbed immediately by a technology company.

Searching for employment in the current environment is not easy, but the good news is that decent jobs can still be unearthed, so long as students do the legwork. This entails attending or participating in online interactive job fairs, networking with alumni and business contacts, working with career bureaus at schools that can advise students on resumes and cover letters, gathering intelligence and targeting potential employers.

I strongly suggest that students thoroughly research companies and then plan a targeted search that defines exactly how their skills will fit within an organization. This means closely examining the corporate culture of a particular company and determining if it suits you. This is hard, exhaustive work but it's a great exercise. It hones your skills and when your research is through it will help focus you on what you're truly looking for. This is critical because in an easy job market the employers will be courting you. In a tough job market, the candidate must clearly define how and why they are indeed the best person for the job.

It sounds corny but what it comes down to getting the right job, following your heart is important. Genuine desire and going with your gut is always the best policy.

Gathering information is essential to a successful search and this is where technology really helps. Students can go to any number of online job sites such as MonsterTrak.com, Hotjobs.com, and Collegegradjobs.com to make the research process easier than it used to

be.

Although face-to-face meetings are always preferable, the Web has spawned new technologies that allow you to chat with recruiters, job career specialists and in general maintain relationships with people who can really help you. Our own company, hotU, provides virtual interactive job fairs and online chat sessions between Fortune 500 employers such as The Gillette Company or Accenture and carefully screened students. This helps students establish a dialogue with a potential employer and allows the company to keep the student motivated.

In a post-Sept. 11 world, where recruiting budgets have been slashed and travel is no longer easy, online communication has been a godsend for both grads seeking work and recruiters who need to find job candidates. It's also become an accepted tool for a generation students who are already conversant with instant messaging, chat rooms and the subtleties of the Web. This was confirmed in a recent survey hotU conducted with Rutgers and University of Wisconsin students where we found that 82 percent of respondents said they would participate in an online chat session with an employer.

The lesson here is to leverage technology in your job search by researching companies; troll the Net for leads, follow up on letters sent, calls and contacts. Take time to work on your presentation skills for interviews and focus like a laser beam on your goals. In this environment, companies are not likely to chase you for a job. However, if you follow a few simple rules, you'll greatly enhance your own chances for finding work -- even in Hawaii.

Cathy Owen is president of hotU, a Honolulu-based Internet recruiting company that connects college students with Fortune 500 companies.

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YOUR ESTATE MATTERS

Expensive Medicaid

traps abound to catch the unwary

**You cannot assume that your situation exactly matches your friend's situation.
You cannot assume that the law that applied to your friend will apply to you when you need to apply for Medicaid.**

This is the second of two articles on traps for the unwary in navigating the Medicaid system.

[Part One](#) ran last Sunday

By Judith Lee Sterling
and Michelle Tucker

Nursing homes cost more than \$84,000 a year in Hawaii today. The Medicaid program, MEDQuest in Hawaii, may assist you in the payment of nursing home costs. Unless you get good, accurate information you can fall into traps like the following that keep people from legally accessing the Medicaid program.

1) "I can keep all my inherited property and property in my own name and my spouse can get Medicaid" Not true. For Medicaid purposes all the assets in either spouse's name or both spouses' names are considered. The assets are divided into exempt assets and countable. In Hawaii, the spouses can keep the exempt assets and the spouse entering the nursing home can have \$2,000 in countable assets and the spouse in the community can have \$89,280 in countable assets in the year 2002.

2) "If my spouse and I have a prenuptial agreement, I can keep all of my assets and my spouse can get Medicaid." Not true. A prenuptial agreement is an agreement between the two spouses and not with the Medicaid program. It does not change the rule of the Medicaid program that all assets of both spouses are to be considered in determining eligibility for Medicaid.

3) "If I put all my assets in my spouse's name, I will qualify for Medicaid." Not true.

For Medicaid purposes all the assets of either spouse are counted. In Hawaii, the unhealthy spouse is able to transfer assets to the healthy spouse so that the unhealthy spouse has no more than \$2,000 in countable assets and the healthy spouse no more than \$89,280 in countable assets in the year 2002. The transfers can be made even after the unhealthy spouse has applied for Medicaid.

