

the rates

Sponsored by:

4.625%* 4.822
30-Year Fixed APR4.125%* 4.481
15-Year Fixed APR

Rates as of 9/24/09 • Subject to Change

Low Rates on Home Loans



244-1177



saturday

H O M E S

The Breakers

Residential condominium offers convenient living with resort-style amenities

"I really think we're providing an alternative for the West Maui market," said Realtor (S) Edward Codelia of The Breakers - West Maui's newest residential condominium at 3702 Lower Honoapiilani Road in Honokowai.

Edward is part of a team of Realtors with Prudential Locations Maui, the exclusive project broker for the 60 unit project across the street from Honokowai Beach Park.

"There are very good floor plans that will meet the needs of people on this side," said Edward of the one-bedroom, two-bedroom and three-bedroom residences ranging in size from 436 square feet to 1,134 square feet. Each home features developer upgraded interiors and ample covered and uncovered parking. Sustainability, energy efficiency and green technology are built into the building design and function of the community.



The Breakers is located across the street from Honokowai Beach Park and is within walking distance of neighborhood cafes, a farmer's market and other attractions.

The one-half Olympic length swimming pool offers a multitude of recreational areas that include a Jacuzzi type whirlpool, shallow children's area and shallow adult lounge area.



A tropical bamboo motif trellis provides shade over the barbecue area.



The one-half Olympic length swimming pool offers a multitude of recreational activities.

"We're fulfilling an important niche with quality construction," Edward continued. "This will appeal to local residents who've been missing out."

Prices for The Breakers begin at \$328,000 for one-bedroom, one-bath residences. Special Grand Opening prices include six months free maintenance.

"We are extremely proud to announce the opening of The Breakers," said Steve Baker, Broker-in-Charge, Prudential Locations Maui, LLC. "We believe that there's a special appeal to West Maui that offers owners a balance between getting away from it all and keeping in touch. It offers convenience of living with its close proximity to some of Maui's best outdoor and water activities."

The Breakers recreation area offers functional outdoor spaces in a resort-style setting, while remaining secure with gated key-access. The one-half Olympic length swimming pool offers a multitude of recreational activities. In addition to lanes for swimming laps, the pool is divided into three additional recreational areas that include a Jacuzzi type whirlpool, shallow children's area, and shallow adult lounge area.

A tropical bamboo motif trellis provides shade over the barbecue area and continues over the large Jacuzzi whirlpool. The trellis features a resort-style misting system that "rains" at the edge of the whirlpool.

The barbecue area includes tables, chairs, gas barbecue grills and casual modular seating areas. Audio speakers are also available for residents to connect their iPod or MP3 players to enjoy personal music selections around the pool area. The Fitness Center is located poolside, with a treadmill, elliptical and weight machine. Separate men's and women's restrooms are also available.

Prudential Locations Maui's on-site sales center and models are open daily from 10 a.m. to 6 p.m. at the The Breakers. For more information, call The Breakers sales office at 283-0805.

Energy efficiency and sustainability built into design

Sustainability, energy efficiency and green technology are built into the building design and function of The Breakers community. The site selection, design and construction have reduced the environmental footprint of this 60-unit community. This high density, "infill" project allowed for efficient utilization of existing utilities and transportation infrastructure, while maintaining a sense of privacy and individuality.

To limit demolition and unnecessary waste the existing pool has been restored and refurbished, instead of demolished and replaced. The shade structure and open walls of the exercise and pool cabana provide shade and maximum natural ventilation to eliminate the need for air conditioning.

The 3-acre site is landscaped with water conservation, water quality control and minimum maintenance in mind. Limited use of non-native plantings along with the incorporation of extensive drip irrigation for shrub beds and ground cover will result in efficient use of natural resources.

The Breakers "Building Envelope" is 1.5 times more efficient than recommended by the American Society of Heating Refrigeration and Air Conditioning Engineers (ASHRAE) and includes:

- Double glazed windows with thermal break vinyl frames
- Sto Gold Coat System (building wrap system) to reduce air and moisture infiltration
- Sto Next exterior insulation and Finish System to channel condensation away from walls to reduce the possibility of mold and mildew

The combined exterior system results in R-23.4 living unit exterior walls; the higher the R-value, the thicker and more effective the insulation - The Breakers significantly exceeds the R-11 that is recommended for Hawaii.

