



Lokahi Pacific

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October 2008

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BOARD OF DIRECTORS

Jeffrey Ellison - Chairman
Lynn DeCoite - Vice Chairman
Kevin Johns - Secretary
Cindi Pojas Smith - Treasurer
George Maioho
John Enriques
Paul Turner
Viola Mundrick-Wichman

Kamaile M. Sombelon
Executive Director

Two New Lokahi Pacific Board Members

By: *Deanie Hasegawa*
Administrative Assistant

We welcome two new Board Members to Lokahi Pacific:

Paul Turner, Entrepreneur, best known for starting the bicycle suspension company RockShox. He is the holder of more than 20 suspension related patents worldwide. Paul started a small company at age 17, which sold hi-performance, hand-built exhaust pipes for motorcycles, (used by the Harley-Davidson Motocross team, and Team Husqvarna to win the 1979 world 250cc championship). Paul is also a skilled machinist and fabricator; he was born in Northern California before moving to Colorado with his wife Molly and their three children 'He recently made Haiku, Maui his home base.'

Viola Kuulei Mundrick-Wichman was born in Schofield Barracks in Honolulu. Her Father was a Warrant Officer in the Army so she spent 18 out of his 25 years of service traveling the world. Viola is a retired Director of Human Resources for Buena Vista Hospitality Group where she exercised her business background education. Viola, currently manages their farm in Ho'olehua, Molokai where she grows citrus, banana trees, as well as egg production.

Viola is very active in her community, Sunday School Coordinator, Molokai Humane Society Vice-President, Molokai Society Secretary/Treasurer, Molokai Famers Alliance, Hikiola, Molokai Humane Society just to name a few.

Viola was the founder and leader of the Molokai 4-H Clover Lopers; Molokai Junior Roping Club member, Farm Bureau member, Foster Parents, HTA grant reviewer, she also conducts tours of their farm for various organizations.

East Maui Watershed Partnership



By: *Audrey Tamashiro-Kamii*

East Maui Watershed Partnership was looking for a comfortable place to hold our strategic planning session and quarterly meeting. Luckily we discovered Lokahi Pacific's training room facilities in the new Pono Center in Wailuku. It is conveniently located with ample parking, and it is surrounded by oodles of ono lunch options! From reserving the room to clean up, the Lokahi Pacific staff were friendly and very helpful. They had everything ready for us when we walked in at 8:00 am. The training room was clean, bright and air conditioned. It was the perfect room for the size of our group, and there was even a small area outside for people to take a break and relax. We were very pleased with Lokahi Pacific and highly recommend this facility to any organization who is looking for a meeting space.

Featured Employee

By: *Deanna Kramer*
Accounting Assistant

Elaine Javier is our backbone at the 62 Market Pono Center. She was instrumental in the opening of our PONO Center, overseeing the operations and building management. Elaine maintains the scheduling of our training and conference rooms, and is happy to assist other co-workers with their projects; she genuinely enjoys her work. When Elaine isn't working at our PONO Center, she enjoys working in her yard, watching Korean dramas, taking care of her family, attending church, and meeting friends at *DA Kitchen* for lunch. She is hoping to plan a vacation to Utah in the near future.

Elaine is a valuable asset to Lokahi Pacific and is delighted to assist anyone who calls or comes by the PONO Center.

HR Tip of the Month

By: *Deanna Kramer*
Accounting Assistant

Change: Every day something changes, whether it is good or bad. A lot of the changes you might not even notice, because it doesn't affect you personally. Some of these changes can cause you to lose focus and motivation in the workplace. We fear change because it causes us to think about the unknown, and one of the greatest fears in the world is the fear of the unknown.

Because change is constant, it can be tough to understand and create negative feelings and insecurities. These insecurities can cause the damage to one's focus and motivation and be destructive to the workplace. When we are afraid, we send out all sorts of negative comments to others. We ask co-workers, "Now what are we going to do?" While it may not be intentional, we let our fear control our focus.

So to change the focus from negative to positive, consider the new opportunities available from the change. The old saying "one door shuts and another door opens" puts a positive spin on the change. If you "change" your perspective on the new challenges ahead, you will grow with the change, and your fears will subside, because you are once again in control. Be confident in your abilities and proud of the work you do and others will take notice.

