

Essential tools for every home set

By **ADRIAN SAINZ**
AP Real Estate Writer

A reliable home hand tool kit is essential, whether it's a starter set with a few items or a larger collection that the homeowner has accumulated over time. Quick repairs, such as replacing a shower head, to subtle home improvements, like new book shelves, require a basic set of tools.

There are a few paths a consumer can follow, from buying all the tools at once in a complete set to building as you go.

THE TOP 10

Here's a list of 10 essential tools that belong in every home set.

1. **Hammer:** One of the oldest, most basic human tools, the hammer is required for driving and removing nails. Head weight, handle material, balance and weight distribution are the main qualities of a hammer, said Bob Bachta, director of marketing for Vaughan & Bushnell Manufacturing Co. in Hebron, Ill.

Hammers can weigh from 2 to 32 ounces, but the typical weight for a DIY hammer is 16 ounces, Bachta says. A strong handle material like wood or steel is important; different materials absorb the vibration of striking a nail in different ways. Cushioned handles help with gripping. A strong hammer can be purchased for \$10.

2. **Tape Measure:** Every home needs a tape measure, to measure distances for everything from hanging curtains to arranging furniture.

A good tape measure has 25 to 35 feet of length, has a sturdy end piece and a locking mechanism. Tape measures can run from about \$7 to more than \$30.

3. **Screwdriver:** Assembling furniture, installing closet shelves, replacing the batteries on children's toys, and countless other projects require a screwdriver to get the job done.

A home should have at least two types of screwdrivers, a slotted or flat-head and a Phillips head. (Phillips screws are the ones with indentations that look like plus signs.)

Multi-bit screwdrivers come with interchangeable bits, which eliminates the need for several different sizes and reduces tool box clutter.

Manual screwdrivers can cost as little as \$5.

Cordless power screwdrivers and drills take the physical strain out of the job. But they are no substitute for manual ones, advises the International Association of Certified Home Inspectors. Manual screwdrivers can reach into more places and are less likely to damage the screw, the home inspectors group said.

Expect to spend at least \$30 to \$35 for an entry-level cordless drill.

4. **Saw:** A good sturdy saw is elemental. A crosscut saw is effective in cutting through wood, while hacksaws can cut through iron, steel and plastics.

5. **Utility knife:** A utility knife allows users to easily cut through materials, such as cardboard boxes or even drywall. Get a sturdy utility knife with a solid retractable blade. Think about spending at least \$8 to \$10 on a utility knife.

6. **Adjustable wrench:** Popular Mechanics recommends to use a 10- or 14-inch wrench that is big enough for residential plumbing fittings. Be careful, however. If used improperly, the adjustable wrench can damage a bolt or nut. Screw the jaws all the way closed to avoid damaging the bolt or nut.

A good-quality, small adjustable wrench can be bought for about \$10.

7. **Pliers:** There are a few different types of pliers from which to choose, and having one or two in the tool kit is a good idea.

Slip-joint pliers allow the user to easily grab hold of a nut or bolt, and the jaws feature flat and curved areas for gripping many types of objects. The jaw size can be adjusted for different jobs.

Needle-nose pliers are good for electrical work and the narrow tip is good for use in tight spaces.

Locking pliers function as regular pliers, but also can serve the purpose of a wrench. They have a strong grip that allows the user to remove nails or staples.

A small set of pliers costs about \$10 and up.

8. **Level:** A level is used to ensure that shelves, pictures, and appliances are correctly oriented. A 9-inch torpedo level is good for smaller jobs. Expect to spend at least \$15 for a small level.

9. **Safety Glasses:** Choose safety glasses that are not too heavy and have a clear lens for all projects involving a hammer or power tools.

10. **Heavy-duty tape:** Heavy duty tape is water resistant and sticky enough to fill a variety of roles, from electrical work to sealing boxes for storage.

saturday

H O M E S



A Gothic window above the main entry opens to a West Maui Mountain view.

the rates

4.88%

30-year-fixed

4.35%

15-year-fixed

West Region Mortgage Rates as of 11/12/09 • Subject to Change
Source: Freddie Mac



The Waikapu stone-church house is in the Hawaii State Historical Registry.



A raised kitchen service counter and glass mosaic tile design is part of a 2007 remodel of the home.

Historic stone church now a home



The roofless church stood for years at the end of a cul-de-sac in the quiet Waikapu neighborhood before Gary Wiest undertook the conversion to a residence in 1994.

Home is often compared to a sanctuary; a retreat from the outside world. The term has even greater meaning when one considers the residence at 240 Old Waikapu Road in Waikapu. It is both a home and a former church.

