

I Mina'trentai Siette Na Liheslaturan Guåhan
APPOINTMENTS

DOCUMENT NO.	APPOINTEE	POSITION	AGENCY	APPT. DATE	TERM LENGTH	DATE REFERRED	COMMITTEE REFERRED	PUBLIC HEARING DATE	DATE COMMITTEE REPORT FILED	SESSION DATE	DATE CONFIRMED	NOTES
37GL-24-1718	Juno Ean	Member	Guam Banking and Insurance Board	2/20/24	Six (6) Years; May 6, 2023 to May 5, 2025 To fill the unexpired term of Michael A. Sgro	3/7/24	Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning	3/28/24 9:00 a.m.	6/6/24 3:29 p.m.			



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guåhan • 37th Guam Legislature

June 4, 2024

The Honorable Therese M. Terlaje

Speaker

I Mina'trentai Siette Na Liheslaturan Guåhan

163 Chalan Santo Papa

Hagåtña, Guam 96910

VIA: The Honorable Chris Barnett

Chairperson, Committee on Rules

DUB

RE: Committee Report on the Executive Appointment of Mr. Juno Eun to serve as a Member of the Guam Banking and Insurance Board.

Håfa Adai Speaker Terlaje,

Transmitted herewith is the Committee Report on the **Executive Appointment of Mr. Juno Eun** to serve as **Member** of the **Guam Banking and Insurance Board** who was referred to the Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning.

Committee votes are as follows:

- 4 TO DO CONFIRM
- 0 TO NOT CONFIRM
- 0 TO REPORT OUT ONLY
- 0 TO ABSTAIN
- 0 TO PLACE IN INACTIVE FILE



COMMITTEE ON RULES

Received:

June 4, 2024 4:41 p.m.

Beatrice Cruz

Si Yu'os ma'åse',

Sabina Flores Perez

Sabina Flores Perez

Senator, *I Mina'trentai Siette Na Liheslaturan Guåhan*



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guahan • 37th Guam Legislature

COMMITTEE REPORT

Nomination of Juno Eun

**To serve as a Member of the
Guam Banking and
Insurance Board**

**For a Term of Six (6) Years;
May 6, 2023, to May 5, 2025
To fill the unexpired term of Michael A. Sgro**



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guåhan • 37th Guam Legislature

June 4, 2024

MEMORANDUM

To: **All Members**
Committee on Environment, Revenue and Taxation, Labor, Procurement, and
Statistics, Research, and Planning

From: **Senator Sabina Flores Perez** *SFP*
Committee Chairperson

Subject: **Committee Report on Appointment of Mr. Juno Eun**

Håfa Adai,

Transmitted herewith for your consideration is the Committee Report on the appointment of **Mr. Juno Eun** to serve as a **Member** of the **Guam Banking and Insurance Board**.

This report includes the following:

- COR Referral Memorandum of the Appointment
- Appointment Letter to the Speaker from *I Maga'hågan Guåhan*
- Appointment Packet and Supporting Documents from *I Maga'hågan Guåhan*
- Notices of Public Hearing
- Public Hearing Agenda
- Public Hearing Sign-in Sheet
- Submitted Written Testimonies & Supporting Documents
- Committee Vote Sheet
- Committee Report Digest

Please take the appropriate action on the attached vote sheet. Your attention to this matter is greatly appreciated. Should you have any questions or concerns, please do not hesitate to contact me.



COMMITTEE ON RULES

Senator Chris Barnett, Chairperson
I Mina'trentai Siette Na Liheslaturan Guåhan
37th Guam Legislature

March 7, 2024

To: **Joaquin P. Taitague**
Clerk of the Legislature

Attorney Darleen Hiton
Legislative Legal Counsel

From: **Senator Chris Barnett** 
Chairperson, Committee on Rules

Subject: **Referral of Appointment**

Håfa Adai yan Biba Guåhan!

As per my authority as Chairperson of the Committee on Rules and subject to §9.01, Rule IX of our Standing Rules, I am forwarding the referral of the following appointment:

Appointee: **Juno Eun**
Position: **Member**
Term Length: **Six (6) Years; May 6, 2023, to May 5, 2025**
To fill the unexpired term of Michael A. Sgro

Please refer the following document:

“**Doc. No. 37GL-24-1718** – Office of the Governor – Appointment and Supporting Documents for Juno Eun, Member, Guam Banking and Insurance Board.”

Ensure the appointment is referred to the Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning chaired by Senator Sabina Flores Perez. I also request that the same be forwarded to Management Information Services (MIS) for posting on our website.

Should you have any questions or concerns, please feel free to contact Kamarin J.A. Nelson, Committee on Rules Director at 671-472-2461.



LOURDES A. LEON GUERRERO
GOVERNOR



JOSHUA F. TENORIO
LT. GOVERNOR

UFISINAN I MAGA'HĀGAN GUĀHAN
OFFICE OF THE GOVERNOR OF GUAM

February 20, 2024

Honorable Therese M. Terlaje
Speaker
I Mina'trentai Siette Na Liheslaturan Guāhan
37th Guam Legislature
Guam Congress Building
163 Chalan Santo Papa
Hagåtña, Guam 96932

37GL-24-1718
OFFICE OF THE SPEAKER
THERESE M. TERLAJE

MAR 05 2024

Time: 2:22 pm
Received: BTM

RE: Board Appointment

Hāfa Adai Madame Speaker:

By virtue of the authority vested in me pursuant to the Organic Act of Guam and the applicable local laws, 11 GCA § 103103(b), I am pleased to transmit the following appointment and supporting documents:

APPOINTEE: Juno Eun
POSITION: Member, Guam Banking and Insurance Board
TERM LENGTH: Six (6) Years; May 6, 2023, to May 5, 2025
To fill the unexpired term of Michael A. Sgro

The appointment is subject to the advice and consent of *I Liheslaturan Guāhan*. Please schedule a hearing at your earliest convenience.