What's New in the Residential Lending Department?

By: *Patience Kahala*
Residential Loan Manager

Lokahi Pacific in partnership with Molokai Affordable Homes and Community Development Corporation (MAHCDC) is pleased to announce the offering of a Mutual Self-Help Housing opportunity

in Maunaloa, Molokai, Hawaii. Preference will be given to Molokai residents through the USDA Rural Development Mutual Self-Help Housing Program. Phase one of this offering will provide seven to ten homeownership opportunities for very low- to low-income residents of Molokai. Interested applicants should contact MAHCDC at (808) 553-3830 or Lokahi Pacific at (808) 242-5761.

**Lokahi Pacific
Housing Department**

*By: Cindy Texeira
Housing Administrator*

The Housing Department has had some activity since our last news-



letter. Hale O Mana'o Lana Hou I was built in 1982; after several high

wind incidents it was in need of installing new roofs. In July, we re-roofed the six apartment buildings in addition to the laundry / patio building



at Hale O Mana'o Lana Hou I. Hale Lokahi Akahi was

built shortly after in 1983, also in need of a roof replacement. In September, we re-roofed all four apartment buildings plus the laundry / office building at Hale Lokahi Akahi. For both properties, all of the old roofing material was removed and damaged or rotting plywood was replaced. 30# felt and 30-year warranty shingles replaced the old roof. Ridge vents were installed to help alleviate the heat that gets trapped in the attics. This should help keep the apartment cooler, with the hopes of minimizing energy consumption by reducing the use of air conditioners and fans.



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Rummage/Bake Sale

*By: Robyn Delima
Loans Operations Supervisor*

On Saturday, August 16, 2008 Lokahi Pacific held a Rummage, Bake & Shoyu Chicken plate lunch sale at the main office parking lot. As usual the Lokahi Pacific staff and their families donated all of their time and energy to make this



event a success.

Items for the rummage sale were donated by the employees, families of employees, board members and people from the community. We had a lot of things for sale; everything that was left after the sale ended was donated to Big Brother-Big Sisters of Maui.



The bake sale was very successful, almost everything sold out. Items that we had for sale were: lemon bars, energy bars, party mix, Chinese pretzels, banana & mango bread, brownies, Oreo cheesecake & boiled peanuts.

In the food booth there were hot dogs, chips, shoyu chicken plate lunches, water and soda for sale.



The shoyu chicken plate consisted of chicken, rice, corn and macaroni salad. We had a lot of comments about how good the shoyu chicken tasted. All of the food items were prepared in our Commercial Kitchen @ the Pono Center with



the exception of the shoyu chicken which was purchased from Bento's and Banquets by Bernard.

Mahalo to the community for your support!



**News from the
Commercial Kitchen**

*By: Mokihana Kahula
Commercial Kitchen Coordinator*

It's been a whirl wind of a year! Everything moves so fast, I feel like my feet are off the ground most of the time!

The Commercial Kitchen has finally found it's "niche" in the community, not only as a means of financial relief to the small business entrepreneur, but also to the non-profit organizations and private sectors that do fundraisers and meals to support their causes.

Since April, 2008, we have welcomed OMOCHAYA, a retail store operating out of the Pukalani Terrace Shopping Center, and owner Jean Yokoyama, as another Regular User of our Commercial Kitchen.

They have been baking their delicious assortments of sweet potato or black bean manju, pies and other Japanese delicacies every Saturday morning, from 5:00am-9:00am.

The goodies are, then transported to their Pukalani outlet freshly baked and ready to EAT!!

We are fortunate to be a part of the fundraising efforts of KM Polynesian Productions, a cele-

brated hula halau which is one of many that rely on fundraising events to defray travel costs and costume purchases.

MEO BEST Program, which transitions incarcerated inmates back into the community through rehabilitation efforts of education and job training, was very satisfied with our facility when they needed to prepare a dinner for 80 people! It was a wonderful opportunity to be able to help them in their efforts as well.

The diverse types of foods, snacks and even exotic beverages and breads all start as an idea. We're here to help make it a reality for the entrepreneur, by providing them with the facility and assisting with the promotion of their product into the community.