The current structure is built around the 1855 church's original 2-foot-thick lava stone and coral-lime mortar filled walls with distinctive 2-story Gothic windows. There is no mistaking the home's historic stone church origins and it is in the Hawaii State Historical Registry.

"It served as a Union church until World War II and then as a surgical hospital during the war," said home owner Karin Harris, who along with husband Joe Hummel, has lived in the home since 2004.

The roofless church stood for years at the end of a cul-de-sac in the quiet Waikapu neighborhood when Gary Wiest undertook the conversion in 1994. The current owners have photos showing the condition of the original structure and subsequent work bringing it to its current status as a 3 bedroom, 2 bathroom residence with 2,310

Open house today 1 to 5 p.m.

Festivities include a historic Wailuku treasure hunt with dinner-for-two at Waterfront Restaurant grand prize drawing

square feet of interior living space. The 10,852 square foot property also has a 2 bedroom, one bathroom cottage with 621 square feet of interior space as well as a separate 2-car enclosed garage.

"We have loved living in our home and feel like it's an honor," said Karin. "It's the most comfortable house we've ever lived in."

The self-insulating walls, a private location and additional improvements all contribute to the comfort and serenity of the home. Since purchasing the residence, Karin and Joe have made significant upgrades. A 2007 remodel included a covered alfresco dining area protected from the prevailing wind with a glass block wall. A propane fireplace with hearth seating creates a cozy setting. It's a fa-

vorite place to entertain guests. The covered deck steps down to the private backyard beside an arbor of brilliantly colored bougainvillea.

Karin and Joe also enhanced the kitchen with the raised service counter and glass mosaic tile with inset sculpted pewter accents designed by Gayle Bright. High quality, energy efficient stainless steel appliances include a Fisher Paykel 2-drawer dishwasher. There is also a solar water heating system and new high efficiency Samsung stacked washer & dryer.

One of the two ground-floor bedrooms has a photo hanging on the wall that depicts the original church and surrounding area in 1905. White picket fences, horses and people walking on a dirt road and the Waikapu Stone Church with its steeple against the West Maui mountains give one an idea of what the old village looked like.

Karin said guests especially enjoy the corner guest room because it is so quiet and cool, thanks to 2-foot thick stone walls.

A staircase in the ground floor
See STONE HOUSE
on Page D2



Central Maui view from upper deck off the master suite.



The top of an original Gothic window provides light in the study.



A staircase winds up the loft-study and master suite.

Maui Marathon brings fun, visitors and donations

By TOM BLACKBURN-RODRIGUEZ

According to legend, the marathon race is named after the famous run of the Greek soldier Pheidippides who carried the message that Athens had won the Battle of Marathon against the Persians in 490 B.C., ensuring the survival of the fledgling Greek city states.

The official length of a marathon race is exactly 26 miles 385 yards (26.2 miles), or 42.195 kilometers. The race was one of the original events in the modern Olympics that began in 1896, although the standard distance was not adopted until 1921.

There are over 800 marathons each year, with the Maui Marathon considered to be one of the 10 most scenic marathons in the nation, according to Runner's World magazine. It is the longest consecutively held event in the state of Hawaii and one of the oldest marathons west of the Mississippi River.

In 2009, over 2,600 runners from 17 countries registered to participate in the 26.2 and the 13.1-mile (half marathon) Maui events. The Maui Marathon is a Point-to-point, run from Kahului to Ka'anapali. A major portion of the 26.2-mile course runs within



50 feet of the Pacific Ocean.

The Maui Half Marathon is an Out-and-back from Whalers Village in the Ka'anapali Resort. This flat and fast course passes through Lahaina Town tracing the final 6.55 miles of the marathon course, turns around at Launiupoko Park and returns to the Ka'anapali Resort following the same route.

The Maui Marathon is also a charity event. Working with sponsors and a variety of fundraising efforts, since 1995 the marathon has raised more than \$300,000 for Maui based non-profit organizations.

Over the years, the Maui Marathon has earned a reputation as a quality running event due in large part to the many volunteers and the community support that has involved peo-



It's 4:30 a.m. and Brad Ono (left), Rob Manning, Diane Pool and Dave Heard have helped to create a Hawaiian Village motif for their runner's aid station at the 2009 Maui Marathon. Not shown are team members Patrick Kilbride, Kellie Pali, James J. Pasalo, Jr. and Jon Viloria

ple such as Patrick Kilbride, Regional Sales Manager, Title Guaranty of Hawaii and his dedicated team including Dave Heard, Realtor®, Coldwell Banker Island Properties, Shops at Wailea; Rob Manning, the owner of Homes and Lands magazine; Kellie Pali, the owner of Creative Financial Mortgage Company; James J. Pasalo, Jr., with Spindicate DJ Entertainment; and Jon Viloria of Digital Audio Vision. They have been the

core group of co-sponsors with Kilbride for the past six years.