The roof and attic insulation is R-19 roof which is recommended for Hawaii.

Five foot deep roof/corridor overhangs were used over all of the primary south facing (subject to solar heat gain) exterior walls of the residences, providing cooling shade to reduce air conditioning load requirements.

Exceeds 'Model Energy Code' requirements

The Model Energy Code is the basis for the "Energy Star" rating. The buildings at The Breakers exceed requirements of the Model Energy Code by 50.9 to 58 percent. The residences include super insulation, efficient ventilation, natural light, and ENERGY STAR® appliances.

Specific elements of the energy efficiency and sustainability efforts include:

1. An efficient central hot water system provides hot water for each building. The system includes a pump that continually circulates the hot water for immediate delivery rather than "running" the faucet until the water heats up. This will conserve thousands of gallons of water every year and reduce the sewage treatment needs
2. The hot water heaters are commercial, heavily insulated 120-gallon units with over 3 inches of external polyurethane rigid insulation over the jacket. This results in less heat loss than that produced by a 100-watt light bulb in 48 hours.

3. Air conditioning is provided only on the top floors in Buildings D and E and all residences in F. Air conditioning air handlers have a Rheem 13 SEER "seasonal energy efficiency ratio" condensing unit representing a 30 percent increase in energy efficiency over older 10 SEER units.

4. The Breakers second and third floors residences rely on naturally provided air circulation. These residences include jalousie transom windows above the doors, and screens on the doors and windows on the opposite side of the residences for natural cross ventilation/ cooling. Hawaii BUILTGREEN™ strongly encourages well designed, Naturally Ventilated (NV), energy-efficient homes.

5. ENERGY STAR® Appliances are included in all residences.

6. Ultra low flow, 1.6 liter per flush toilets are installed in all bathrooms

7. Water-efficient sink faucets and showerheads are provided throughout

8. Recycling containers will be provided within the trash enclosures for each building

Thanks to careful selection of interior materials, each home will be more comfortable and healthy. The buildings incorporate high quality green materials that are designed to last, while minimizing costs for ongoing maintenance. These new energy efficient homes will use less energy and water resulting in lower monthly utility bills.

A home's new owner should ask seller for lowdown

By MELISSA KOSSLER DUTTON
For The Associated Press

After house-hunting, negotiating a price and working out details of his move, Patrick O'Leary was ready to tackle the real work: understanding and operating the various mechanical systems in his new, 6,000-square-foot home.

He was relieved when the former owner offered to meet him at the East Greenwich, R.I., house to go over its theater equipment, sprinkler system and pool. The seller left O'Leary a list of companies and contractors who have worked on the home in recent years.

"They put all the bells and whistles in this house. It would have been difficult to just walk in and understand everything," he said. "It definitely gives a comfort level."

No law obligates sellers to help buyers learn the idiosyncrasies of a house, but some go to great lengths to help the new owners settle in. Buyers should ask about everything from the day-to-day operations of the house to landscaping details to the names of neighborhood baby sitters, said real estate agent Ron Phipps.

"There's so much data you can collect," said Phipps, who sells real estate in Warwick, R.I., and is first vice president of the Chicago-based National Association of Realtors.

"It's unfortunate if a buyer doesn't have access to a seller to explain things," he said.

Typically, the amount of information exchanged depends on the character of the negotiations, Phipps said. Falling home prices and tough negotiations in recent years have made some sellers less likely to provide additional details, he said.

Real estate agent Gregg Whitney has found it easier to provide buyers with information about contractors and home professionals himself than to rely on sellers.

"We realized we could make sure they're taken care of," said Whitney, of La Jolla, Calif. "It's really important to have somebody you can call and get questions answered."

But nothing can replace seller insights, he added.

"Invariably, every house has a little something," he said. "It's not that the seller didn't disclose something, it's just how the mechanics work."

That's why it never hurts to ask sellers for information, said Donna Batdorff, a real estate agent in Grand Rapids, Mich. She encourages buyers to put together a list of questions after the deal has been negotiated. She suggests asking everything from the names of paint colors to the names and details of immediate neighbors.

