

A Message from the President

March 2019

Dear CCM Membership,

I am honored and privileged to serve as the President of our organization this year. We have come a long way from the Cameron Center and Tropical Plantation! Your Board of Directors has worked hard these last few years, enhancing the quality and ensuring professionalism with every seminar. I am proud to work with everyone on this board.

We ended 2018 with a new twist, Technology. It's a topic we haven't discussed before and are relieved to have a competent business on island to keep our associations' networking systems safe. Our seminar topics remain the same, but the content changes. The content is updated with current information specifically for our communities here on Maui.

Atlas packed the house with speaker Kevin Davis informing us about Directors and Officers claims. We live in a litigious state and learning to work through differences, seeking compromises for communities is the only way to bring owners together. Claims experts Jim Warnek and Michael Patrouch went on to explain the content of a claim and the process to get through a claim. It's time consuming and costly for all parties involved.

The March Legal seminar "Wary Traps for the Unwary Board" was perfect timing following the insurance seminar. Rebecca Filipović from McKeon Sheldon Mehling LLLC lead this seminar educating us on the pitfalls Boards can fall into and how to avoid conflict.

We look forward to seeing all of you on April 19th for the Reserve Seminar. Thank you for your continued support to make Community Council of Maui the respected organization we are today. Just a reminder for those of you needing continuing education credits; CAI will accept the cover of the handouts as proof to receive your credits.

A Hui Hou,

Lisa Cano



PLEASE NOTE OUR NEW EMAIL AND WEBSITE:
new email info@ccmmaui.com
website: www.ccmmaui.com



Welcome to the Community Council of Maui (CCM)

Originally formed in 1991 as The Condominium Council of Maui (CCM) and now known as The Community Council of Maui (CCM), we are committed to hosting regular meetings to provide the opportunity for association members to exchange information, share experiences, form ideas and reach solutions. We offer a forum for educational programs that feature recognized experts in Condominium and Community Association affairs for the benefit of each property and individual owners. With our established relationship with State agencies, our Board of Directors remains up-to-date on newly proposed and enacted laws that affect associations and its owners.

"Sharing Knowledge for Community Association Management and Governance in Maui"

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The Real Costs of Deferred Repair for Building Envelopes

With limited funds and competing demands, property leaders are challenged with financially meeting the day-to-day operational needs of properties while balancing the need to make facility repairs. To keep overall operational costs in check, many facilities find themselves in scenarios where repairs get deferred to a future budget cycle or postponed until funding becomes available (known as *Deferred Repairs*).

Deferred repairs may seem like a reasonable short-term fix, the fact is this is a growing issue with long-term adverse impacts. The effects of having to close even a portion of a facility because of structural failures affects not only the occupancy revenue, but guest experience, and stakeholder confidence in the property's leadership. Additionally, aging, under repaired facilities can end up costing more to repair or replace in the long run, draining operational budgets.

Another key point to consider when deferring repairs is the fact that poorly maintained envelopes deteriorate exponentially faster than their expected end of life. Consider the following:

Facility cracks, spalls and leaks receiving less than the Structural Concrete recommended, per ICRI, preventive maintenance will deteriorate before their projected replacement date, producing **unsafe conditions**.

A study conducted by the Pacific Partners Consulting Group determined that every \$1.00 of preventative maintenance deferred to a later date resulted in \$4.00 of capital renewal. *

For many properties, deferred repairs have created a backlog of critical repairs during the off-peak season, often triggering emergency repairs, typically costing 3-4 times more than recommended scheduled repairs.

Buildings depreciate at approximately 2% a year, the average Maui property is over 35 years in age.

The good news is 80% of these properties can be kept fully operational with preventive repairs. The following are **general recommended repair timelines** for efficient performance of facilities:

Traditionally, **deferred repair is calculated** by subtracting the accumulated expenditures for preventive and regular repairs, minor repairs, system and component replacement from the current replacement value of a facility accumulated over the projected life of the facility—usually factored as a 25- to 50-year facility life as seen below:

Formula: $DR = CRV - [Year 1(PR+RR+CAP\ Repairs + Replacements) + Year 2 (PR+RR+CAP\ Repairs + Replacements) + Years 3\ to\ N]$ N= Number of years of projected life of the facility*

Structural Concrete uses modern practices and the highest quality materials for maintaining and upgrading current high occupancy facilities.