4) "I can keep my residence and qualify for Medicaid and my heirs can inherit my house without any problems." Not true. In Hawaii, you can keep your residence if you intend to return to the residence. However, if you do not meet certain limited exemptions, the state will lien your residence and will recover for the money paid by the Medicaid program for your nursing home care.

5) "My power-of-attorney always has the power to transfer property out of my name so I can qualify for Medicaid." Not true. Not all powers of attorney are created equal. Not all powers of attorney automatically allow for planning for Medicaid. Your power of attorney is a powerful instrument to use in planning for Medicaid. But it can only be used successfully if it is a durable general power of attorney containing very specific gifting powers. Often there are no gifting powers in a power of attorney or the gifting powers are too limited to allow for the necessary transfers to accomplish Medicaid planning goals.

An attorney versed in the rules of the Medicaid program should draft your power of attorney. Your power of attorney should be drafted by an attorney who takes the time to understand your particular family and financial situation and your planning goals. If the power of attorney does not allow for gifting of your assets or you do not have a power of attorney, it will take expensive court procedures to transfer assets and it is doubtful that a judge will permit desired transfers.

your long-term care.

Judith Sterling and Michelle Tucker are partners in the Honolulu law firm of Sterling & Tucker. For a copy of "10 questions to ask before you engage an attorney to help you in Planning for Medicaid/Long Term Care," call 531-5391.

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Back up data, store off-site for safety

With the anniversary of September 11 coming up, now is the time to think about the issue of disaster recovery.

It doesn't take a terrorist to prove the point. Last summer, a freak lightning storm knocked out the electricity in Manoa Valley and put many a hard drive out of commission. The upshot is, if your data isn't backed up and your drive conks out, you and your business could be in big trouble. So what options do you have?

>> **Removable storage disks:** Removable disks such as Zip, Jaz and SuperDisks are inexpensive, reliable, and portable.

The downside is that one disk may not be big enough to back up data on an average (40-gig) hard drive. Prices start at under \$50 for a 100 MB unit.

>> **Optical drives:** These are relatively inexpensive, but the older technologies -- CD-R (CD-recordable) and CD-RW (CD-rewriteable) drives are most likely being superseded by DVD (digital versatile disc). Sound confusing? We'd wait until there's a rock steady standard.

>> **The Web as Back Up:** The web now offers a cool way to store your data off-site and out of harm's way. Using a browser you can access and upload files using the drag and drop method as if you have a virtual drive. Both iBackup ([http:// www.ibackup.org](http://www.ibackup.org)) and

Xdrive (<http://www.xdrive.com>) offer inexpensive options.

>> **Extra hard drive:** With the price of storage around \$100 for a fast 40 gigabyte unit, it may make sense to add an extra drive to your computer. But with an extra internal drive, you won't be able to store your data off-site. To solve this problem you might consider a portable hard drive. There are several portable units about the size of a small paperback book that weigh about 2 pounds.

We looked at an 80 gig model from Maxtor. Called the Maxtor Personal Storage line, they come in 40, 60, 80, 120 and 160 gig models and are ideal for storing large files. The unit we looked at can be found on the Net for as low as \$230. Go to www.maxtor.com for info. Search CNET (www.cnet.com) for good prices.

>> **Software:** If you do end up purchasing an extra hard drive, you'll need to set up an automated backup schedule so your system makes a copy of all your files. You can do this with the generic backup program that Windows has built into its OS. An alternative is to purchase third party software. We like Second Copy 2000 (<http://www.centered.com>) from Centered Systems. It costs \$29.95, and has scheduling, compression, and synchronization tools. It was easy to set up and worked flawlessly. You can purchase it directly from the company by downloading it.

Retrospect, developed by Dantz, (<http://www.dantz.com>) offers a solution for around \$50. We also found this to be an excellent system particularly for companies with large workgroups. It was easy to set up and intuitive to administer.

>> **Tape drives:** This is the tried and true method. Tapes are removable, inexpensive, easy to use, and have the storage capacity to back up a whole drive to one tape/disk. And it's easy to put a tape in your pocket and take it home. Figure on around \$200 for a "Travan" style tape system.

Whether you use an automated system or copy your files manually, make sure you regularly back up your daily work and store copies of your data off-site.

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