Batdorff even asks sellers to fill out a form during closing offering information about garbage pickup, appliance warranties and vendors who have worked on the house. The document often leads to the exchange of additional useful information, she said.

"Buyers and sellers don't do this all the time," she said. "It helps if the real estate agent facilitates the conversation."

Sellers who are sentimental about their home often appreciate the chance to share details, added Judi Scull, a real estate agent in Westminster, Md.

"A lot of times people just love their house," she said. "They don't want to give it up to people they don't know."

She recently oversaw a meeting where a buyer walked the new owner around the home's meandering property line, pointed out interesting varieties of trees and shared the location of a generator hookup. The seller also gave the owner a lesson on how to operate the thermostat and a tip on how to start a balky dishwasher.

Scull still remembers when she was 13 and received a nice housewarming present from the girl who moved out of the house her family moved into.

"She drew up a map that listed where all the cute boys in the neighborhood lived," Scull recalled. "It really helped me feel good and fit in."

hot properties



LOWER OLINDA RETREAT 75 Ehu Road, Makawao

Quiet pastoral setting with nearly new plantation style home situated on one acre of land in the desirable lower Olinda / Piihola area. Three bedroom & two baths with beautifully upgraded interior along with a 900 sq. ft. screened-in lanai is just a short distance from Makawao Town and steps to the hiking & biking trails of Makawao Forest Reserve.

Offered at \$529,000

Mino Mclean R(S) (808) 283-9613
Island Sotheby's International

Leadership in the effort to create affordable housing

By TOM BLACKBURN-RODRIGUEZ

The cast of Saturday Night Live ran their routines by her as they enjoyed the brunches she prepared for them as the owner of a high-end catering business to the Stars. The Red Sox baseball team (she was MIA when the Sox were in the World Series), her Tibetan Spaniel Poppy and her two cats, Manny and Smudge, are the loves of her life. But, her passion is serving others and her determination is to see the creation of affordable housing to meet the needs of Maui's families.

This is Victoria Cheromcka, Realtor® (B) with Island Sotheby's International Realty. She currently serves as the chair of the Realtors® Association of Maui's (RAM) Affordable Housing sub-committee of the Government Affairs Committee. She has served on the committee since 2006.

"I bought my first home in 2002 and the joy that followed from home ownership led me to become a Realtor," Cheromcka said recently.

"Whenever I heard the words 'affordable housing' or 'first-time buyers' I went, I read, I cared, I pled, whatever the situation. My goal as a Realtor® has been to get six renters into home ownership per year and this year I am



doubling that goal."

In addition to her affordable housing advocacy through RAM and her own real estate practice, Cheromcka is a founding member of Na Hale O Maui (NHOM), the affordable housing land trust and an active member of Housing for the Local Person, organized by Stan Franco.

Along with others, she has successfully argued for the creation of Maui County's First-Time Homebuyer Fund. In July of this year Cheromcka coordinated the efforts of RAM's Education/General membership committee to present a program at the general membership meeting focusing on tax benefits and credits for home ownership, non-predatory government loan programs and county programs for first-time buyers.



ATHENA ANDERSEN photo

Victoria Cheromcka is shown here at the FACE Housing Summit March 7, 2009. She points to recommendations from the Summit about what Maui County can do to help increase the supply of affordable housing.

"Realtors have to know about all the tools available for their clients," she said.

To that end Cheromcka spends time educating her fellow Realtors® and potential first time home buyers about safe, buyer friendly loan programs, tax credits

and the home buying process.

One current advocacy effort involving Cheromcka is the use of Individual Development Accounts (IDA's) as a tool for homeownership. The IDA's are part of a program from the U.S. Depart-

ment of Housing and Urban Development offered through its Community Development Block Grant.

"This system of matching savings accounts has been used with great success in other parts of the country. I hope to see this

in place on Maui by July 2010," she said.

What is needed to speed access to affordable housing? According to Cheromcka, "First, swift reaction to current market conditions - for example - taking advantage of the many bank owned properties ... second, the county has to come up with major incentives for developers to build affordable housing and implement buyer support systems that enable our work force to get into homes, for example down-payment assistance which is the missing piece for many otherwise qualified buyers right now."

