



Reintroducing: Urban Concepts

INSIDE THIS ISSUE

PG. 2

Maintaining your residence, explaining the why behind quarterly checkups and the importance of maintenance.

PG. 3

Helpful tips on how to bank from the safety of your own home.

PG. 4

“Honey Do’s”- a helpful list of things to keep you productive and active during these unknown times.

PG. 5

Produce Showcase - introducing produce that can be grown and bought locally.

Around 12 years ago, we began a three-year commitment to share an informational newsletter called Urban Concepts (“UC”). It was born out of a request to advise and inform homeowners and residents about home maintenance and repairs and to provide them with tips on condominium living. At the time, we were caught in the midst of a global recession where many of us felt the effects of the uncontrollable economic decline. We are now going through a very different and even more devastating global event that has brought on many daily life changes, both temporary and permanent. Through it all, we must make smart choices as we navigate our lives through this global pandemic.

Now that many of us are at home or being much less mobile, we thought it might be a good time to reintroduce UC to provide you with some information on maintaining your residence and other little residential tips to help see us through a more sheltered life. In this edition, we will talk about the key appliances that always need to be looked after. We will also share some insight on mobile banking and banking from home, and provide helpful reminders on tackling some chores or “honey-do’s” that seem to get forgotten because of our busy lives. And finally, we’ll showcase two lesser known but well-liked produce – okra and mustard frills.

This is an experience none of us may ever face again in our lifetime and although our lives will forever be altered, what should remain constant is taking care of the most important aspects of our lives - Our ohana (including our pets), our health, our shelter and most importantly our respect and care for each other. This time will pass and we’ll all get through it and be better from the experience. Be well and stay safe.

Maintaining your Residence

Over the years, we've been in so many homes performing maintenance on your appliances and taking care of other recurring needs to keep residences in good working condition. Oftentimes we are asked why the appliances need to be maintained and why we recommend a particular frequency. We hope the following will shed light on this and help you make good decisions in the maintenance of your home.

Air Conditioner

Quarterly checkups especially during the warmer summer months, filter replacements, clearing the drip pan drain line and adding antibacterial tablets keeps your unit functioning properly at all times. It should be noted that most manufacturers' recommend maintenance every quarter. In addition, turning on your air conditioner at least one hour twice a week keeps the motor running smoother and circulates the stale water built up in the coils. By following this schedule you'll be less likely to have breakdowns or drip pan overflows due to an improperly functioning air conditioner.

Dryer

Depending on how often you use your dryer, the frequency with which you clear the dryer vent is very important. A dryer used at least twice a week should have the vent cleared every quarter. Build-up of lint in the vent could be enough to prolong the drying process, thus placing a greater burden on the dryer. More importantly though, a clogged vent is a fire hazard as the lint is highly combustible and because your dryer will not have a way to vent the warm air, it will run at very high temperatures.

Windows & Doors

Lubricating sliding windows and doors will keep them operating smoothly. This is very important especially if your doors or windows are very heavy, and if you live near the ocean where the salt air tends to freeze the rolling metal parts quicker.

Water Heaters

In condo units that have hot water heaters, periodically checking your anode rod and replacing it as needed will extend the life of your heater and potentially avoid corroding the metal lining in the heater.

Bathrooms

Keeping your bathroom vent clear of accumulated dust is important as it takes a lot of the moisture out of the bathroom air. The dust build-up in the vent prevents the moist air from circulating out. Over time the lingering moisture can damage the walls of your bathroom and also lead to mold growth.

Periodically the toilet flush valve assembly must be replaced to avoid having a running toilet. In addition, the rubber parts begin to deteriorate over time causing water to seep through openings in the stopper. The deteriorating rubber also stains the porcelain bowl leaving it with unsightly brown stains running down the side.

Refrigerator

Keeping the coils in refrigerator free of accumulated dust allows the refrigerator to run more efficiently thus saving electricity.

Plumbing

Periodic checks on the plumbing and drains are important as leaks can be detected through visual checks on the counters as well as under the sink. A leaky faucet cartridge not only wastes water, but can also damage you marble or granite counter top. Pipes also need to be checked for proper draining and to make sure the P-traps are working as an odor trap from the main sewer line.