We'll keep you posted in our next newsletter on just where you can find those wonderful cookies, breads, teas, and other wonderful and exotic flavors of the pallet. Until then hui hou!

Pono Center Video

*By: Rosemarie Lightfoot
Executive Assistant*

Now that our website is current and more up-to-date, our Executive Director decided to use a different approach to market and inform potential clients about our Business Incubation and Commercial Kitchen Programs offered here at the Harry & Jeanette Weinberg Pono Center. For this reason the Pono Center video came into existence. In this way, viewers can see and hear various people give their opinion on how our programs have helped them in their business venture.

I never expected to be given the challenge of organizing this video project and seeing it through. Let me tell you, it was no easy feat! It took a lot of coordination, from all parties, to ensure this video would represent the vital role our incubator tenants and commercial kitchen users play in making our Pono Center programs successful.

This 8-minute video is now being shown on AKAKU, ready to program on Channel 54 and will be broadcast on Channel 53 in

the time slots between longer programs. The video will also be available on our website in the near future.

A big 'Mahalo' to Tom Blackburn-Rodriguez, Carl Rozycki and everyone who participated in making our video a huge success!

Pono Center Business Incubator Program

*By: Rosemarie Lightfoot
Executive Assistant*

This is an exciting time for Pono Center! The Business Incubator program is moving along really well. The four incubator businesses occupying office space at this time are: Chef Ralph Giles – Catering from Soup to Nuts, Rick Tolin – Able Advocate for Social Security Claims, iWave Solutions, and Lynn Arnise – Licensed Massage Therapist. We also have two new businesses coming onboard as incubator tenants by November 1st: James Tippery - CPR Training of Maui and Maui Food Technology Center, Inc. Now our incubator spaces are finally full, our training and conference rooms are being utilized on a regular basis, and a Pono Center video has been created. A PowerPoint presentation is available, and can be requested via email, which gives more insight on our programs or visit our website at www.lokahipacific.org.

One of our newer programs which just started on October 1st, the Virtual Office Program, is now being offered for those who do not have an immediate need for physical office space but can benefit from our incubator services. For a small monthly fee program clients will have access to: conference & training rooms, photocopier, fax machine, business mailing address, seminars & workshops, wireless internet access, business consultants, and professional service providers. This program information will be added to the website shortly, and a PowerPoint presentation for the Virtual Office is forthcoming.

We are moving into a brighter future! So, as we continue to improve on and develop new programs here at Lokahi Pacific Pono Center, we'll keep you posted!

86th Maui County Fair
*By: Deanie Hasegawa
Administrative Assistant*

For the last two years Lokahi Pa-

cific's Staff and friends have been volunteering their time to help cover several shifts at the Maui County Fair on behalf of Wailuku Union Church, as servers, cashiers, or stockers. This year the Fair was held October 2nd - 5th. I signed up for several shifts on the weekend, even volunteering my friend Ben to work with me on all the shifts. Boy, was he in for a surprise! I started my first shift on Friday, 4:30 p.m. to 8:00 p.m., around the time when the hungry dinner crowd came. There were two serving stations per booth and both stations were busy serving up the sodas to thirsty customers. In our Pepsi 2 booth, Ben served as cashier while Mimi and I served the sodas. As the night progressed and more and more people got thirsty, we got



so busy that we could hardly find time to rest. Ben started to feel his back get sore from bending at the waist to access the cash box, and Mimi and I tried to make sure we had enough cups, lids and straws ready. We worked for 3-1/2 hours. Before we knew it the volunteers for the next shift came and took our place.

Ben and I went to have our dinner. Although I had several fundraiser tickets in my purse: two for the Lau-Lau Plate, two for Teri-burgers, and two for Teriyaki and Rice, I ended up having the Korean Chicken Plate



and Ben had the Smoke Meat Plate. Yummy! After the delicious and satisfying dinner we walked to the "home show" and "crafts" tents to check out the variety of vendors there. We ended up spending a lot of money in the home show tent. Yikes! Nonetheless, we both en-

joyed our experience at the Soda Booth. And, to top it all off, we were treated to the incredible hypnotist act at the entertainment tent, where we all laughed our tiredness away. See you again at the Fair next year!

