



### IMPORTANT NAMES AND NUMBERS

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### BOARD OF DIRECTORS

- Pat Kawakami, President
- Jeff Dickinson, Vice-President
- Alies Mohan, Secretary
- Douglas Hung, Director
- Sachi Braden, Director
- Linda Keller, Director
- Eugene Ng, Director
- Cheryl Richards, Director
- Trung Quach, Director

このニュースレターには、お住まいに関する大切な情報が記載されています。  
必要な場合、訳してもらってお読みください。

## 2014 ANNUAL MEETING

The 2014 annual meeting of the AOA of Hawaiki Tower, Inc. will be held on March 31st at 6:00 pm in the level 3 lobby. Registration will begin at 5:30 pm.

No special amendments or action items are on the agenda for the meeting. A resolution on assessments and the election of directors are on the agenda. Four-incumbent Board seats are up for re-election—Alies Mohan, Sachi Braden, Cheryl Richards and Trung Quach. The membership needs to vote for all four seats.

Anyone wishing to run or make a nomination for election should submit a statement stating their or their nominee's qualifications and reasons for wanting to serve on the board. The statement is limited to black text on white paper not to exceed one single-sided 8-1/2" X 11" page, indicating the owner's qualifications to serve on the board.

### Please Return Proxies

Please keep an eye on your mail and be sure to return the proxy as soon as possible. We need to obtain a quorum (more than 50% ownership represented) to conduct the meeting and we incur additional expense each time we have to mail out additional proxies to obtain the quorum or defer the meeting due to a lack of quorum.

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## WHY A MAINTENANCE SCHEDULE IS SO IMPORTANT

The association develops and follows a daily, weekly, monthly, quarterly, annual and seasonal maintenance schedule, and the manager knows that routine maintenance will take care of the typical maintenance items occupants report to us. We also use the schedule to address small unseen problems before they become noticeable.

The Association schedules routine maintenance for a number of reasons.

- It eliminates unexpected replacements and breakdowns.
- It keeps costs down because repairs are not made on an emergency basis.
- It extends the lives of expensive common elements and reduces reserved fund requirements.
- It stops problems before they occur.

The schedule specifies when common elements will be routinely inspected, adjusted and repaired. Regular monitoring of the property eliminates surprises. We're able to catch minor problems and correct them before an expensive repair is needed. This, of course, helps control costs by extending the life of the common elements, which in turn reduces the money that must be collected from owners for an eventual replacement.

## CONSTRUCTION AND IMPROVEMENT PROJECTS FOR 2013 AND 2014

In 2013 we finished (almost) the installation of new carpeting in the tower hallways and new wallpaper in the level 45 hallway.

We also finished retrofitting the lighting in the garage, switching from the HID lamps to low energy use LED lamps and new fixtures.

Work on retrofitting the tower hallway lighting with LED lamps began in December 2013 and that work should finish up in February 2014. This project should increase the lighting in the hallways and elevator vestibules and reduce our electricity consumption at the same time.


## ORGANIC OR CONVENTIONAL? SMARTER SHOPPING, BETTER HEALTH

Until recently, organic produce was found mainly in home gardens, quaint farmers' markets and specialty health food stores. Over the past few years, however, the heightened eco-consciousness of the green movement and health concerns about chemicals used in conventional farming have led to consumer demand for fruits and vegetables grown without synthetic pesticides, artificial fertilizers, irradiation or biotechnology, making organic the fastest growing sector in the food marketplace.


In addition, research is beginning to support the contention that chemicals used in conventional farming can have a negative impact on health. The 2008-2009 annual report from the President's Cancer Panel, "Reducing Environmental Cancer Risk: What We Can Do Now," published in April 2010, encourages consumers to choose organically grown food to help decrease their exposure to environmental toxins, stating in their recommendations, "Give preference to food grown without pesticides, chemical fertilizers and growth hormones."

Despite being more widely available, the cost of organic produce can be as much as 40 percent higher than conventionally grown crops, placing it out of reach for many consumers. The good news is that choosing organic foods to improve your health doesn't have to be an all-or-nothing proposition. The Environmental Working Group (EWG) pub-


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## EMPLOYEE GRATUITY HOLIDAY FUND

On behalf of all the employees of Hawaiki Tower, I want to thank everyone for their generous contributions to the holiday fund.

All of the gifts, both financial and consumable, are appreciated. The employees working at Hawaiki Tower are grateful for your support and expressions of appreciation. It means a lot to everyone to be recognized.

To all of the vendors that made contributions of merchandise, gift cards and other items, we thank you and value the working relationships we've developed. We hope our relationships continue to develop to improve our collective efficiency and effectiveness.