“A general industry standard for facility M&O indicates that a minimum of 3% of the current replacement value (CRV) should be budgeted annually. An additional 1% of the CRV should be budgeted annually to systematically reduce the accumulation of deferred repairs over the next 10 years.” *

With limited operational budgets, properties may consider packaging deferred repairs within a broad facilities master plan and vision to closely link property monies with low profile envelope repairs.

How can properties plan for continuous facility upkeep and reduce deferred repair costs?

More proactive planning and a less reactive (“fix it when it breaks”) approach can help properties reduce deferred repair costs. Preventive repair planning starts with a data-driven strategy built on tracked metrics and an understanding of the optimal project investment for the building envelope required for a property. It’s critical to assess the envelope conditions using robust data collection. It’s also important to fully understand the condition of your property and how your operation affect occupant satisfaction, the facility financial well-being and overall community vitality. Strong data demonstrating property success, incorporating information from comparable properties, are also invaluable when prioritizing facility repairs. Collectively, these data points and metrics can provide a strong case for communicating the need for repair funding.

In addition to limited financial resources, it can be difficult for properties to find the time to create a strategic plan and sort through the best way to allocate funding for your property. Consult with our experts to help navigate through an assessment and provide guidance to devise a plan that meets your property’s goals and objectives. We have been providing structural assessment and repair on Maui for over 33 years. It is likely we are very familiar with your property. We are here to help.

*Source: Sodexo Services, North America

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Who Is Covering What? Coordinating Property Insurance Coverage Between the Association and the Unit



By: Elaine Panlilio, CRM, CIC, CISR, Atlas Insurance Agency

One of the most common disputes in condominium living arise from determining whether the association or the association’s policy versus the unit owner or the unit owner’s policy would be responsible for making certain repairs.

In a condominium, all unit owners share ownership of the **common elements**. Some properties are categorized as **limited common elements** which are for the exclusive use of one or more but fewer than all of the units. And some are categorized as being **owned exclusively by a unit owner**. So, with multiple owners involved, who is responsible and who is covering what?

The answer to this will always lead us back to the Condominium Association's Declarations, Bylaws and Rules because these governing documents define and list what the association is responsible for and what the individual unit owners are responsible for.

Most condominium declarations or bylaws take the position that common elements are the association's responsibility to insure, maintain, repair and replace; while personal property of the unit owners as well as any renovations or additions for a specific unit will be the responsibility of their respective owners.

But what about limited common elements, whose responsibility is it to insure, maintain, repair and replace the limited common elements? Once again, the answers to these will be in the association's governing documents. The responsibility to insure, maintain, repair and replace a limited common element is usually the association's responsibility with the exception of when the declaration shifts this responsibility to the unit owner.

Association's Master Insurance Policy:

- **Building**

The association's policy covers the buildings and the common elements that typically include exterior and interior walls, floors, ceilings, including elevators and other building equipment as defined by the association's governing documents.

- **Fixtures**

The association's governing documents will also define and list the fixtures inside the units that it is responsible for. These can include but are not limited to refrigerators, cooking ranges, built-in appliances, built-in cabinets and countertops or any other fixture as originally installed in a unit. The association's insurance policy will cover the fixtures as originally installed and will repair or replace with like kind or quality as that of the originally installed fixture.

Unit Owner's Insurance Policy:

- **Building Additions and Alterations**

For condominiums, under the Hawaii Revised Statutes §514B – 143(b), unless otherwise provided in the declaration or bylaws, the association's insurance need not cover improvements or betterments to the units. What this means is that renovations, improvements or betterments made by unit owners within their units will be their respective duty to insure, maintain, repair and replace.

For example, in a condominium where the bylaws read that the unit owners are responsible for any improvements or betterments made to the unit, if at some point the original carpet flooring was replaced with hard wood, the unit owner will need to insure the upgraded replacement cost of the flooring. If coverage applies in a claim, the association's policy will only pay for the cost to repair or replace carpet of like kind or quality as originally installed. The cost difference between repairing and replacing damaged carpet to hard wood floors will then be covered under the unit owner's policy.

The association's insurance policy and the unit owner's insurance policy dovetail and fit together like puzzle pieces to make the association and the unit owner whole again, and restore them to the same condition before the loss occurred.