LPRD, Inc.

*By: Mimi Ganaden-Nebres
Programs Assistant*

Currently we have 7 loan closings and debenture funding scheduled before the end of the year; about 3 loan applications to process and package for review. Not one loan is alike; hence the required documentation often varies depending on the type of business the loan is for. The working relationship of the parties involved is crucial to a successful loan application and loan closing. Our Lokahi Pacific staff has done a great job working with the SBA Attorney, the CDC Attorney, and the Borrower's as well as, working with the Bank and Insurance companies.

We look forward to helping more business owners with their financing in the near future. With the current state of our economic affairs and the financial markets reeling, it is important to know that the SBA 504 Loan program is not "frozen" like so many commercial lenders around the country. We are definitely "open for business."

Mayor's SBA Program Dinner & Catering From Soup to Nuts

By Rosemarie Lightfoot

On Friday, October 10th, Deanie and I attended the Mayor's Small Business Awards Dinner held at the Wailea Beach Marriott Resort & Spa. We were more than happy to attend since one of our first incubator clients, Catering From Soup To Nuts (Chef Ralph Giles & Daniel Southmayd), was nominated for an award in the 10 employees or fewer category. It was a very nice 'island elegant' event. We had a display table set up with brochures & applications for all the programs we have available here at Lokahi. There was a time for mingling, then dinner was served, and afterwards we were entertained by KGMB 9 news anchors and Mayor Tavares, as they an-

nounced the award recipients. Unfortunately, Ralph & Daniel did not win, however they were among their peers of many small business owners and were delighted just to have been nominated.

Chef Ralph has a unique story behind how he discovered his love for cooking. Back in 1981, while married with two children and Ralph's wife at the time working in the evenings, he became the chief cook and bottle washer. Also at that time, his sister was running a successful in-home daycare center in which he assisted her. One of the mothers had come to pick her children up from daycare, and she had been crying. Ralph asked her if there was anything he could do to help. She ventured to tell him that her butler had canceled at the last minute for a private party she was catering that evening; he could help by showing up in black pants and a white shirt! This began Ralph's in-home catering and butler service to Boston's elite which grew into the culmination of his joint business venture with Daniel and their catering career here on Maui.

We are proud to have Chef Ralph & Daniel as part of our Business Incubator program at Pono Center. We do call upon them to cater some of our luncheons, and we are never disappointed. They are really easy to get along with, good-natured even under stress (especially when catering a wedding), and very involved and committed to Maui becoming a more self-sustaining community. "A whole magnitude of thinking needs to change to become a sustainable environment, and we are excited about being part of this process." Catering From Soup to Nuts remains busy and feeling positive about the future!

Habitat for Humanity Build-a-Thon

*By: Melissa Razo
Housing Assistant*

Lokahi Pacific builds a team of volunteers for the Habitat for Humanity Build-a-thon on August 23, 2008. The event was held at Waiehu Kou IV which Marlene Peralta, a Lokahi Pacific employee is also a homeowner. The very talented women of Lokahi Pacific



spent their time building Marlene's cabinets. We were off to a slow start but in no time we were flying thru the boxes. After completing



Marlene's cabinets we moved on over to help with her neighbor's cabinets. Our team also consisted of skilled insulation installers helping a friendly neighbor. The next step for Marlene's house is installing the drywall.



What's for Lunch?

*By: Kristine Au
Executive Assistant*

Are you craving for an ono plate lunch with rice, mac salad, with a bed of chow fun under your main dish item? Well you need to call the people at:

FRANKIE'S CAFÉ MAUI
331 Hookahi Street, #201,
Wailuku Phone: (808) 242-7200

At Frankie's they also serve breakfast, salads, soups and sandwiches. Prices are reasonable and food is great, especially the Mochiko chicken! The best part is they will deliver to your office.

Executive Director

By: Kamaile Sombelon

Lokahi Pacific has grown by leaps and bounds and it continues to blossom and thrive thanks to governance by a strong, committed Board guided by Chairman Jeff Ellison. The Board's leadership and support has empowered the organization to venture into providing much needed community projects and participate in various community activities.