Senseramente,

JOSHUA F. TENORIO
Ākto Maga'lāhen Guāhan
Acting Governor of Guam



37GL-24-1718
Messages and Communications

RECEIVED

Committee on Rules
March 7, 2024

2:59 p.m.

Beatrice Cruz

cc: *Honorable* Lourdes A. Leon Guerrero, Governor of Guam

LOURDES A. LEON GUERRERO
GOVERNOR



JOSHUA F. TENORIO
LT. GOVERNOR

UFISINAN I MAGA'HĀGAN GUĀHAN
OFFICE OF THE GOVERNOR OF GUAM

February 20, 2024

JUNO EUN

Håfa Adai Mr. Eun:

Pursuant to my authority under the Organic Act of Guam 11 GCA § 103103(b), and all other applicable laws, I am appointing you to serve as a:

MEMBER, GUAM BANKING AND INSURANCE BOARD
Term Length: Six (6) Years; May 6, 2023, to May 5, 2025
To fill the unexpired term of Michael A. Sgro

Appointing you to this position comes with great responsibility because you will have a vital role to perform placing many demands on your time and energy. Integrity and honesty are virtues that I prioritize for my Administration to exemplify, and I know that you will do the same while in service to the people of Guam. Your responsibilities shall be significant and consequential. I trust that you will fulfill your duties and set a standard for others to follow.

I appreciate your willingness to serve in this position, and I am confident that your time will be spent in a manner to improve the island of Guam.

This appointment is subject to the advice and consent of *I Liheslaturan Guåhan*.

Should you have any questions, please contact Jean Taitano of the Office of the Governor at (671) 473-1121.

Senseramente,

JOSHUA F. TENORIO
Åkto Maga'låhen Guåhan
Acting Governor of Guam

cc: *Honorable* Lourdes A. Leon Guerrero, Governor of Guam
Michele B. Santos, Banking and Insurance Commissioner



OFFICE OF THE GOVERNOR OF GUAM
Nomination and Appointment Information Sheet

The following information is required for submission to the
Speaker of / *Liheslaturan Guåhan* in accordance with Title 4, Guam Code Annotated Section 2103

NOMINEE INFORMATION

Last Name EUN	First Name JUNO	Middle Initial
Mailing Address [REDACTED]		Apartment/Unit # [REDACTED]
City [REDACTED]	State [REDACTED]	Zip Code [REDACTED]
Phone [REDACTED]	E-mail Address [REDACTED]	
Position to which Appointment is Made Member,		
Are you a citizen of the United States? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If no, are you authorized to work in the United States? Yes <input type="checkbox"/> No <input type="checkbox"/>		

EDUCATION

SCHOOL (Name, City and State)	DATES OF ATTENDANCE	TYPE OF DEGREE	YEAR EARNED
High School JC High School	3 Years	High School Diploma.	1978
College KH University	4 Years	BA	1982
Graduate School KH University	2 years	BA	1985
Other Degree			

EMPLOYMENT HISTORY

Name of Present/Last Employer and Mailing Address Core Tech Development, LLC	Position Title President & CEO
	Dates Held 2010

Previous Employer and Mailing Address	Position Title
	Dates Held

Previous Employer and Mailing Address	Position Title
	Dates Held

Previous Employer and Mailing Address	Position Title
	Dates Held

Previous Employer and Mailing Address	Position Title
	Dates Held

PRIOR GOVERNMENT OF GUAM SERVICE

Agency or Department Name Guam Housing Corporation		Position Title Vice Chair
Address	Phone No.	Dates Held 2019

Agency or Department Name Governor's Council of Economic Advisor		Position Title Director of Korean Business Affairs
Address	Phone No.	Dates Held 2018

PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)

Agency or Department Name		Position Title	
Address	Phone No.	Dates Held	

Agency or Department Name		Position Title	
Address	Phone No.	Dates Held	

TRAINING

INSTITUTE/SEMINARS/ON-THE-JOB TRAINING	DATE

AWARDS

List all educational, professional, civic awards, and recognition for public service:

PROFESSIONAL INVOLVEMENT

List involvement on a local/national/international level. List organizations, activities participated in, and offices held:

COMMUNITY / CIVIC INVOLVEMENT

List organizations, activities participated in, and offices held:

--

PUBLICATIONS AND PRESENTATIONS

List any published articles, papers delivered at professional meetings, etc.:

--

MILITARY SERVICE (Please attach Form DD-214)

<i>BRANCH</i>	<i>DATES OF SERVICE</i>	<i>RANK AT DISCHARGE</i>	<i>TYPE OF DISCHARGE</i>

OTHER INFORMATION

(1) Have you ever been found guilty of a felony in any court, whether within or without the United States?

Yes No If so, please specify in detail: _____

Address of the Court: _____

Date(s) of Conviction: _____

Specific Infraction Committed: _____

(2) Have you ever been declared mentally incompetent by any court, whether within or without the United States?

Yes No If so, please specify in detail the reasons and facts related to such declaration:

(3) Have you ever been found not guilty or not punishable in any criminal proceedings by reason of insanity?

Yes No

(4) Have you ever been confined to a mental institution for any reason?