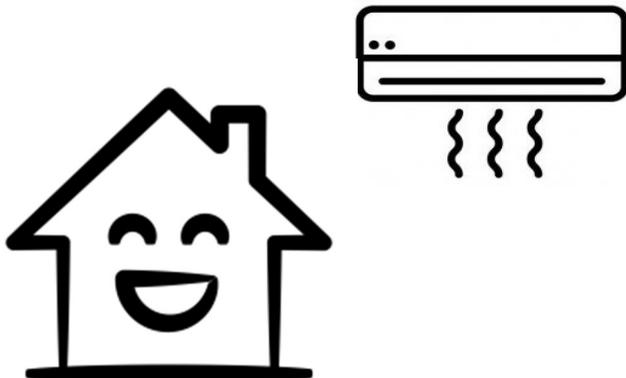
Other

Using proper light bulbs with correct wattage and type is very important as a bulb above or below the recommended wattage could short out your light fixture.

Checking if the smoke detector is functioning properly and the batteries are replaced on a regular basis is always very important, as we have seen how quickly fires can spread throughout a home as well as neighboring residences.

Periodically checking you ground-fault circuit interrupter ("GFCI") outlets will prevent the potential of an electrical shock to the user.

We hope we've been able to provide you with a good explanation of why we all need to be proactive when it comes to home maintenance because taking care of your home will allow your home to take care of you.



Mobile Banking

By Ron Chang, private banker and real estate and equity investor in Hawaii who has been a Kakaako/Ala Moana resident for more than twenty years.

In the midst of the shutdown related to the coronavirus, I found myself driving to a nearby bank branch a few weeks ago, only to find a long line of customers streaming out of the doors, with each customer wearing a mask and spaced six feet apart. Prior to the lockdown, I could just take an elevator ride to the branch in my building lobby during off peak hours. But now as I work from home, such a convenience is a distant memory of a time when I could also walk to any number of restaurants for a quick bite to eat, run down to my local bank branch to pay a bill or deposit some checks, or grab a pau hana pupu with clients, colleagues or friends. Somehow those simple activities don't seem as safe or easy to do as they once were.

Our life in just three short months has changed forever and the change is not all bad. We have rekindled the refreshing importance of family/ohana, and the distraction of material possessions have been minimized for the time being. We now cherish good health and for the fortunate among us, we have even prioritized time in our endless work from home schedules to walk, swim or jog, or even practice yoga or some other form of exercise. As with any time of crisis, there comes a time of rebirth and realization. For those of us thrust into contemplating unplanned career changes, the importance of embracing change is ever more present. Change can be good.

As we find our way through the current pandemic, I offer some helpful hints below to help you avoid having to drive to your nearest bank branch, find parking and stand in a long line to deposit a check or pay a bill.

1. Setup automatic bill pay or autopay - This is one of the simplest ways to ensure your bills are paid on time, every time. No more late fees or feelings of sudden panic when you stumble across a misplaced bill that was due yesterday. Just make sure there are sufficient funds in your account to clear these payments!

2. Setup direct deposit - If you are still cashing your regularly recurring pay check, pension check or dividend check, look into setting up direct deposit arrangements for these items to avoid the chances of having to deal with lost or delayed checks. These funds will appear automatically in your account on a regular basis without any further effort on your part.

3. Enroll in online banking - Check your balances, transfer amounts between accounts and even pay bills from the convenience of your home computer. Online banking brings all of your account information to your fingertips, including balance inquiries, transaction details and even interest rate information.

4. Download your bank's mobile banking app to your smart phone - Deposit checks with the click of a button on your smart phone from wherever you are without having to go into a bank branch to physically deposit a check in person. Some banks will allow clients to deposit up to \$10,000 or more in checks from their mobile app daily.

5. Ask about phone or fax wires - most wires require original signatures at your local branch, but some banks can arrange more convenient ways to wire money if you have a private banker who can identify you on the phone by setting up prearranged paper work so you can wire funds anywhere in the world with a fax machine or scanner and a phone to authenticate your identity and wire request.