We were again successful in obtaining HUD Recertification as a secondary mortgage lender. Thanks to excellent work of Gloria Titus, Housing Program Support Specialist whom we have been dealing with for the past 10 years. She noted that it has always been a pleasure to work with Lokahi during its recertification process, however, she sadly announced that when the next recertification period comes around she will have been retired. Good luck Gloria!

Leilani Subdivision – 7 units - This project is experiencing another setback again due to expiration of subdivision permit. Contractor Dugied Construction anxiously awaits approval to begin site work, hopefully before the end of the year.

Kalaniana'ole Hall Renovation, Molokai – This project is funded by grants from the Office of Hawaiian Affairs, USDA Rural Development, Ke Aupuni Lokahi and the Department of Hawaiian Home Lands. Construction started on June 16, 2008 and is scheduled for completion in November, 2008.

The Harry & Jeanette Weinberg Pono Center – As previously reported, staff attended the National Business Incubator Association (NBIA) conference in San Antonio, Texas. The weeklong conference was extremely educational and affirmed that our own incubator facility was right on track. Like any new business, it takes time to ramp up the project, however, with a dedicated staff, incubator offices are filled and many kitchen users are being processed. Anchor tenant Café O Lei continues to thrive and anticipates opening for dinner in mid to late November!

The Pono Center was also awarded a \$75,000 grant from the County of Maui's Office of Eco-

nomics Development. The grant will be used to upgrade the facility with items that were previously value engineered out of the facility.

We now have three HUD-Certified Licensed Housing Specialists and two Neighborworks Certified Homeownership Counselors on staff.

Weinberg Foundation - We were recently visited by representatives of the Weinberg Foundation Gailene Wong, Don Weinberg and Dennis Iwasaka. The representatives, along with Executive Directors Keith Wolter of Maui Aids Foundation, Stacey Moniz of Women Helping Women, and myself, did a brief tour of our entire office building, visited a vacant studio at the Kaho'okamamalu (KHUD) apartment complex for disabled tenants, and another vacant one bedroom unit at the Weinberg Pono Center apartment complex for low income tenants. They were very impressed with the facilities and especially witnessed the exuberance of the present Executive Directors of each agency in continuing their mission and how their services intertwine in addressing the needs of their community.

I also recently completed the first phase of the Weinberg Fellows Program. The final phase will begin the Saturday after Thanksgiving for a week's cruise on the NCL Cruise Line with graduation to follow. The leadership training program is quite intense but very worthwhile.

Maunaloa Affordable Housing, Molokai – 59 units – We visited the first 5 families that occupied their homes and the last 5 of the first phase is schedule for completion in November, 2008. The homes were beautiful and spacious and it was a joy to see young families achieve their goals of homeownership.

Waiehu Mauka Project – 100 units – This project is still going through the environmental process. The Budget & Finance Committee of the County Council led by Chairman Joe Pontanilla has recommended approval of approximately \$1.2 Million from its Affordable Housing Fund for the rental project portion of this project (42 units) subject to 201H approval. The rental project addresses the needs of families earn-

ing 50% and below of Adjusted Median Income (AMI). Project consultant Munekiyo & Hiraga has set the timeline for 201H submittal for June, 2009. Much mahalos to County Council Committee members for their hard work and commitment to affordable housing.

Kahoma Subdivision, Lahaina – 58 units – This project will be submitted for 201H consideration shortly. The project partnership is between West Maui Land, Habitat for Humanity and Lokahi Pacific, which addresses a range of affordable housing needs from 50% and below median income up to 160% AMI.

Honokowai Project, Lahaina – 55 units – The lease of the property from the County to Lokahi Pacific has been approved by the Grants Review Committee, executed by Lokahi Pacific, and is currently in the process of being submitted for DLNR and Council approval.

Finally, a new Lokahi Program, Self-Help Housing – We have recently been awarded a technical assistance grant of \$439,000 from USDA. We will be striving to build several units on Molokai in partnership with Molokai Affordable Homes as well as eventually on Maui.