Yes No If so, please specify in why the appointing authority believes you that you are not suffering from any mental illness or affliction:



OFFICE OF THE GOVERNOR OF GUAM

Statement of Financial Interests


(Required by 4 G.C.A. §13104.1)

TO: The Honorable Lourdes A. Leon Guerrero
Governor of Guam
Ricardo J. Bordallo Governor's Complex
Adelup, Guam 96910

FROM: Juno Eun

- I have no financial interest in any business
- I do have interest(s) in the following business(es):

NAME AND ADDRESS OF BUSINESS INTEREST	TYPE AND AMOUNT OF INTEREST
Koram Investment, LLC	Property Investment. \$600,000

Signature 

Date 2/14/24

AFFIDAVIT / DECLARATION UNDER PENALTY OF PERJURY

I, the undersigned, do hereby depose and say that: (1) I have read and reviewed the information contained in the attached Appointment/Nomination letter from the Governor of Guam; (2) that the matters contained in the Appointment/Nomination letter, together with all attachments thereto, are true and correct and that I am competent to testify to said matters; and (3) that this Declaration is made for the purpose of complying with the requirements of 4 G.C.A. Section 2103.5.

I declare under penalty of perjury under the laws of Guam (4 G.C.A. Section 4308) that the foregoing is true and correct.

Juno Eun
Print Name and Signature

2/14/2024
Date



SUPERIOR COURT OF GUAM

Guam Judicial Center | 120 West O'Brien Drive | Hagåtña, Guam 96910 | (671) 475-3370 | Fax: (671) 475-0078

Name: JUNO EUN

Driver's License ID #: [REDACTED]

DOB: [REDACTED]

CERTIFICATE OF SEARCH

The undersigned Clerk hereby certifies the following results of a diligent search of the records of this Court:

Criminal Cases:
No Cases Found

Civil Cases:

Request for further information may be addressed at the Records Division of the Superior Court of Guam, Guam Judicial Center, 120 West O'Brien Drive, Hagåtña, Guam. Hours of operation are Monday - Friday, 9:00 a.m. to 4:00 p.m. Closed Saturdays, Sundays and local/federal holidays. **Court Clearances are Non-Refundable.**

Dated: 02/14/2024

Sophia Santos Diaz
Clerk of Court

By: 

Court Archivist

Prepared by: Rachael Q. Orsini



The absence of an
Original Court Seal
Invalidates this
document. 2587



**Government of Guam
 GUAM POLICE DEPARTMENT
 RECORDS & IDENTIFICATION SECTION
 P.O. Box 23909
 Guam Main Facility, Guam 96921**



February 14, 2024

SUBJECT: CRIMINAL HISTORY RECORD

NAME:	Juno EUN		
DATE OF BIRTH:	[REDACTED]	FINGERPRINT#:	[REDACTED]
<input checked="" type="checkbox"/>	The individual has no record of criminal conviction(s) in the Guam Police Department files that are subject to Guam law.		

*****NOTHING FOLLOWS*****

THIS INFORMATION MAY BE LIMITED TO A LOCAL CRIMINAL OFFENSE ONLY AND IS NOT INTENDED FOR USE FOR ANY LOCAL, STATE, OR FEDERAL LAW ENFORCEMENT AGENCY.

By Direction: tmat

tmat

[Handwritten signature]

**STEPHEN C. IGNACIO
 Chief of Police**

The absence of an original GUAM POLICE seal invalidates this police clearance.
 REVISED 04/26/2019



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guåhan • 37th Guam Legislature

March 21, 2024

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, Chairperson *SFP*
Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research,
and Planning

Subject: **1st Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.**

The Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research and Planning will be conducting a public hearing on **Thursday, March 28, 2024, 9:00 a.m.** The public hearings will take place in the Guam Congress Building, Public Hearing Room. The agenda is as follows:

9:00 a.m.

Executive Appointment of Mr. Juno Eun to serve as a Member on the Guam Banking and Insurance Board

Bill No. 244-37 (COR) – Therese M. Terlaje / Sabina Flores Perez / Chris Barnett - AN ACT TO ADD A NEW § 57109 TO CHAPTER 57, TITLE 10, GUAM CODE ANNOTATED, RELATIVE TO PROVIDING A GUAM IDENTIFICATION CARD AND GUAM REAL ID FEE WAIVER FOR SENIORS IN HIGH SCHOOL, FOSTER CHILDREN, AND UPON ORDER BY THE COURT.

10:30 a.m.

Bill No. 248-37 (COR) – Sabina Flores Perez - AN ACT TO AMEND § 5214 (b) OF SUBARTICLE B OF ARTICLE 3, CHAPTER 5, TITLE 5, GUAM CODE ANNOTATED RELATIVE TO THE SOLE SOURCE PROCUREMENT OF TECHNOLOGY HARDWARE, SOFTWARE, MAINTENANCE, SUPPORT AND CUSTOMIZATION SERVICES.

Those interested in participating, please confirm your attendance by contacting the Office of Senator Sabina Flores Perez via email at office@senatorperez.org or via phone at (671) 989-2968, no later than **Tuesday, March 26th, 2024**, for further guidance.

Testimonies should be addressed to Senator Sabina Flores Perez, Chairperson, and will be accepted via hand delivery to our mailbox at the Guam Congress Building at 163 Chalan Santo Papa, *Hagåtña*, Guam 96910, or via email to office@senatorperez.org, no later than **4:00pm, Thursday, April 4th, 2024**. In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Sabina Flores Perez at (671) 989-2968. The hearing will broadcast on local television, GTA Channel 21, Docomo Channel 117 and stream online via *I Liheslaturan Guåhan*'s live feed on YouTube. A recording of the hearing will be available online via Guam Legislature Media on YouTube after the hearing. We look forward to your participation!