Have a happy and prosperous 2014!

## HOLIDAY PARTY

On December 20th Hawaiki Tower had a holiday party for residents. Mahalo nui loa to all who attended. Everyone enjoyed connecting with their neighbors, the food and conversation.

## TIP ON SAVING ON INSURANCE

Whether you own or rent your home, insurance is essential to protect your property and household goods. Comparison shopping for the best rates will certainly save you some money, but you also can save by following these tips:

- Choose a higher deductible—increasing your deductible by just a few hundred dollars can make a big difference in your insurance premium.
- Ask your insurance agent about discounts. Dead bolts, smoke and carbon monoxide detectors, security systems, storm shutters and fire-retardant roofing material are just some of the home safety features that can often lower your rate. You also may be able to get a lower premium if you are a long-term customer or if you bundle other coverage, such as auto insurance, with your provider. Some companies also offer senior discounts for customers who are older than 55 years.
- Don't include the value of the land when you are deciding how much coverage to buy. If you insure your house, but not the land under it, you can avoid paying more than you should. Even after a disaster, the land will still be there.
- If you're a renter, don't assume your landlord carries insurance on your personal belongings. She or he likely doesn't. Purchase a separate renters' policy to be sure your property—like furniture, electronics, clothing and other personal items—is covered.
- Don't wait until you have a loss to find out whether you have the right type and amount of insurance. For example, many policies require you to pay extra for coverage for high-ticket items like computers, cameras, jewelry, art, antiques, musical instru-

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## INSURANCE TIPS (CONT'D)

(Continued from page 3)

ments, and stamp and coin collections.

Furthermore, not all coverage will replace fully what is insured. An “actual-cash-value” policy will save you money on premiums, but it only pays what your property is worth at the time of loss (your cost minus depreciation for age and wear). “Replacement” coverage gives you the money to rebuild your home and replace its contents.

Finally, a loss assessment rider is highly recommended for condominium owners. Be sure to check with your agent for any inside limits on the rider and whether or not you can purchase higher amounts of coverage. It is important to have enough to cover the insurance deductible of the master policy of the association.

## ON LINE SHOPPING SAFETY

Merchants are making online shopping increasingly convenient by accepting not just credit cards, but debit cards and checks. However, according to the Privacy Rights Clearinghouse (PRC), the safest way to shop online is with a credit card. If something goes wrong, you're protected under the federal Fair Credit Billing Act.

Here are other online shopping tips from PRC:

Use one credit card exclusively for all your online shopping. This makes it easier to spot unauthorized charges.

Don't pay for online purchases with a check, since checks are vulnerable to bank fraud. Even mailing a check or money order won't give you any protection if you have problems with the purchase.

Use a true credit card—not a debit card, check card or an ATM card. A debit card exposes your bank account to thieves. Your checking account could be wiped out in minutes. Also, federal law does not protect debit and ATM cards as extensively as it does credit cards.

Use a “virtual credit card,” if possible. Some banks are now offering their credit card customers a free

service called single-use card numbers. Virtual credit cards use a randomly-generated, substitute account number so you never need to give out your real credit card number online, over the phone or through the mail.

Among the card companies offering this service are Citibank, who calls its program Virtual Account Number; Bank of America's service is called Shop-Safe and Discover calls its service Secure Online Account Number. You specify the expiration date and credit limit, which adds a layer of protection. Once used, the card is tied to the merchant where it was used, and cannot be used elsewhere.

## ORGANIC OR CONVENTIONAL

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lishes an annual Shoppers Guide to Pesticides based on lab tests conducted by the USDA Pesticide Data Program. According to the EWG, you can lower your pesticide consumption by nearly 80 percent by avoiding the 12 most contaminated conventionally grown fruits and vegetables and instead eating the least contaminated produce. When you eat fresh produce from the “Clean 15” (the least contaminated fruits and vegetables), you'll be exposed to fewer than 2 pesticides per day, compared to as many as 67 pesticides per serving found in the “Dirty Dozen.”

### The Dirty Dozen (always buy organic)

- Celery (most contaminated)
- Peaches
- Blueberries
- Spinach
- Potatoes
- Strawberries
- Apples
- Nectarines
- Bell peppers
- Kale
- Cherries
- Grapes (imported)

### The Clean 15

- Onions (least contaminated)
- Avocados
- Pineapples
- Asparagus
- Cantaloupe
- Cabbage
- Sweet corn
- Honeydew melon
- Sweet peas
- Eggplant
- Watermelon
- Grapefruit
- Sweet potatoes