Koa Tree Relocation

*By: Cindy Texeira
Housing Administrator*

There is construction activity going on at the triangle lot next to our 1950 Wells Street driveway. This property is owned by Hawaiian Home Lands and through the smart thinking of Joanne Ridao, Lokahi Pacific leased the lot from Hawaiian Homelands with the intention to beautify the area. A joint endeavor with MEO's Youth Services and



Youth Bank Participants, native Hawaiian plants and a native Hawaiian Koa tree was planted. When word came of the Department of Human Services (DHS) plans for

the area there was great concern by all as to the fate of the Native plants and especially the 10 foot tall Native Hawaiian Koa tree. Then Mr. Bobby Caires, of Tree Relocators, came to the



rescue. With his incredible knowledge, guidance, care and his tree relocater, we were able to rescue the Native Hawaiian Koa trees. I am very happy to report the Koa tree is doing well at its new home, Lokahi Pacific's Hale O



Mana'o Lana Hou II.

First Friday Celebrates its First Year Anniversary!

By Deanie Hasegawa

Hey! If you haven't made it down to this exciting street festival, here is what you have been missing...FOOD, Free entertainment, unique artwork, unexplored shopping, people watching, just to name a few. Lokahi Pacific will set the stage this Friday night to spotlight our new and innovative commercial kitchen chefs and bakers. Come and savor fresh hot COOKIES by Maui Macaroons, (the name says it all!) and Fabulous Cookie Bouquets, by the Cookie Lady of Hawaii. Health conscious? Lokahi Pacific continues to



support and celebrates the unique talents in our Maui Community. Plan on stopping by our table to pick up information on starting your business venture. Talk story with our staff and Learn what Lokahi Pacific and our facilities can do for you.

Charitable Fundraiser Updates

By: Kalei Apolo-Awai

October 31st Shane makes one year. He is doing really good. His health is back to normal, at times he gets tired but I think it's age. The Awai Ohana would like to thank everyone for their support, we wouldn't have survived something like this. We thank you all from the bottom of our hearts.

With Love,
Shane, Kalei, Noah, Damien and Shalei

By: Leslene Lopez

Jarren is doing really well. On October 15th, he finished his last cycle of chemotherapy after starting in February. It was a long 8 months with some ups and downs, but he stuck through it. He's returned to school for his senior year (Baldwin) and is still gaining strength in his left arm since the removal of his clavicle (collar bone). From here, we have to redo all of his scans (CT, MRI, X-Ray, Bone Scan, EcoCardiogram) and also remove the catheter that is still in his chest which requires surgery. These we do next week on Oahu. After that, he has monthly check-ups for a year on Oahu and they will lessen in frequency over the following 4 years. We are hopeful that his scans will all turn up negative for any remaining cancer.

By: Michele Pagaduan

Next month it will be a year since my son Nainoa Pagaduan was diagnosed with Acute Lymphoblastic Leukemia and I am happy to report that he is doing very well. He is a typical 5-year old boy, kolohe and energetic but most of all very loving. Nainoa has gotten used to his monthly visits to Oahu for chemotherapy that in fact he tells the nurses how to poke him and what bandage to use. He is very observant that maybe one day he will become Dr. Nainoa Pagaduan.

Nainoa is currently being home schooled thru Kihei Charter School's Virtual/Hybrid Academy. He attends school every Fridays for 4½ hours to learn other subjects such as Art and P.E. but most importantly to socialize with other children. He loves going to school but can't wait to go to the "big school".

I would also like to take this time to say MAHALO to all who attended and contributed to the many fundraisers that were held during



this past year. A big MAHALO to my extended family at Lokahi Pacific for your continued love, support and prayers.

Mahalo to Brown & Caldwell

We at Lokahi Pacific would like to say "Thank You" to Brown & Caldwell, a full-service environmental engineering and consulting firm, for their generous donation of a beautiful conference table. Since Lokahi is continually expanding and changing our office space, we will definitely put it to good use.

Mahalo to the following donors for making our fundraising efforts successful!

All the families who participated in our August Rummage/Bake Sale fundraiser with a special Mahalo to Daryl Atay & USDA staff.