Evan San Nicolas <evan@senatorperez.org>

1st Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.

1 message

Office of Senator Sabina Perez <office@senatorperez.org>
To: phnotice@guamlegislature.org

Thu, Mar 21, 2024 at 8:00 AM

March 21, 2024

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, Chairperson
Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning

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GovGuam Public Notice Portal

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Si Yu'os Ma'åse,



**Office of
Senator Sabina Flores Perez**

37th Guam Legislature • *I Mina'Trentai Siette na Liheslaturan Guåhan*
Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics,
Research, and Planning

Tel: (671) 989-2968 | (671) 472-3499





Location: 163 Guam Congress Building, 2nd Floor *Hagåtña*, Guam 96910

Website: www.senatorperez.org

Social Media : [Senator Sabina Flores Perez](#)

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To unsubscribe from this group and stop receiving emails from it, send an email to phnotice+unsubscribe@guamlegislature.org.

4 attachments

-  **1st Public Notice (3).pdf**
515K
-  **Nomination Packet JE.pdf**
2127K
-  **Bill No. 244-37 (COR).pdf**
1069K
-  **Bill No. 248-37 (COR).pdf**
901K

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CAMACHO CALVO LAW GROUP LLC
VINCENT C. CAMACHO
 vcamacho@camachocalvo.law
 356 E. Marine Corps Drive, Suite 201
 Hagåtña, Guam 96910
 Telephone No. 671.472.6813
 Facsimile No. 671.477.4375
 Attorneys for Administratrix
NANCY PEREZ PACHECO
IN THE SUPERIOR COURT OF GUAM
IN THE MATTER OF THE ESTATE OF
JOSE DUENAS PEREZ,
 Deceased.
PROBATE CASE NO. PR0012-24
NOTICE TO CREDITORS
NOTICE IS HEREBY GIVEN by NANCY PEREZ PACHECO, Administratrix of the Estate of JOSE DUENAS PEREZ, deceased, to the creditors of, and all persons having claims against said Estate or against said Decedents, that within sixty (60) calendar days after the date of the first publication of this notice, they either file them with necessary vouchers in the Office of Clerk of the Superior Court of Guam, or exhibit them with the necessary vouchers to said Administratrix or her attorneys of record, Camacho Calvo Law Group LLC, 356 E. Marine Corps Drive, Suite 201, Hagåtña, Guam 96910, the same being the place for the transaction of the business of said Estate.
 DATED: Hagåtña GU, March 7, 2024.
CAMACHO CALVO LAW GROUP LLC
 /s/ **VINCENT C. CAMACHO**
 Attorneys for Administratrix
NANCY PEREZ PACHECO


SENATOR SABINA FLORES PEREZ
 Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning
PUBLIC HEARING
Thursday, March 28, 2024
Guam Congress Building, Public Hearing Room
9:00A.M.
 Executive Appointment of Mr. Juno Eun to serve as a Member on the Guam Banking and Insurance Board.
Bill No. 244-37 (COR) – Therese M. Terlaje / Sabina Flores Perez / Chris Barnett - AN ACT TO ADD A NEW § 57109 TO CHAPTER 57, TITLE 10, GUAM CODE ANNOTATED, RELATIVE TO PROVIDING A GUAM IDENTIFICATION CARD AND GUAM REAL ID FEE WAIVER FOR SENIORS IN HIGH SCHOOL, FOSTER CHILDREN, AND UPON ORDER BY THE COURT.
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LAW OFFICES OF JACQUES G. BRONZE
 A Professional Corporation
 173 Aspinnall Avenue, Suite 206A
 Hagåtña, Guam 96910
 Telephone: (671) 649-2392
 Facsimile: (671) 649-2394
 Attorney for Plaintiff

IN THE SUPERIOR COURT OF GUAM
AES CONSTRUCTION, INC.,
 Plaintiff,
 v.
GUAM WANFANG CONSTRUCTION, LTD. and DOES 1 through 10, Inclusive,
 Defendant(s).
CIVIL CASE NO. CV0798-18
NOTICE OF MARSHAL'S SALE ON REAL PROPERTY

By virtue of a Writ of Execution filed by this Court on January 8, 2024, directed and delivered to me as Marshal of the Superior Court of Guam, on a Judgment rendered by the Superior Court of Guam on September 27, 2023, wherein the above-named Plaintiff obtained judgment against the above-named Defendant Guam Wanfang Construction, Ltd., for the sum of One Million Fifty-Seven Thousand Two Hundred Fifty-Six and 18/100 Dollars (\$1,057,256.18); costs of suit and post-judgment interest at the rate of six percent. I have heretofore on January 12, 2024, as evidenced by executing of the Notice of Levy on Real Property, being no personal property has been found, levied on all the title and interest of Guam Wanfang Construction, Ltd.'s interest in the following described non-exempt real property:

- Lot Number 164-4NEW-1, Yona, Guam Suburban, as said Lot is described in that Lot Parcelling Survey Map of Lot 164-4NWE, as shown on Drawing Number GAV-024-08, as L.M. Check Number 186 FY 2008, dated 02 October 2009 and recorded on 23 March 2010 under Instrument No. 803628 at Land Management.
- For informational purposes only, the above referenced map indicates the property contains an area of 27,825 +square meters.
- Last Certificate of Title Numbers:
 82985 - Pago Bay Development Corporation (as to Basic Lot 155NEW; Estate Number 22074)
 82990 - Pago Bay Development Corporation (HK) (as to Basic Lot 164NEW; Estate Number 19538)
 74894 - Kloppenburg Enterprises, Inc., and Cenpac, Inc., a Guam corporation (as to Basic Lot 164-4; Estate Number 19539).