These are just some of the ways that are important to deal with the "new normal" brought about by social distancing and working from home. As we seek to become more efficient in everything we do, banking from the convenience of your home is just another way for us to carve out more time to do the more enjoyable and productive things in our day, such as starting our walk earlier in the afternoon, spending more time with our children and family, or maybe just sleeping in a little longer in the morning before commuting to our home office down the hall. And doesn't that sound much better than spending an hour driving to the bank, finding parking, and standing in line doing something that can be done automatically or with minimal effort by utilizing today's technology? You can add this to your list of positive changes from the "new normal" we are living. Yes indeed, change can be good.

“Honey Do’s”

Brett Hill shares a helpful list of household tasks we can complete to keep us busy and productive while staying home.

The COVID-19 virus, which has led all of us to shelter-in-place for the past three months, has also led to time staring at our most valuable asset, that being our home or condominium unit.

Remember the saying “lost in the woods”. Well for years all of us have been doing just that, ignoring, side-tracking or being oblivious to our list of repairs and personal dreams of renovating because we were just too busy raising our kids, working, having budget issues, or just simply having other priorities. But COVID-19 has forced us to look at all the items needing repair or has given us time to conceptualize the potential of what our homes could actually be if our renovation dreams were actually realized.

Henceforth, the dusting off or creation of our “Honey Do” lists.

Here is the simplistic non-inclusive check-list of what you should be looking at because now is the absolute best time to tackle your “Honey Do” list and enjoy the benefits of great pricing and timeliness.

Items for your review & inspection:

- Bathroom renovations – a complete face lift or just specific items.
For example:
 - Change the old tub into an ADA shower for ease of access.
 - Add grab bars.
 - Add a washlet.
 - Change the vanity and/or just the countertops and sinks.
 - Change the faucets and shower values, including the hand-held shower device.
 - Refresh and repaint the walls.
 - Change the bath accessories.
 - Change the floor and wet area wall tile.
 - Change the light fixtures.
 - Throw out your old towels and buy new accent-colored ones.

- Kitchen renovation – a complete face lift or just specific items.
For example:
 - Change out the old appliances (maybe just one or all of them).
 - Update the cabinets or resurface the cabinet doors
 - Replace the countertop.
 - Replace the backsplashes with updated tiles or stone.
 - Change the faucets.
 - Change your kitchen sink or just change the dirty sponge.
 - Refresh and repaint walls.
 - Upgrade your light fixtures.
 - Replace the flooring.

- Other renovations & tasks to consider -
For example:
 - Paint the inside of your home/condo.
 - Re-grip your golf clubs or bring out your surfboard in anticipation of the south shore summer swells.
 - Have fun cooking with new recipes paired with fun drinks.
 - Bring life to your home with some decorative indoor plants.
 - Change your curtains or get them cleaned.
 - Buy a new piece of furniture, mattress or TV.



As you can see, by just identifying this short-list of ideas, there are many fun things to keep you and your loved ones busy, and your minds and muscles active.

Get out your “Honey-Do” work shirt, baseball cap and if need be, research the incredibly low interest rates on home loans.

We all can be heroes and enjoy the benefits of upgrading our most valuable assets. So, get off the saggy old couch and let’s get going!!!

Produce Showcase

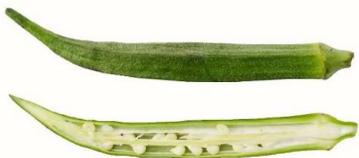
OKRA

Taste: Mild flavor similar to eggplant. Has a somewhat slimy consistency. Tastes like eggplant and green beans.

Uses: Sliced into stir fry or eaten raw with salads. Leaves and flowers can be eaten as a salad as well.

Nutritional Facts: Rich in magnesium, folate, fiber, antioxidants, and vitamin C, K1, and A.

Grown and Sold: Grown on Oahu and the neighbor islands. Sold at most grocery stores and farmers markets.



MUSTARD FRILLS

Taste: Similar to Arugula. The texture is crunchy but tender with a distinct mustard flavor and mild sweet and spicy pepper-like finish.

Uses: Most commonly used in salad greens but also used in soups and pho.

Nutritional Facts: Contains compounds which have cancer preventing benefits, including antioxidants, anti-inflammatory and natural detoxifying properties. A source of calcium, magnesium, folic acid and vitamin K.

Grown and Sold: Grown on Oahu and the neighbor islands. Sold at most grocery stores and farmers markets.

