



Hawaii

Tribune Herald



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Stop foreclosures, reps say

Herkes' committee pushes 5-month ban

By ERIN MILLER
Stephens Media

In December, 289 Big Island homes went into foreclosure. State lawmakers are aiming to reduce that number, even when homeowners fall behind on pay-

ments.

Rep. Robert Herkes said he wants to see property owners better protected from mortgage holders.

"We tried to deal with it last year," Herkes said. "We're giving people the option to go from non-

judicial foreclosures to judicial foreclosures. The banks saw that as a threat and rushed out to see how many foreclosures they could put in place."

The foreclosure tracking service RealtyTrac reports that of the 289 Big Island homes in foreclo-



HERKES

nationalwide

sure in December, 105 were in Kailua-Kona — more than any other area. Statewide, some 1,000 homes went into foreclosure, one out of every 513 homes. That compares to the rate of one in every

501.

Such numbers prompted the state House's Consumer Protection and Commerce Committee to take up a bill that would place a five-month moratorium on new foreclosures, and temporarily freeze ongoing foreclosures.

The committee, which Herkes See FORECLOSURES Page A6

Canines leading the way

Hilo man helps start guide dog school on island

By COLIN M. STEWART
Tribune-Herald staff writer

Wherever he goes, Hilo resident Ron Wagner-Wright is never far from Spencer McGarrett.

The 8-year-old yellow lab serves as a guide dog for Wagner-Wright, who is blind due to a genetic defect. Spencer was named for "Hawaii Five-O" character Steve McGarrett, after actor Jack Lord's wife, Marie, donated the money needed to purchase and train Spencer as Wagner-Wright's guide dog.

Together, Spencer and Wagner-Wright have long worked to educate Big Islanders on the law, ethics and etiquette of dealing with the disabled and their service animals.

Until recently, Title III of the Americans with Disabilities Act was a bit confusing when it came to specifying who could bring what animals into public buildings and businesses, Wagner-Wright said. In what he says was an attempt to protect the privacy of disabled people, the law specified that business owners could only ask people bringing animals into their shops whether the animals were service animals. That left the law wide open to interpretation — and abuse.

"People took advantage of it. People would bring in snakes, black widow spiders, and say, 'This is my service animal.' One lady in Texas rode a horse into a grocery store and said it was her service animal," he said. "People have been abusing it."

For years, Wagner-Wright and Spencer traveled around Hawaii, putting up fliers and talking to community groups, trying to spread the

See GUIDE DOGS Page A6



Photos by WILLIAM ING/Tribune-Herald

Martin Hodapp, right, his mom Marianne, and guide dog Dudley, seen above and below, who has been with Martin since 2002, were recent participants in a meeting between Hawaii Five-O Service Animal Training School and Disability Rights Hawaii.



More information

Hawaii Five-O Service Animal Training School
Web: www.hawaiiservice dogs.org (currently under construction, but organizers expect it to be activated this weekend)
E-mail: hawaiiservicedogs@gmail.com
Phone: (808) 430-1038, or call President Ron Wagner-Wright at (808) 430-1038.

Jobless rate falls to lowest since '09

Decline is latest sign economy picking up

By JEANNINE AVERSA and CHRISTOPHER S. RUGABER
Associated Press

WASHINGTON — The unemployment rate is suddenly sinking at the fastest pace in a half-century, falling to 9 percent from 9.8 percent in just two months — the most encouraging sign for the job market since the recession ended.

More than half a million people found work in January. A government survey found weak hiring by big companies. But more people appear to be working for themselves or finding jobs at small businesses.

The steepest two-month decline in unemployment since the Eisenhower administration is the latest sign that the economic recovery is picking up speed.

Hawaii's Department of Labor reported unemployment on the Big Island declined from 9.7 percent in November to 8.7 percent in December. This was still above the statewide average of 6.4 percent, but well below tiny Molokai, where the jobless rate stood at 12 percent as 2010 ended.

The service sector and manufacturing are growing again at pre-recession rates. The Dow Jones industrial average closed above 12,000 this week for the first time since mid-2008. And retail sales have reached a five-year high.

"It is not all rosy. But we seem to be headed in the right direction," said economist Chris Rupkey at Bank of Tokyo-Mitsubishi. "The recovery is on track — warts and all."

Yields on government bonds rose after the unemployment report came out, a sign that bond traders think the job market is improving and will lift the economy after a year and a half of only modest growth.

An unemployment rate of 9 percent remains very high by historical

See ECONOMY Page A5

Walgreens to open in April

Store looking to hire 25-30

By PETER SUR
Tribune-Herald staff writer

The Big Island's first Walgreens store is set to open in Hilo in April.

The store will open in the Waiakea Center, in the former Borders Books and Music building, which has been gutted and renovated as part of a \$1.5 million overhaul.