NOTICE IS HEREBY given that I, as Marshal of the Superior Court of Guam am commanded to sell on APRIL 4, 2024, at the hour 9a.m., at the Office of the Mayor of Yona, Guam, pursuant to the Writ of Execution, all of the right, title and interest of Defendant in the above described real property, or so much thereof as may be necessary at public auction to satisfy such judgment to the highest bidder for cash or cashier's check, in lawful money of the United States, the real property being sold at such time and place and as described above or so much of it as may be necessary to raise sufficient money to satisfy the judgment thereon and all accruing costs, interest and fees.

DATED: FEB 13, 2024
MARSHAL, SUPERIOR COURT OF GUAM
MARSHAL OF THE COURT
 By: /s/ **TROY M. PANGELINAN**

 **Luen Fung Enterprises**
 WHOLESALER & DISTRIBUTOR
The Islands Leading Food Wholesaler & Distributor is...
NOW HIRING
APPLY TODAY
POSITION OPENINGS
 Customer Service Representative
 Product Merchandiser
 Sales Executives
 Warehouse/Delivery Driver
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1st Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.

 PRINT

1st Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.

PUBLIC HEARING



 **Posted on:** 03/21/2024 08:00 AM

 **Posted by:** Nicky Leann Fernandez, Office Manager

 **Public Hearing Date:** 03/28/2024 09:00 AM

 **Department(s):**
[GUAM LEGISLATURE \(/notices?department_id=92\)](/notices?department_id=92)

 **Division(s):**
OFFICE OF SENATOR SABINA FLORES PEREZ (/notices?division_id=265)

 **Notice Topic(s):** PUBLIC HEARING (/notices?topic_id=74)

 **Types of Notice:** PUBLIC HEARING (/notices?type_id=7)

 **For Audience(s):** PUBLIC (</notices?public=1>)

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March 21, 2024

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, Chairperson
Committee on Environment, Revenue and Taxation, Labor,
Procurement, and Statistics, Research, and Planning

Subject: **1st Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.**

The Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research and Planning will be conducting a public hearing on **Thursday, March 28, 2024, 9:00 a.m.** The public hearings will take place in the Guam Congress Building, Public Hearing Room. The agenda is as follows:

9:00 a.m.

Executive Appointment of Mr. Juno Eun to serve as a Member on the Guam Banking and Insurance Board

Bill No. 244-37 (COR) – Therese M. Terlaje / Sabina Flores Perez / Chris Barnett - AN ACT TO ADD A NEW § 57109 TO CHAPTER 57, TITLE 10, GUAM CODE ANNOTATED, RELATIVE TO PROVIDING A GUAM IDENTIFICATION CARD AND GUAM REAL ID FEE WAIVER FOR SENIORS IN HIGH SCHOOL, FOSTER CHILDREN, AND UPON ORDER BY THE COURT.

10:30 a.m.

Bill No. 248-37 (COR) – Sabina Flores Perez - AN ACT TO AMEND § 5214 (b) OF SUBARTICLE B OF ARTICLE 3, CHAPTER 5, TITLE 5, GUAM CODE ANNOTATED RELATIVE TO THE SOLE SOURCE PROCUREMENT OF TECHNOLOGY HARDWARE, SOFTWARE, MAINTENANCE, SUPPORT AND CUSTOMIZATION SERVICES.

Those interested in participating, please confirm your attendance by contacting the Office of Senator Sabina Flores Perez via email at office@senatorperez.org or via phone at (671) 989-2968, no later than **Tuesday, March 26th, 2024**, for further guidance.

Testimonies should be addressed to Senator Sabina Flores Perez, Chairperson, and will be accepted via hand delivery to our mailbox at the Guam Congress Building at 163 Chalan Santo Papa, *Hagåtña*, Guam 96910, or via email to office@senatorperez.org, no later than **4:00pm, Thursday, April 4th, 2024**. In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Sabina Flores Perez at (671) 989-2968. The hearing will broadcast on local television, GTA Channel 21, Docomo Channel 117 and stream online via *I Liheslaturan Guåhan's* live feed on YouTube. A recording of the hearing will be available online via Guam Legislature Media on YouTube after the hearing. We look forward to your participation!



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guåhan • 37th Guam Legislature

March 26, 2024

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, Chairperson *SFP*
Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics,
Research, and Planning

Subject: **2nd Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.**

The Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research and Planning will be conducting a public hearing on **Thursday, March 28, 2024, 9:00 a.m.** The public hearings will take place in the Guam Congress Building, Public Hearing Room. The agenda is as follows:

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Evan San Nicolas <evan@senatorperez.org>

2nd Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.