Kilbride began volunteering at the marathon in 1999. "I was invited to be a volunteer by Andy Bridge the owner of Sign Solutions in Kihei back in September of 1999. It was fun and I just loved the teamwork and we loved the rush of being voted as the best aid station year after year," he said.

Setting up an aid station means getting up by 2:30 a.m. on race day and working hard

to make sure the aid station is ready to go by 5:30 a.m. "Each member of our team serves as a captain for 10 to 15 other volunteers. We also have a captain in charge of keeping our aid station clean at all times," explained Kilbride.

"The half marathon runners show up in mass at our aid station from 6 a.m. until 7:15 a.m. Hundreds at a time pass by and we hand them all a cup half full of cold water and we hand them an orange slice as

they are running or walking by our aid station which is next to the Cheese Burger in Paradise restaurant," he said.

This year 25 Boy Scouts from Kihei Troup #22 helped out as well. They arrived at 4:30 in the morning and helped create a complete Hawaiian Village on Front Street next to the aid station and stayed to serve runners all morning long.

The Maui Marathon is important to Kilbride and his co-sponsors because of the value they see in working together as a community serving the runners. It's not only non-profits that benefit. "The out-of-state runners and the out-of-country runners return to Maui each year because they know our community will provide a friendly and safe event. Our restaurants, hotels and shopping malls benefit from this type of tourist. They spend their money before and after the big race," said Kilbride.

If you are interested in volunteering in the 2010 marathon, or if you are involved with a youth group that may want to participate at the aid station, call Kilbride at 264-4298. You'll have a good time, meet new friends, and help raise money to support the work of Maui's non-profits at the same time.

Homebuyer tax credit extended and expanded

By TRICIA MORRIS

President, Premiere Mortgage

On Friday, November 6, President Barack Obama signed H.R. 3548, the "Worker, Homeownership, and Business Assistance Act of 2009," which, in addition to other aspects of the legislation, extends the \$8,000 First-Time Homebuyer Tax Credit through April 30, 2010, and provides a \$6,500 credit to certain other homebuyers through April 30, 2010. The tax credit program is now referred to as the "Extended Home Buyer Tax Credit."

According to the National Association of Homebuilders (NAHB), the new law will extend the \$8,000 credit for first-time homebuyers for sales contracts entered into by April 30, 2010 and closed by June 30. Further, it has been expanded to include a new \$6,500 credit for owners of existing homes who are purchasing a new principal residence.

An existing home owner can claim the \$6,500 tax credit if they have been residing in their principal residence for five consecutive years out of the last eight. Additionally, the income eligibility limits to claim the full credit amount for both groups of home buyers have been raised to \$125,000 for individuals and \$225,000 for married couples.

To qualify as a "first-time home buyer" the purchaser or his/her spouse may not have owned a residence during the three years prior to the purchase. Contact your local mortgage professional for more details about the revised tax credit and your potential eligibility.

The news of the tax credit ex-



Morris

tension and expansion was especially welcomed given a recent report by the U. S. Commerce Department that showed after five consecutive months of increases, sales of newly built, single-family homes fell 3.6 percent to a seasonally adjusted annual rate of 402,000 units in September.

This loss of momentum corresponded with the planned ending of the 2009 \$8,000 first-time home buyer tax credit, since for the most part, September was too late to sign a purchase contract that could be completed by the time the credit expired at the end of November.

Here are some additional elements in the new Extended Homebuyer Tax Credit:

Which properties are eligible?

The Extended Home Buyer Tax Credit may be applied to primary residences, including: single-family homes, condos, townhomes, and co-ops.

How much is available?

The maximum allowable credit for first-time homebuyers filing their tax return jointly is \$8,000. The maximum allowable credit for current homeowners filing jointly is \$6,500. The maximum for married first-time homebuyers filing separately is \$4,000, and the maximum for married current homeowners filing separately is \$3,250.

How is a buyer's credit amount determined?

Each homebuyer's tax credit is determined by two additional factors: The price of the home and the buyer's income. Under the Extended Home Buyer Tax Credit, the credit may only be awarded on homes purchased for \$800,000 or less. Single buyers with incomes up to \$125,000 and married couples with incomes up to \$225,000 – may receive the maximum tax credit. These income limits have changed from the 2009 First-Time Home Buyer Tax Credit limits.