- **Contents/Personal Property**

Another important feature of the unit owner's policy is coverage for personal belongings owned by the unit owner since these items are not covered by the association's policy.

- **Loss of Use Coverage: Additional Living Expense or Fair Rental Value**

When a unit becomes unlivable from a covered loss, the additional living expense like the cost of temporary housing in a hotel and the increased cost of meals are covered under the unit owner's policy.

For a unit owner that rents out their unit, when the unit becomes unlivable from a covered loss, the rental income that the unit owner is missing out on is covered under the Fair Rental Value Coverage.

It is also best practice for unit owners that rent out their unit to require their tenants to carry Renter's Insurance. Renter's Insurance will cover the tenant's loss of use and additional living expense; additionally, this insurance will also cover the tenant's contents or personal belongings and the tenant's liability – since these items are not covered under the unit owner's policy and are not covered under the association's policy.

Claim payments under loss of use coverage are typically made after the expenses are incurred. This means the insurance company will reimburse rather than covering the cost upfront.

Personal Liability

In this increasingly litigious society that we live in, liability coverage becomes increasingly important. Personal Liability Coverage is included in a unit owner's policy.

When someone is injured in a common area such as lobbies or hallways, elevators and clubhouses, the association's Commercial General Liability Policy will provide coverage. However, if the injury occurs inside a unit or if a unit owner is legally liable, for example: a unit owner's dog bites someone, the unit owner's Personal Liability Coverage will be the one to provide coverage.

- **Loss Assessment Coverage**

Loss Assessment is a unit owner's share of a loss to the common elements. Under the Hawaii Revised Statutes §514B – 143(d), the board may assess the association's master policy deductible to the unit where the loss originated or to the units affected by the loss. The association may also charge a special assessment to all the unit owners following a bodily injury or property damage in a common area.

With multiple owners and multiple insurance policies involved in a typical condominium claim, it is obvious why the most common dispute would arise from trying to determine which party is responsible or which policy is going to cover. The answer to this type of dispute should always be researched by reviewing the association's governing documents which define who is responsible for what.

About the Author

Elaine Panlilio is an Account Executive in the AOA Unit at Atlas Insurance Agency.

She holds the Certified Risk Manager, Certified Insurance Counselor and Certified Insurance Service Representative professional designations from the National Alliance of Insurance Education and Research. She can be reached at (808)533-8766 and at epanlilio@atlasinsurance.com

Dealing With the Difficult Person



From the Desk of Craig Tanaka, President, Ka'ana'ikepono, LLC

At some point, and in all situations involving people, conflict can and will occur.

It can be a fellow manager, an employee, a vendor, or a guest/tenant, conflict is just one of those things that will often happen. And these conflicts can range from a perceived difference of opinion, some distrust and even power struggles. If we are unprepared, we can face some very tough situations.

In 2016, Penny Loreto outlined an 8-point strategy for dealing with conflict. Following are some of those strategies.

Don't Avoid Conflict

Since conflict is sometimes unavoidable, trying to avoid it when it already exists can result in serious consequences.

Keeping things to yourself when a problem arises will not only make you crazy but offers little to no chance of coming to a solution. By speaking up and communicating the cause of your stress, you are opening up the lines of communication which can then open up room for negotiation. If problems are left to simmer rather than addressing them in a calm and respectful manner, they can easily escalate into nasty remarks and heated arguments which may cause irreparable damage to an otherwise salvageable relationship.

Avoid being defensive

Being defensive is a tactic that does not lead to a positive outcome when dealing with conflict. Rather than listening to the other person's point of view and understanding their complaint, many people often respond by defending themselves and not considering that there may be a middle ground.

Defensiveness can be problematic because instead of the other person feeling as if they're being heard, they will walk away feeling discounted and not respected and an overall sense that the other person is not willing to work together in order to work things out.

Avoid Overgeneralizations

Overgeneralizing often adds fuel to the fire.

Statements like "you always" and "you never" are usually met with defensiveness and in most cases they just aren't totally true. Rather than coming together and both parties feeling that they're being heard and respected, overgeneralizations are usually used to point the blame all in one direction.

Work to see both sides

Often there is no right way or wrong way of doing things and the ability to see both sides can take the steam out of any argument. In the situation of college roommates, you have two people who may come from very different backgrounds who are trying to live in one very small dorm room. One student may prefer to study with the music on while the other requires an early bedtime and resents the fact that they do not have a quiet space in which to retire.