Today, the interior of the building is bright white, with new electrical,

See WALGREENS Page A6



Associated Press

A wounded anti-government protester shouts Friday during a demonstration in Cairo, Egypt.

Obama: Consider legacy, Mubarak

By BEN FELLER
Associated Press

WASHINGTON — Embracing an Egyptian future without Hosni Mubarak, President Barack Obama on Friday pressed the embattled leader to consider his legacy and exit office in a way that would give his country the best chance for peace and democracy. Obama tried

Inside

Views of Egypt after Mubarak emerge. Page A5

to rally world pressure on Mubarak to make "the right decision" but did not call for his immediate resignation.

See EGYPT Page A5

Internet

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Big Isle history C4
Calendar B1
Classified C6
Comics C5

Commentary A4
Community B4
Crossword C4
Dear Abby C4

Index

Horoscope C4
Letters A4
Nation A2
Obituaries A2

Odds & Ends A2
Public notices C6
State A3
World A5



Today's weather Page A2

Issue No. 36
20 Pages in
3 Sections



0 58551 00050 5

BACK PAGE

Pot decriminalization mulled

By MARK NIESSE
Associated Press

HONOLULU — Possession of small amounts of marijuana in Hawaii would become a minor offense that comes with a \$100 fine under a measure approved Friday by a Senate committee.

A joint hearing of Senate health and judiciary committees unanimously passed the marijuana decriminalization bill, which would make punishment for possession of less than an ounce of the drug similar to a traffic ticket.

Advocates of relaxed laws said marijuana smokers shouldn't be sent to jail and clog up the court system for a nonviolent offense.

"Given how common, how normalized marijuana use is in this country ... this is counterproductive," said Pam Lichty, president of the Drug Policy Action Group. "Saddling young people particularly with criminal penalties affects their entire life."

Law enforcement agencies opposed to the bill testified they didn't want to send the message that it was permissible to possess and

smoke marijuana.

"We shouldn't be telling our youth that it's OK to smoke or to deal one ounce of marijuana, period," said Keith Kamita, chief of the narcotics enforcement division for the Hawaii Department of Public Safety.

If passed, marijuana possession would still be illegal, but offenders wouldn't be given a criminal record if they're caught with a few joints.

Current law calls for small amounts of marijuana possession to be prosecuted as a petty misdemeanor, with penalties reaching a

year imprisonment and a \$1,000 fine.

"The possession of marijuana is still a crime," said Senate Judiciary Committee Chairman Clayton Hee, D-Kahuku, Kaneohe. "It will be handled differently, more appropriately."

The bill's text says marijuana decriminalization would save the state government money that's spent on enforcing and prosecuting marijuana laws.

The measure now advances to the Senate Ways and Means Committee for additional consideration.

FORECLOSURES From front page

chairs, on Monday approved the first reading of House Bill 894. Herkes said he'll seek an expedited hearing schedule for the bill.

"We need some time to stop the foolishness that's going on," Herkes said.

Banks oppose the legislation and testified against it, he added.

Herkes pointed to the story of a Maui woman working with her primary lender to modify her mortgage. That bank was amenable to the modification, but then another bank came in and served a foreclosure notice to the woman and her children, including one who did not live in the house and whose name was not on the loan.

Derrick Umemoto of Island Mortgage Source says he can see both sides of the debate. He spoke with Herkes several times about the proposed legislation, and as a mortgage broker, he's also worked with island residents who come to him for help when they can't get through to their bank. Umemoto said he can understand the bank's position — the money it loaned

isn't being repaid — but he notes that some situations aren't clear-cut.

In one case, a man was current on his mortgage until he had a leg amputated. Unable to work, the man was less than a year from qualifying for Medicare and Social Security. The man asked for — and got — a six-month loan modification, taking his monthly payments from \$1,000 a month to \$750 a month, Umemoto said.

That was March; in August, the man's bank told him they were foreclosing, unless he paid the full \$1,000 a month, plus the difference between the original and modified loan payments. Bank officials simply took back the deal they'd made. The foreclosure went through in November; by December, Umemoto said, the man could have made the full \$1,000 payments again.

Umemoto also offered the story of a Naalehu family as an example of how a bank's legal fees can compound the problem. The family had a \$500 monthly payment, and one spouse was writing the

checks and mailing them in on time. The family would receive a statement that the payment had been received, but then the check would bounce. After four months, the couple realized they were behind on the mortgage, but the \$2,000 they owed became \$8,000 before the bank would provide an updated, final statement.

Umemoto noted that he, as a mortgage broker, must provide a customer an invoice for a \$16 credit report charge, but banks do not have to itemize such legal fees. He's also seen mortgage holders fall behind when a lender approves a buyer's insurance package without requiring a separate hurricane insurance policy, then adds one on later. That can double a mortgage payment and cause the borrower to fall behind, Umemoto said.