If the buyer(s) income exceeds these limits, can he/she still get a credit?

Some buyers may still be eligible for the credit. The credit decreases for buyers who earn between \$125,000 and \$145,000 for single buyers and between \$225,000 and \$245,000 for homebuyers filing jointly. The amount of the tax credit decreases as his/her income approaches the maximum limit. Homebuyers earning more than the maximum qualifying income – over \$145,000 for singles and over \$245,000 for couples are not eligible for the credit.

Can a buyer still qualify if he/she closes after April 30, 2010?

Under the Extended Home Buyer Tax Credit, as long as a written binding contract to purchase is in effect on April 30, 2010, the purchaser will have until July 1, 2010 to close.

Will the tax credit need to be repaid?

The buyer does not need to repay the tax credit, if he/she occupies the home for three years or more. However, if the property is sold during this three-year period, the full amount credit will be recouped on the sale. Under the new legislation the purchaser must attach documentation of the purchase to their tax return.

NAHB estimates that the extended and expanded homebuyer tax credit will create 211,000 jobs and generate 180,000 additional home sales in the coming year. It is also expected to generate \$9.6 billion in wage income and \$6.9 billion in federal, state and local taxes.

If you have been waiting to buy a home or sell your existing property this may be the best time to take action before it is too late, as Congress is not expected to extend the program once it ends on April 30, 2010. Given that high season is starting here – and there are significant numbers of Mainland buyers who have seen an improvement in their housing market coming over to buy – it would be a good idea for local residents to buy sooner rather than later to avoid the spike in activity that usually happens in winter.

Premiere Mortgage is an FHA approved lender and offers extensive loan options (including owner financing and loan modifications) through both broker and banking services. Tricia Morris may be reached on Maui, in Kihei, at 874-8800, Wailea, at 891-8900, West Maui at 665-8800, on Kaua'i at 808-822-2300, or toll free at (800)-813-7711.



This 1905 photo shows white picket fences, horses and people walking on a dirt road below the Waikapu Stone Church

Stone House

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living area winds up to the loft study. "You can see the mountains from the desk," said Karin, pointing to the West Maui mountains visible through the large Gothic window above the main entrance.

French doors adjacent to the study open to the spacious master suite. In addition to a sumptuous bathroom with double vanity, Jacuzzi tub and walk-in shower with dual showerheads; the master suite opens to an expanded covered deck with ocean and mountain views. "The sunrises are magnificent," said Karin. "I love having the first beams of light. It makes nice patterns on the deck."

An artist, Karin also makes use of the shaded deck in the late afternoon to create her paintings or to take a nap. "You get good fireworks on New Year's Eve and the 4th of July," said Karin of the

central Maui view.

Karin and Joe also find the deck a great place to relax and share time together at the end of the day.

"This home feels really connected to the land," surmised Karin. That's probably due in part to its 154 year old history.

The property is being offered for \$1,385,000. For more information, call Realtor (S) Audrey Ventimiglia at 281-2229. She is the listing agent with Century 21 All Islands.

Historic Wailuku Treasure Hunt

The stone church house is also the first stop in a historic treasure hunt being organized by the listing agent during an open house from 1 to 5 p.m. today. Participants will be entered in a drawing for a dinner for two at Waterfront Restaurant. Rules and treasure maps will be provided at the open house. "It will be fun for the whole family," said Audrey.



A propane fireplace with hearth seating creates a cozy nook in the covered alfresco dining area.

open house guide

central maui

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

Saturday 11AM-5PM
60 Koani Loop
ERA Pacific
Properties
250-7560

Saturday 1-5PM
240 Old Waiko Road
Coldwell Banker
Island Properties
281-2229

Call for
Schedule
234 Halenani,
Sandhills,
Wailuku
Peggy-An
Hoekstra R(B)
283-5945

central maui

Call for Schedule
16 Ohia Leo, Wailuku
Peggy-An
Hoekstra R(B)
283-5945

Call for Schedule
Waiolani Pikake,
Lot 24, Wailuku
Peggy-An Hoekstra R(B)
283-5945

south maui

Saturday 1-4PM
3512 Hoolipa,
Maui Meadows
Coldwell Banker
Island Properties
385-8888

upcountry
haiku/paia

Saturday 9AM-Noon
Sunday Noon-4PM
Maha Road, corner of
Makawao Ave
Maui Real Estate
Professionals
280-8795

Saturday 2-4PM
2191 Kokomo Road,
Haiku
Century 21 All Islands
281-2438

Call for Schedule
Eucalyptus Hill, Kula
Peggy-An
Hoekstra R(B)
283-5945

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