This is a situation where conflict resolution can be helpful by having two people working to find a way that will meet both of their needs by creating a win-win situation. For example, perhaps the student who is playing music can use headphones in order to not disturb the other roommate.

Avoid playing the blame game

Resolving conflict is a great opportunity to help improve a situation and ultimately offers a way to create healthy relationships.

When you are in the heat of the moment and experiencing conflict, avoid playing the blame game where you come to believe and even express that nothing is your fault. By blaming the other person and not taking responsibility for your part of the problem, you are not being resourceful on finding ways to improve the situation and hopefully the relationship.

Avoid the need to always being right

By having to always be right and feeling that you have to “win” every argument, you are losing an important chance to develop a stronger and more honest relationship. Of course, no one likes the feeling that they’re accused of being wrong; and even if they are wrong, it’s important that they have the ability to save face. Feeling like you need to be “right” all the time usually comes from someone who is having a lapse in self-confidence.

Whenever you get into a discussion about "I’m right" and "you’re wrong", sometimes seeing the humor in the situation can be enough to de-escalate the conflict.

Don't get into attacking another person's character

Making character attacks is one of the quickest ways to destroy any relationship. Rather than communicating what the problem really is and deciding that the other person has some sort of character flaw will never end up in a positive outcome. Declaring that another person is lazy, inconsiderate, or dishonest will only lead to bad feelings and perhaps retaliation with no chance of improving the situation or the relationship.

Don't close down communications by stonewalling

By stonewalling and not listening or taking the other person’s complaints seriously, you will most likely create a feeling of frustration in the other person that could potentially ruin the relationship. No one likes to feel as if they are not being listened to, and by ignoring them and what they have to say, you are basically saying that you do not care about their opinion and that you do not respect the relationship.

In Ms. Loreto’s observations, the tactical use of “verbal judo” is also present. The importance of our understanding of how the other person views the situation, how we ourselves view the situation, and what the situation really is. Avoiding this can keep us from dealing with these conflicts effectively until we “understand, to see through the eyes of another.” Empathy, then, is the most critical principle and skill in dealing with people, especially during conflict and difficulty.

It is true, they won’t care until they know we care.

Will My Homeowners Insurance Cover the Cost of Flood Damage and Clean Up?

By [Kera](#) April 18, 2018



This is a question we are often asked at our call center before we ever send technicians out. Bottom line is that even in emergency situation, many people are still concerned about costs and rightfully so.

Just to get a single family home safe and dry following a devastating flood costs on average about \$8-\$15 a square foot depending on finishes (i.e. single wall home, the walls stay, double wall, the walls get pulled) which adds up quickly; yet too many homeowners make the mistake of assuming their homeowners insurance will cover costs of the damages when in reality MOST standard homeowners insurance policies DO NOT COVER FLOODS caused by floods from an outside force due to weather conditions like what we saw this past weekend from heavy rains in East Honolulu as well as in Kauai. Meaning, many people who experienced flood damage and mud entering their home over the weekend, will be left to handle cleanup and damage repair costs on their own.

However, if your home is in a ZONED flood area considered high risk, most insured lenders will require that a flood premium is added to your standard homeowners' insurance.

We highly encourage that you speak with your independent insurance agent to know the limits of your coverage and what to expect during emergency situations.

Here is a list of things that YOU can do without immediate professional restoration services following a flood if you are unsure of coverage but wanting to respond as quickly as possible:

1. Get Water Out Quickly

Clean up as much water as possible by mopping or blotting the affected area with towels or a dry wet vacuum if handy. Responding quickly will help you to minimize damages and save belongs.

2. Remove Severely Wet Items from Inside your Home

Anything that got wet should be removed from inside of your home to lower moisture and avoid rapid mold growth.

3. Turn Off the Utilities

In a serious water event, turn off the power to ensure the safety of yourself and your family.

4. Do Not Use Any Electrical Appliances

To avoid electrocution, do not use any electrical appliances if your carpet or flooring is wet.

5. Use Fans to Circulate Air

Before a water removal/mitigation team is able to respond, start the drying process by strategically placing fans to effectively circulate air to begin the drying process. This is especially important in the first 24-48 hours after an indoor flood.