With the support of RAM - which is a founding member of NHOM and has donated \$45,000 to the organization - Cheromcka expects to continue her affordable housing efforts with the strong support of her Realtor® colleagues.

The only condition that may apply is to not schedule any activities if the Red Sox were to make it back into the World Series.

To learn more about how to become involved in supporting the work for affordable housing contact Cheromcka at MauiVictoria@gmail.com, or call 808-276-7130.

Mowing tips for a healthy lawn

By LEE REICH

For The Associated Press

Mowing the lawn is at once the most mundane and the most unique form of pruning. Everyone does it, yet what other kind of pruning calls for cutting off only part of a leaf blade - and thousands at a time?

The reason grasses tolerate such pruning is because the growing point of a grass plant is nestled down near ground level, below the reach of mower blades. Just the same, mowing, like any other form of pruning, weakens a plant. So you have to strike a balance between what looks nice and what keeps the plants healthy.

HOW OFTEN AND HOW MUCH?

As a rule, mow frequently enough to remove no more than one-third of the length of the grass blades. For example, if you want your lawn 2 inches high, mow an inch off when the leaves reach 3 inches.

Keep in mind that uniformity of cut rather than closeness of cut plays a large part in making an elegant lawn. Longer

grass also needs less frequent mowing than short grass, and creates shade that starves out weeds such as crabgrass.

The optimum mowing height varies with the grass species and growing conditions. Stress such as shade or drought calls for longer grass. Also, newly seeded lawns need to grow a little longer than established lawns.

CUT IT RIGHT

Ideally, all grass blades are dry and standing up like soldiers when you go out to mow. By mowing down to the recommended length and not removing more than a third of the blades, the grass will not be so long that it is flopping over under its own weight.

One advantage of a rotary mower over a reel mower is that the rotary mower's cutting blade acts like a propeller to suck the grass blades upright. If you mow frequently enough, no need to rake up the clippings; left on the soil, they add valuable nutrients and humus.

If you have been remiss in mowing, lower the grass in stages to avoid shocking it, and

collect the clippings after each mowing.

As with any type of pruning, sharp cutting blades make cleaner cuts - important for plant health and appearance in the case of lawns. Reel-type mowers make the cleanest cuts, but rotary mowers can cut longer grass.

ADD A LITTLE INTEREST?

No matter what type of mower you use, vary your mowing pattern each time if you want a uniform surface and to avoid permanent ruts in the ground.

On the other hand, you may not want to create a perfectly uniform surface. Notice just after you mow how the grass has a slightly different hue depending on the direction the mower traveled. This effect is dramatic when a lush lawn has been cut with a reel-type mower.

In Great Britain, land of perfect lawns, lawn mavens create striped patterns in their lawns by directing their mowers back and forth across the greensward in neat parallel lines.

British garden writer Hugh Johnson wrote in "The Principles of Gardening" (Simon & Schuster, 1983) that "regular stripes emphasize the calm and orderliness of a well-kept lawn. To a lawn fanatic the process of mowing is a pleasure in itself: the noise of the mower, the smell of the exhaust and the oil and the warm green cuttings. For the richest green and the most pronounced stripes three-quarters of an inch is best."

To each his own.



Lee Reich/AP photo

Mowing, like any other form of pruning, weakens the plant. It is best to strike a balance between what looks nice and what keeps the plants healthy.

Dealing with garden pests

By ANNE GACHUHI

University of Hawaii Cooperative Extension, Urban Horticulture Agent, Maui

The UH Maui Master Gardener Helpline (808-244-3242) receives a lot of gardening questions from homeowners each week. A frequently encountered pest question is: "How do I control Chinese rose beetles?"



Anne Gachuhi

The Chinese rose beetles (Adoretus sinicus), is a sturdy pale reddish brown beetle about a 1/2-inch in length and often appears grayish due to the fine white hairs covering its body. Its damage covers over 250 host plants including ornamentals and cultivated plants (e.g. chinese cabbage, eggplants, cucumbers, sweet potatoes and beans to name but a few). The Chinese rose beetles are nocturnal, feeding mostly at night (are attracted to lights at night). Their most active period of feeding and mating is about 30 minutes after sunset.