"I believe if these people went to a judge, the judge would not allow the bank to foreclose on them," Umemoto said. "They would force them to work something out."

He acknowledged sending too many cases to court

may burden the state's judiciary system.

West Hawaii Realtor Gretchen Lambeth said a foreclosure moratorium would worsen the island's real estate market by creating a negative business environment.

"They're having a knee-jerk reaction to a friend or relative who's having a foreclosure they feel is not righteous," Lambeth said. "They are hurting the state of Hawaii."

Lenders could impose higher interest rates since doing business in Hawaii would be riskier, since foreclosure would be restricted, she added. Worse, lenders could simply choose not to make loans here, she said. And forcing foreclosed houses to remain in limbo could destabilize the market and drive home prices down.

"We need to move on," she said. "If you haven't paid in six or 12 months — the statistics are proving people that get that far behind, it's very rare they'll ever recover."



Big Island Report

Citizens arrested and charged

Big Island police have arrested and charged the following individuals:

- Paul Leon Olson, 53, of Pahoehoe with DUI.
- Kaneohe M.K. Alisha, 19, of Paauilo with failure to appear.
- Angelina Michel Mamone-McKeague, 33, of Hilo with failure to appear.
- Samantha S. DeLima, 40, of Keaau with failure to appear.
- Jose Ikaika Torres-Benitez, 23, of Pahoehoe with assault.
- Neri Mejilla Rodrigues, 26, of Holualoa with DUI.
- Dayne Ducusin Augustin, 20, of Keaau with DUI.
- Kevin M. Peterson, 37, of Calgary, Alberta, Canada, with DUI.
- Lianne E. Hirono, 24, of Hilo with DUI.
- Roy D. Belmes, 23, of Keaau with DUI and speeding.
- Randall T. Chase, 25, of Kailua-Kona with contempt of court.
- Bradley Alan Weeks, 29, of Kailua-Kona with failure to appear and abuse of a family/household member.
- Julia C. Young, 40, of Kurtistown with DUI.
- Christopher B.K. Santos, 20, of Pepeekeo with failure to appear.
- Lyle Matsuo Yamashita, 49, of Pepeekeo with DUI.

Contempt of court typically means failing to comply with a judge's order, such as paying a fine or appearing at a court proceeding. Failure to appear means not showing up in court on the date written on a traffic citation.

Police: No foul play in death

A 57-year-old Hilo man found dead in a parking lot Thursday was pronounced dead at morning apparently died of a fall, not foul play, according to police.

The medical examiner who performed the examination found that Roy Lemon died as a result of "blunt force injury." The injury appeared consistent with a fall, according to police.

At 7:23 a.m. Thursday, officers and Fire Department personnel responded to a report of an unresponsive man in a private parking lot off Keawe Street, where they discovered Lemon. Rescue personnel took

Lemon to Hilo Medical Center, where he was pronounced dead at 8:27 a.m.

Detectives are awaiting the findings of a toxicology analysis. The case is being investigated as a coroner's inquest, according to police.

Anyone with information on the case should call the department's nonemergency line at 935-3311. Those who prefer to remain anonymous may call Crime Stoppers at 329-8181 in Kona or 961-8300 in Hilo or 329-8181 in Kona. All Crime Stoppers information is kept confidential.

GUIDE DOGS From front page

word that such abuses were making life more difficult for disabled people who truly rely on their service animals.

Then, in July, the law was rewritten to specify that, beginning in March, only trained dogs and miniature horses could qualify as service animals. While the change closes the loopholes, it also means that Big Island residents in need of service animals will need a place to obtain them.

There are various providers of service animals, some more expensive than others. According to Wagner-Wright, one Australian company that trains service animals can charge as much as \$60,000 for a guide dog. Meanwhile, some organizations, like Guide Dogs of America, are supported by donations and offer dogs for free. However, waits can be long, as there are often many more applications than dogs available.

According to Guide Dogs of America's website, applicants must go through a vetting process that includes a home interview, interviews of references and medical reports, followed by classes and training. All told, it can take almost half a year, at minimum.

Those who can afford it can get a dog quicker by buying one. Wagner-Wright said he was lucky that a generous donation paid for Spencer, but other people aren't as lucky. He said he recently called Guide Dogs Victoria in Australia and was told the company hadn't received any orders from Hawaii in the last three or four years.

"They're just too expensive," he said.