6. Move Belongings to a Dry Location

Move wet belongings and furniture to a dry area. Lift furniture onto blocks or slide a square of aluminum foil under furniture legs to prevent the wood stain from bleeding into carpeting.

7. Remove Area Rugs from the Floor

Remove area rugs to avoid carpet dyes from staining flooring, carpeting and wood floors.

8. Do Not Lift Tacked Down Carpet

Carpets can shrink after they've become wet and then left out to dry. After drying, the formerly wet carpet will probably shrink and no longer be wall-to-wall carpet if you remove the carpet tacks.

9. Wipe Off Excess Water from Furniture

Open all cabinet drawers and doors for faster drying. Spread out dampened books and documents to encourage drying and prevent further damage.

10. Watch Out for Debris

Be mindful of dislodged materials such as nails that could be present in the water flowing through your home.

11. Don't Throw Anything Out

Don't throw out expensive or valued belongings even if they got wet and are now not working. Be sure to document a thorough list of damaged items with photos and videos as soon as you can which will help the claim adjustment process.



L to R: The Premier team hard at work. Anthony Nelson SVP of Operations of Premier Restoration Hawaii. Premier Restoration Hawaii is a CCM Platinum Sponsor and can be found at the CCM seminars if you would like to chat with them about the services they provide.



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*- WILLIAM GUM, BOARD PRESIDENT
WAIKALUA BAYSIDE*

NEW CLIENT FEATURES:

- Establishment of a local lockbox to handle all client payments in Hawai'i starting January 1, 2019
- Major phone system and software upgrades
- 99% of accounting functions will be moved to Hawai'i - with the remaining 1% devoted to an additional layer of checks and balances at arm's length for the protection of Associa's clients



From L to R, Pauli Wong, Associa Hawaii President, Kahu Kimokeo Kapahulehua, Lisa Cano, Vice President of Management - Maui at Associa Hawaii's Maui Office Blessing

FOR MORE INFORMATION ON ASSOCIA HAWAII'S AWARD-WINNING SERVICES, CONTACT

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Community Organization Spotlight:

Lahaina Restoration Foundation



Lahaina's uniqueness lays not so much in its interesting history, as it does in the fact that history has been preserved. For this, we can thank Lahaina Restoration Foundation. A non-profit organization founded in 1962, Lahaina Restoration Foundation has virtually saved the face of Lahaina through its fifty-six-year stewardship of the historic town.

The Foundation began its first major restoration project of the stately Baldwin Home in the 1960s. Today, Baldwin Home Museum, fully restored and beautifully maintained, serves as a strong testament to Lahaina's vibrant past. Over the next several decades, many more of Lahaina's prominent historical buildings were restored, and through adaptive re-use, now serve the community in a variety of ways.



The Old Lahaina Courthouse serves as the official Lahaina Visitor Center. It also features two galleries of the Lahaina Arts Society, the expanded Lahaina Heritage Museum, and a new Video Theater. Originally built in 1859, the building served as the main government building in Lahaina and housed the police department, courtroom, detective office, health office and post office.

The Old Lahaina Prison was built in the mid-1800s to house the rowdy whalers who descended upon the town by the thousands. However, the discovery of oil and the whaling disaster in the arctic where 33 whaling boats were caught in the ice floes in 1871 brought Lahaina's whaling era to a sudden end. The Old Lahaina Prison was used for a variety of purposes, but generally was left to deteriorate until LRF proposed a restoration.



Today, the Old Lahaina Prison is open 7 days a week from 10 to 4 pm and showcases a botanical garden as well as artifacts from the whaling era.

The Wo Hing Museum was built around 1912 by members of the Wo Hing Society. With membership dwindling after their contracts with the Pioneer Mill expired and they left for more lucrative jobs, the Wo Hing Society building began to decay. Lahaina Restoration Foundation came to the rescue at the request of Wo Hing Society and in the 1980s restored the building. Today, LRF runs the museum which is open 7 days a week and coordinates 4 annual events at the site – Chinese New Year, Kite Festival, Moon Festival, Chinese Heritage Festival.