During the day, Chinese rose beetles can be found lying under leaf litter, loose bark or buried shallowly in the soil. Their damage is often the lace-like appearance on plants as a result of the beetles feeding on plant tissues between the veins. In severe cases, the leaves are skeletonized. Newly transplanted seedlings are most at-

tractive to the beetles.

Cultural or non chemical strategies for controlling the Chinese rose beetles include: surrounding plants with a shade cloth to deter feeding (especially for new transplants), placing lights in locations that the rose beetles are found - adult beetles are attracted to lights and this deters feeding. Biological control using natural enemies has not been very successful. Other biological controls that have been tried include the use of cultures of the "green muscardine" Metarrhizium anisoplia fungus, which destroys many adults and grubs of Chinese rose beetles during the wet season. Chemical control that has been tried on Chinese rose beetles include: the use of neem products (azadirachtin) and a systemic insecticide: Imidacloprid such as Bayer advance Merit and others

Another frequent question by homeowners is how to control "Sooty Mold". Sooty mold is the dark fungal growth (appearing as a layer of dark soot) on most plant parts - leaves, twigs, fruits etc. Sooty mold is caused by several species of fungi growing on a sweet sticky substance called honeydew which is excreted by plant sucking insects such as aphids, mealy bugs, soft scales, white flies, leaf hoppers and psyllids (they suck the sap from plants and excrete honey dew). Hence, whenever you get sooty mold, one of these insects is always present.

Sooty mold does not infect the plants but it indirectly damages the plants by coating the leaves such that

sunlight penetration is reduced and subsequently the plant's ability to conduct photosynthesis (food production) is reduced - which may stunt plant's growth. Ants on the other hand feed on the honeydew and in return protect the plant sucking insects; aphids, mealy bugs, and soft scales from their natural enemies. Hence controlling ants would reduce these insects (various liquid bait insecticides with boric acid or traps can be used). Sooty mold can be removed with a solution of mild soap and water. Controlling the insect pests helps control the honey dew production. Aphids can be dislodged from plants by using a strong stream of water. Biological control of mealy bugs, scales and white flies includes allowing natural enemies such as lady bugs and parasitic wasps to do their job. Other control strategies include trapping white flies on yellow and blue sticky pads, rubbing off scales weekly and use of insecticidal soaps. Insecticides used include imidacloprid such as merit (consult the UH Extension office on chemical use). Caution and label instructions should always be followed when using chemicals.

The deadline to apply for the 2010 Maui Master Gardener training is October 30, 2009. Sign up for the Fruit Fly training (October 15, 2009). To ask gardening questions and for more information, contact Anne Gachuhi, Extension Agent - Urban Horticulture (808-244-3242 Ext 232) or email gachuhia@ctahr.hawaii.edu.

LEI FLOOR & WINDOW COVERINGS

- Carpet • Wood
- Window Coverings

Call us at **871-8008**

Fax (808) 495-0014 • leiflooring@yahoo.com

Lic: #29969

430 Alamaha St., Suite 103, Kahului, Maui, HI 96732

open house guide

central maui

Saturday 10:30-1:30
80 Kuula St., Kahului
Century 21 All Islands
205-9259

Saturday 3-5:30PM
223 Halenani Dr., Wailuku
Century 21 All Islands
281-2438

Call for Schedule
16 Ohia Leo, Wailuku
Peggy-An Hoekstra
283-5945

south maui

Sunday 12:30-4PM
1002 S. Kihei Rd. #104, Kihei
By Owner
(808) 385-4048

upcountry haiku/paia

Saturday 9-Noon Sunday 10AM-2PM
2810 Kekaulike Ave., Kula
Quality Real Estate, LLC
268-2115

Saturday 9-Noon Sunday 10AM-2PM
298 Liliuokalani St., Pukalani
Quality Real Estate, LLC
268-2115

The Open House Guide is a free listing for open house classified advertisers.

Call 242-6333 to place your own open house classified ad in The Maui News.