Running a training school on the Big Island is a way to offer an afford-



WILLIAM ING/Tribune-Herald

Ron Wagner-Wright holds his guide dog, Spencer McGarrett, during a recent meeting at the Office of Aging with members of Disability Rights Hawaii.

able, convenient option for residents, he said. With the help of various area businesses, the Hawaii Humane Society, Disability Rights Hawaii and Hawaii County, Wagner-Wright and other volunteers launched Hawaii Five-O Service Animal Training School in July.

Using donated labor, Wagner-Wright says he hopes to offer the same caliber of trained service dogs at a fraction of the price.

"We're looking at spending hundreds, rather than thousands," he said.

Hawaii Five-O's vice president is Leahualani Ah Choy, who also serves as president of the Hawaii Island United Kennel Clubs. She says she was convinced the organization could work after a presentation by Wagner-Wright.

"I started thinking, 'Why can't we have our own training center?'" she

said. "Our people could service not only Hawaii but the Pacific Rim. We're a central location, we have the land, we have the dogs, we have the awesome trainers here on the island."

Among those who'll donate their services is Karen Furtado, owner and operator of Shear Magic Pet Salon in the Hilo Shopping Center. While she is experienced in training, she will primarily be responsible for grooming of animals as they're trained.

Another volunteer is Christina Sato, owner of The Warehouse, which sells a number of items including clothing and dog food. She will be supplying the trainees with dog food at wholesale.

The dogs themselves will be donated by the Hawaii Island Humane Society, said Executive Director Donna Whitaker.

Providing free dogs to the program will be a win-win situation for the Humane Society, by finding loving owners for dogs who might otherwise be euthanized, and filling an important need for the disabled.

"I think it's a great thing you guys are doing," she told Hawaii Five-O's members at a recent meeting.

As for the organization's next project, members have already started looking for the right dog for 21-year-old Martin Hodapp, who is wheelchair-bound due to muscular dystrophy.

Hodapp has been with his current service dog, Dudley, since 2002, he said. Barely able to move his limbs, Hodapp relies on Dudley to switch on lights, open doors and pick up objects. But as Dudley has gotten older, he's been moving slower.

"He's getting ready to retire," Hodapp said. "He can still get my parents when I need them, but now that he's older, he sometimes gives me a look first of, 'Do I have to?'"

Hawaii Five-O's organizers say they anticipate training a new dog for Hodapp will cost just under \$1,000, and on Friday announced they had received a generous gift from the Hilo Bay Rotary Club to cover that amount.

"That's what we want to do," Wagner-Wright said. "We're not asking for \$250 million or anything. We'd just like to see the community support us as we train these dogs."

Apart from monetary donations, the new group is also asking area keiki to help design Hawaii Five-O's logo.

E-mail Colin M. Stewart at cstewart@hawaii-tribune-herald.com.

WALGREENS From front page

plumbing and air-conditioning systems. White floors have replaced carpet, white walls have replaced the former beige color scheme, and a row of downward-angled mirrors lines the rear of the store.

Employees of Cove Development Group were working this week "under the gun," before control of the building is handed over to the Illinois-based company.

"We're turning the store over to Walgreens on Monday," said Cove construction supervisor Tim Dills.

The next step will be for Walgreens to install and stock its shelves and equipment and hire and train 25 to 30 employees.

"We hope to open that store some time in April," said Walgreens spokesman Robert Elfinger. He could not be more specific.

Borders officials announced last summer that the store was being closed because it had failed to meet business objectives. Waiakea Center and its stores operate on a long-term lease with the state Department of Hawaiian Home Lands.

By the end of the year,

Walgreens will be one of seven pharmacies operating within a mile of each other. The others are located in the soon-to-be-opened Target and Safeway, Longs Drugs, Windward Pharmacy, and in the Walmart and KTA Puainako stores.

Walgreens' 14,980-square-foot store will feature a small waiting room, a grocery section and a 1-hour photo booth.

"We're also working with a local vendor to showcase a lot of locally made products," Elfinger said.

Walgreens is one of the nation's largest drug store chains, with 7,651 stores as of Nov. 30, according to a quarterly report filed in January.

"We continue to expand into new markets and increase penetration in existing markets," the report said.

Walgreens operates five stores on Oahu and four on Maui.

The company is accepting applications for its Hilo store on its website at www.walgreens.jobs.

E-mail Peter Sur at psur@hawaii-tribune-herald.com.

Setting the record straight

● A rain gauge at Friday's edition. The Honokaa recorded 5.31 inches of precipitation during the month of January, not 1.02 inches as stated in a chart published Friday.

● Kathleen "Kathy" McNally is the former athletic director at the University of Hawaii at Hilo. Her first name was inadvertently omitted in

Friday's edition. The Tribune-Herald regrets the errors.

The Hawaii Tribune-Herald believes in correcting its errors. If you would like to report an error, call Editor David Bock at 930-7323, or Associate Editor Richard Palmer at 930-7324. Corrections will appear in this space.