Anthony Pignataro

Mahalo to those that continue to donate on an ongoing basis:

On behalf of Jarren Patao

Dowling Community Foundation

On behalf of Nainoa Pagaduan

Dowling Community Foundation

On behalf of Julie's Hope

Dowling Community Foundation

Sammy & Kari Hagar

Moss Foundation

Watch this space for details on our upcoming fundraisers!!!

Lokahi Pacific is able to accept your donations by mail or you can visit our main office @ 1935 Main St., Suite 204

Wailuku, Hi 96793

If you would like to be taken off our mailing list, please contact us @ 242-5761, ext. 30 or 31.

ART & CULTURE

AFFORDABLE HOMES ON MOLOKAI

Do you currently live and work on Molokai?

Are you 18 years of age or older?

Are you a First-Time Homebuyer?

Are you willing to perform approximately 25-30 hours of construction labor per week on yours and your neighbor's homes?

If you said "YES" to all these questions, the following message is for you:

Lokahi Pacific, in partnership with **Molokai Affordable Homes & Community Development Corporation** is pleased to announce the offering of a Mutual Self-Help Housing opportunity for Molokai residents.

What is Mutual Self-Help Housing?

A group of families and individuals work together under the guidance of a construction supervisor. By working together, they complete their homes at the same time. No one moves in until all the homes are completed. Your labor becomes your down payment. Hard work is the key, along with a will-

ingness to work cooperatively with other participants. The members of the group share the common goal of homeownership and commit themselves to share in the work that will make that goal a reality.

- Interested applicants must not exceed low- and very-low area median income limits as established by Housing and Urban Development (HUD); and
- Must be able to qualify for the **USDA Rural Development 502** loan program
- Other restrictions may apply.

For more information or an application, please contact

Lokahi Pacific, toll-free at 1-877-242-5761 or (808) 242-5761

Located at 1935 Main Street, Suite #204, Wailuku, HI 96793

Molokai Affordable Homes & Community Development Corporation at (808) 553-8380

Located at 40 Ala Malama St., Suite 205, Kaunakakai, Molokai, HI 96748

(Above the American Savings Bank in the old Simon's Pet Store)



Catering from Soup to Nuts, Inc.
Ralph A. Giles, Chef/Owner

THANKSGIVING 2008 MENU

TRADITIONAL HERB CRUSTED TURKEY
APPLE SAGE STUFFING
RICH TURKEY GRAVY
DOUBLE WHIPPED MASHED POTATOES
FRESH GREEN BEANS & MUSHROOMS TOPPED WITH FRIED ONIONS
BAKED SWEET POTATO SOUFFLÉ
TOPPED WITH CARAMELIZED PECANS
WHOLE CRANBERRY SAUCE &
CRANBERRY / ORANGE RELISH
BUTTER ROLLS & WHIPPED BUTTER

PIES

(TWO PIES INCLUDED FROM BELOW. ADDITIONAL PIES \$25.00 EACH.)

TRADITIONAL PUMPKIN, CUSTARD,
DUTCH APPLE, TRIPLE BERRY,
KULA LIME, OR CHOCOLATE MOUSSE

2-6 GUESTS \$263 PLUS TAX
6-8 GUESTS \$350 PLUS TAX
8-12 GUESTS \$525 PLUS TAX
12-16 GUESTS \$700 PLUS TAX
16-20 GUESTS \$875 PLUS TAX

THANKSGIVING DELIVERY FEES
\$20.00 NORTH MAUI, \$25.00 SOUTH MAUI, \$30.00 WEST MAUI
DELIVERY TIME BASED ON AVAILABILITY

**ALL ORDERS MUST BE RECEIVED BY NOON ON NOVEMBER
20, 2008.**

**PLEASE CONTACT US AT 808.357.9444
OR CHEFG@MAUI.NET**

MAHALO FROM CATERING FROM SOUP TO NUTS!



Lokahi Pacific

October 2008

1935 Main Street, Suite #204
Wailuku, Maui, Hawaii 96793
Telephone: (808) 242-5761
Fax: (808) 244-2057
Website: www.lokahipacific.org

Our Mission Statement

*To improve the quality of life, both economically
and socially, of residents of Maui County and
other rural Hawaii communities.*