1 message

Office of Senator Sabina Perez <office@senatorperez.org>
To: phnotice@guamlegislature.org

Tue, Mar 26, 2024 at 8:00 AM

March 26, 2024

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, Chairperson
Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning

Subject: **2nd Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.**

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GovGuam Public Notice Portal

--
Si Yu'os Ma'åse,



**Office of
Senator Sabina Flores Perez**

37th Guam Legislature • *I Mina'Trentai Siette na Liheslaturan Guåhan*
Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics,
Research, and Planning

Tel: (671) 989-2968 | (671) 472-3499





Location: 163 Guam Congress Building, 2nd Floor *Hagåtña*, Guam 96910

Website: www.senatorperez.org

Social Media : [Senator Sabina Flores Perez](#)

--
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4 attachments

-  **2nd Public Notice (2).pdf**
515K
-  **Nomination Packet JE.pdf**
2127K
-  **Bill No. 244-37 (COR).pdf**
1069K
-  **Bill No. 248-37 (COR).pdf**
901K



SENATOR SABINA FLORES PEREZ

Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning

PUBLIC HEARING
Thursday, March 28, 2024
Guam Congress Building, Public Hearing Room

9:00A.M.

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The Commission on Decolonization will convene a **regular monthly board meeting on Tuesday, April 2, 2024, at 3:00 PM** via hybrid in-person and Zoom format at the Governor's (Small) Conference Room of the Ricardo J. Bordallo Governor's Complex and via Zoom (link below). The meeting will also be live-streamed via COD's Facebook.

Zoom link:

<https://us02web.zoom.us/j/89492749174?pwd=R2l1Zmp1WjR6Y2JPSUFhbnQ2ITSHNZUT09>

Meeting ID: **894 9274 9174**
 Passcode: **COD24**

Agenda

Call to Order; Roll Call; Approval of Minutes; Financial Report; Old Business: Plebiscite Update & Strategy Discussion; New Business: UNPO Membership & Updates; United Nations Updates: UN Caribbean Regional Seminar, UN C-24; COD Office Updates: COD outreach, Community Engagement Plan; Task Force Updates; Open Floor; Adjournment

FOR MORE INFORMATION/ FOR INDIVIDUALS REQUIRING SPECIAL ACCOMMODATIONS, AUXILIARY AIDS, OR SERVICES, PLEASE CONTACT

MELVIN WON PAT-BORJA AT

Email: decol@guam.gov
 Call +1 (671) 475-9545



COMMISSION ON DECOLONIZATION

WE'RE CREATING A NEW FEATURE

COMMUNITY



ALL THAT'S MISSING IS YOU

WE want to see you on the pages of the Guam Daily Post! We are now accepting photo and caption submissions to populate the daily COMMUNITY page in our newspaper.

This page is dedicated to announcements captured through photos to inform, congratulate, or recognize the happenings in our community. Village to village, neighbor to neighbor, we are excited to showcase what you are doing out and about on this beautiful island we call home!

Please submit your photos and captions with your name and contact information via email: community@postguam.com

THE GUAM DAILY
POST

Office of the Attorney General
Douglas B. Moylan
 Attorney General of Guam
 Family Section, General Crimes Division
 590 S. Marine Corps Drive, 11C Bldg. • Ste. 706
 Tamuning, Guam 96913 • USA
 671-475-2595 • 671-475-3343 (fax)
familydivision@oagguam.org
 Attorneys for the People of Guam

IN THE SUPERIOR COURT OF GUAM
IN THE INTEREST OF
 M.J.B. (DOB: 07/30/2022),
 Minor.
Juvenile Case No. JP243-22

SUMMONS

TO: KAO KARTI, Natural Father
 Homeless
 Tel: 671-483-7394

You are hereby summoned to appear via Zoom before the **HONORABLE LINDA L. INGLES**, at the Judiciary of Guam, Superior Court of Guam, 120 West O'Brien Drive, Hagatna, Guam, for a court hearing on:

TUESDAY, APRIL 9, 2024 AT 4:00 P.M.
 Zoom meeting ID: 716-711-9213 / Password: 76504

YOUR PARENTAL AND CUSTODIAL DUTIES AND RIGHTS CONCERNING THE CHILD WHO IS THE SUBJECT OF THE ATTACHED PETITION MAY BE TERMINATED BY AWARD OF PERMANENT CUSTODY IF YOU FAIL TO APPEAR ON THE DATE SET FORTH IN THIS SUMMONS.

YOU MAY BE HELD IN CONTEMPT IF YOU FAIL TO APPEAR ON THE DATE SET FORTH IN THIS SUMMONS.

Dated: FEBRUARY 21, 2024

Clerk, Superior Court of Guam
By: /s/ ALEXIS D. TENORIO
 Deputy Clerk



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2nd Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.

 PRINT

**2nd Notice of Public Hearing: Thursday,
March 28, 2024, 9:00 a.m.**

PUBLIC HEARING



 **Posted on:** 03/26/2024 08:00 AM

 **Posted by:** Nicky Leann Fernandez, Office Manager

 **Public Hearing Date:** 03/28/2024 09:00 AM

 **Department(s):**
GUAM LEGISLATURE (/notices?department_id=92)

 **Division(s):**
OFFICE OF SENATOR SABINA FLORES PEREZ (/notices?
division_id=265)

 **Notice Topic(s):** PUBLIC HEARING (/notices?topic_id=74)

 **Types of Notice:** PUBLIC HEARING (/notices?type_id=7)

 **For Audience(s):** PUBLIC (/notices?public=1)

 **Share this notice**

March 26, 2024

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, Chairperson
Committee on Environment, Revenue and Taxation, Labor,
Procurement, and Statistics, Research, and Planning

Subject: **2nd Notice of Public Hearing: Thursday, March 28, 2024, 9:00 a.m.**

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OFFICE OF SENATOR SABINA FLORES PEREZ
Chairperson
Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning
I Mina'trentai Siette Na Liheslaturan Guåhan • 37th Guam Legislature

AGENDA
PUBLIC HEARING
Thursday, March 28th, 2024, at 9:00 a.m.
Guam Congress Building, Public Hearing Room

The agenda is as follows:

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OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guåhan • 37th Guam Legislature

Public Hearing

Thursday, March 28th, 2024, 9:00 a.m.