Hale Pa'i museum is another building that LRF restored in the 1980's. This was the former printing house for the Lahainaluna campus, but it had fallen out of use and into disrepair. In the 1980s, LRF faithfully restored the building, had a replica press made by the students at Maui Community College, and installed an exhibit on printing in Lahaina. Today Hale Pa'i is the LRF research center and is open M – W. Recently LRF built a "room inside a room" as a climate-controlled archive center to keep the historical documents, photos, film and other archive material belonging to LRF safe. In 2006, Lahaina Restoration Foundation was called upon to save the Pioneer Mill Company smokestack built in 1928. The restoration of the smokestack and development of an interpretive area was completed in 2010. The on-going sale of commemorative bricks for the walkway encircling the smokestack helps fund this project.

With the generosity of The Wharf Cinema Center, the Plantation Museum opened at the Cinema Center in 2010. This museum showcases Lahaina's plantation era – both sugar and pineapple which started in 1860 with the establishment of the Pioneer Mill and ended in 1999 for sugar and ten years later, in 2009 for pineapple. The museum showcases the diverse ethnicities who worked on the plantations, their history and culture.

There are many unique, handmade items in the museum which were handmade by plantation workers since there was no place or money to buy much of anything. The "camps" where the workers lived have been mapped and digitized and are available for viewing.

Lahaina Restoration Foundation maintains the open spaces and parks in the Lahaina Historic Districts and educates and entertains through its many public events, programs, and six museums. The popular Hawaiian Music Series is held monthly. The Baldwin Home offers a candlelit tour every Friday, and the annual four Chinese Festivals at the Wo Hing Museum and Cookhouse are community favorites. Please visit the Lahaina Restoration Foundation at www.lahainarestoration.org to find out more about the exciting programs, opportunities to volunteer and ways to support LRF's preservation efforts.



February & March Seminar Photos



A great start to the CCM year with the Insurance Seminar in February. Mahalo to Director Della Nakamoto who put together a great panel to provide attendees with valuable information.



Mahalo to our Platinum Sponsors who love to give our seminar attendees lots of free stuff. From restaurant gift cards to cold hard cash. Awesome!



Mahalo to Director Rebecca Filipovic for putting together a very informative Legal Seminar in March.

Welcome to brand new Platinum Sponsors Waste Pro Hawaii (WPH). Pay them a visit at the next CCM seminar and give them a big Aloha for joining the elite group who help to keep CCM going. Visit with Joanie at Ameritone, Matt at Cleaners Warehouse, Willie with Energy Consulting Associates, and the rest of our Sponsors.

We learned, very poignantly, in that seminar that Litigation = Pain. Try your very best to avoid it at all costs. It's a "pay me now or pay him later" scenario so your community ends up paying in the end. Try mediation.



Left: We had an opening for a GOLD Sponsor in March. Mahalo to the Rickel Law Firm for their support.



Our CCM Platinum Sponsors are there to answer questions about their services. They bring fun games and free giveaways. Most importantly, they bring years of experience in their trade and are happy to assist your community.

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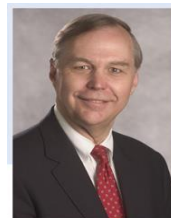
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RESERVES SEMINAR

"Lessons Learned"

Guest Speakers

Max Kopper

What does Hawaii law require?

Common legal issues with reserve studies.

How to protect the board/association from potential legal issues, (business judgement rule)

Richard Emery

Since the inception of Hawaii's reserve law in 2000, reserve study thinking has evolved. Learn current thinking of planning for large components with long useful lives.

Understand the basics and importance of disclosures.

Protect your association from large assessments or legal challenges.

Thomas Lambert

How can Associations make the most of their reserve funds? (Investing within the confines of HRS 514B)

April 19, 2019

King Kamehameha Golf Club

Registration and meet with vendors 8:00 am - 9:00 am

Seminar - 9:00 am - 1:00 pm

Lunch is included

Members: \$60.00 Per Person

Non-Members: \$75.00 Per Person

Registration deadline is April 11, 2019.

2019 CCM BOARD OFFICERS & DIRECTORS

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Emeritus: Donna Smith

Emeritus: Tom Boomer

We hope to see you at the remaining **2019 CCM seminars**. You will receive emails from CCM in advance of all seminars with instructions and reminders to register. Please be on the lookout and don't miss the deadlines. ***If you have any suggested topics for 2020 CCM Seminars, please let us know.***

Upcoming Seminars:

April 19 – Reserves

May 24 – Permitting

Summer Hot Topics – Waterproofing: Windows & Ceilings

September 13 – Legislative Update

November 8 – Roofing / Trade Show

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