Guam Congress Building, Public Hearing Room

Appointment of Juno Eun to serve as a Member on the Board of Banking and Insurance Board

NAME (please print)	AGENCY/ ORGANIZATION	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR	CONTACT INFORMATION
JUNO EUN		✓	✓	✓		[REDACTED]
Michelle Santos	Dept Rev + Tax	✓	✓	✓		



Dipåtamenton Kontribusion yan Adu'ána

DEPARTMENT OF

REVENUE AND TAXATION

GOVERNMENT OF GUAM

Gubetnamenton Guåhan

LOURDES A. LEON GUERRERO, Governor *Maga'håga*
JOSHUA F. TENORIO, Lt. Governor *Sigundo Maga'lahi*

MARIE P. LIZAMA, Acting Director
Direktor
Deputy Director
Sigundo Direktor

Office of the Banking and Insurance Commissioner

March 28, 2024

Honorable Sabina F. Perez and Honorable Members of the
37th Guam Legislature

Good Morning,

My name is Michelle B. Santos and I am the Banking and Insurance Commissioner at the Department of Revenue and Taxation.

I am here to testify in support of Mr. Juno Eun, who is being appointed to the Banking and Insurance Board.

I do not personally know Mr. Eun so I looked him up on Google. His name and picture pop up and it lists four or five Insurance designations after his name which are very impressive. He is a Certified Financial Planner, Certified Insurance Planner, Chartered Life Underwriter and a Chartered or Certified Property and Casualty Underwriter. With these designations he is sure to be an asset to the Banking and Insurance Board.

My staff and I pledge our support to Mr. Eun and welcome him to our Board.

Thank you for this opportunity to provide testimony.

Michelle B. Santos
Banking and Insurance Commissioner



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guahan • 37th Guam Legislature

COMMITTEE VOTE SHEET

Nomination of

Mr. Juno Eun

To serve as a Member of the Guam Banking and Insurance Board

May 6, 2023, to May 5, 2025

(To fill the unexpired term of Michael A. Sgro)

COMMITTEE MEMBERS	SIGNATURE AND DATE	TO DO CONFIRM	TO NOT CONFIRM	TO REPORT OUT ONLY	TO ABSTAIN	TO PLACE IN INACTIVE FILE
SENATOR SABINA FLORES PEREZ Chairperson	<i>SFP</i> 6/4/2024	✓				
SENATOR THOMAS J. FISHER Vice Chairperson						
SPEAKER THERESE M. TERLAJE Member						
SENATOR CHRIS BARNETT Member						
SENATOR JOE S. SAN AGUSTIN Member	E-Vote 6/4/2024	✓				
SENATOR TELO T. TAITAGUE Member	E-Vote 6/4/2024	✓				
SENATOR JESSE A. LUJAN Member	E-Vote 6/4/2024	✓				



Evan San Nicolas <evan@senatorperez.org>

Request for E-Vote for the Nomination of Mr. Juno Eun to serve as a Member of the Guam Banking and Insurance Board

4 messages

Evan San Nicolas <evan@senatorperez.org>

Tue, Jun 4, 2024 at 3:04 PM

To: Senator Thomas Fisher <senatorfisher@guamlegislature.org>, Senator Therese Terlaje <senatorterlajeguam@gmail.com>, Senator Darrel Christopher Barnett <malafunkshun@guamlegislature.org>, "Joe S. San Agustin" <senatorjoessanagustin@gmail.com>, Senator Telo Taitague <senatortelot@gmail.com>, Senator Jesse Lujan <senatorlujan@guamlegislature.org>

Cc: Sabina Perez <sabina@senatorperez.org>, "Nicky Leann B. Fernandez" <nicky@senatorperez.org>

Håfa Adai Committee Members,

Please see attached Committee Report for **Mr. Juno** to serve as a **Member** of the **Guam Banking and Insurance Board**.

Please indicate your preferred action, based on the following options:

- To Do Confirm;
- To Not Confirm;
- To Report Out Only;
- To Abstain; or
- To Place in Inactive File.

Please submit your response as soon as possible. Your responses will be logged into the Committee Report Vote Sheet for Juno Eun, which will be filed with the Committee on Rules.

--
Saina Ma'åse',



Evan C. San Nicolas
Chief of Staff

Office of Senator Sabina Flores Perez
37th Guam Legislature • *I Mina'Trentai Siette na Liheslaturan Guåhan*
Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics,
Research, and Planning

Tel: (671) 989-2968

Location: 163 Guam Congress Building, 2nd Floor, Chalan Santo Papa, *Hagåtña*, Guam
96910

Email: evan@senatorperez.org

Website: www.senatorperez.org

Social Media : [Senator Sabina Flores Perez](#)



Committee Report - Nomination of Juno Eun, Guam Banking and Insurance Board CMTE.pdf
8285K

Joe S. San Agustin <senatorjoessanagustin@gmail.com>

Tue, Jun 4, 2024 at 3:12 PM

To: Evan San Nicolas <evan@senatorperez.org>

Cc: Senator Thomas Fisher <senatorfisher@guamlegislature.org>, Senator Therese Terlaje <senatorterlajeguam@gmail.com>, Senator Darrel Christopher Barnett <malafunkshun@guamlegislature.org>, Senator Telo Taitague <senatortelot@gmail.com>, Senator Jesse Lujan <senatorlujan@guamlegislature.org>, Sabina Perez <sabina@senatorperez.org>, "Nicky Leann B. Fernandez" <nicky@senatorperez.org>

To Do Confirm

The Office of Senator Joe S. San Agustin

Committee on General Government Operations & Appropriations

I Mina'trentai Siette na Liheslaturan Guåhan

37th Guam Legislature

Guam Congress Building, 163 Chalan Santo Papa, Hagåtña, Guam 96910

T: (671) 989-5445 F: (671) 969-6737 E: senatorjoessanagustin@gmail.com

Website: www.senatorjoessanagustin.com

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[Quoted text hidden]

Senator Telo Taitague <senatortelot@gmail.com>
To: Evan San Nicolas <evan@senatorperez.org>

Tue, Jun 4, 2024 at 3:44 PM

To do confirm.

Si Yu'os Ma'åse,

Create a Great Day!

Senator Telo T. Taitague

37th Guam Legislature

Republican Minority Whip

Vice Chair on General Government

Operations & Appropriations

Suite 309 DNA Building

238 Archbishop Flores St.

Hagatna, Guam 96910

Tel: (671) 989-8356

Email: senatortelot@gmail.com

On Tue, 4 Jun 2024 at 15:04, Evan San Nicolas <evan@senatorperez.org> wrote:

[Quoted text hidden]

Senator Jesse Lujan <senatorlujan@guamlegislature.org>
To: "Joe S. San Agustin" <senatorjoessanagustin@gmail.com>

Tue, Jun 4, 2024 at 4:17 PM

Cc: Evan San Nicolas <evan@senatorperez.org>, Senator Thomas Fisher <senatorfisher@guamlegislature.org>, Senator Therese Terlaje <senatorterlajeguam@gmail.com>, Senator Darrel Christopher Barnett <malafunkshun@guamlegislature.org>, Senator Telo Taitague <senatortelot@gmail.com>, Sabina Perez <sabina@senatorperez.org>, "Nicky Leann B. Fernandez" <nicky@senatorperez.org>

To Do Confirm

[Quoted text hidden]

--
Si Yu'os Ma'åse',



Senator Jesse A. Lujan

Vice Chair, Committee on Maritime Transportation, Air Transportation, Parks, Tourism, Higher Education, and the Advancement of Women, Youth, and Senior Citizens

37th Guam Legislature

I Mina'trentai Siette Na Liheslaturan Guåhan

259 Martyr St. Suite 101A, Calvo-Arriola Building

Hågatña Guam 96910

Office: (671)969-6525

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OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, Labor, Procurement,
and Statistics, Research, and Planning

I Mina'trentai Siette Na Liheslaturan Guåhan • 37th Guam Legislature

COMMITTEE REPORT DIGEST

I. OVERVIEW

The Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning convened a public hearing on March 28, 2024, at 9:00 a.m. in the Guam Congress Building, Public Hearing Room. Among the items on the agenda was the consideration of the appointment of Mr. Juno to serve as a Member of the Guam Banking and Insurance Board, of whose appointment is as follows:

- Appointed by Governor Lourdes A. Leon Guerrero on February 20, 2024, to serve from May 5, 2023, to May 5, 2025.
- Appointment packet was forwarded to *I Liheslaturan Guåhan* on March 7, 2024.
- Appointment packet forwarded to this Committee for public consideration on March 7, 2024.

Public Notice Requirements

Public Hearing notices were disseminated via email to all Senators and all main media broadcasting outlets on March 21st, 2023, and again on March 26th, 2023, fulfilling the 5-Day Notice and 48-Hour Notice of the Open Government Law requirements respectively.

Senators Present

Senator Sabina Flores Perez	<i>Committee Chairperson</i>
Speaker Therese M. Terlaje	<i>Committee Member</i>
Senator Chris Barnett	<i>Committee Member</i>
Senator Telo T. Taitague	<i>Committee Member</i>
Senator Jesse A. Lujan	<i>Committee Member</i>

Oral Testimony

Michele B. Santos	<i>Guam Banking and Insurance Board Commissioner</i>
Juno Eun	<i>Guam Banking and Insurance Board Nominee</i>

II. SUMMARY OF TESTIMONY AND DISCUSSION

The public hearing was Called-to-Order at 9:06 a.m.

Senator Sabina Flores Perez, *Chairperson: Buenas and Håfa Adai*. The Committee on Environment, Revenue and Taxation, Labor, Procurement, Statistics, Research, and Planning is calling this public hearing to order. It is March 28th, 2024, Thursday, at 9:06 a.m.

In compliance with open government law, notices of today's hearing were published in the Guam Daily Post, provided via email to Senators, stakeholders, and local media, and posted on the Government of Guam Public Notices website on March 21st, 2024 for the five-day notice and Tuesday, March 26th, 2024, for the 48-hour notice.

I would like to acknowledge my colleagues here today, Senator Jesse Lujan, Speaker Therese M. Terlaje, Senator Chris Barnett, and Senator Telo Taitague. Thank you for being here.

The purpose of today's confirmation hearing and public hearing is to hear testimony on the following agenda items:

- The Executive Appointment of Mr. Juno Eun to serve as a Member on the Guam Banking and Insurance Board
- **Bill No. 244-37 (COR)** – Therese M. Terlaje / Sabina Flores Perez / Chris Barnett - AN ACT TO ADD A NEW § 57109 TO CHAPTER 57, TITLE 10, GUAM CODE ANNOTATED, RELATIVE TO PROVIDING A GUAM IDENTIFICATION CARD AND GUAM REAL ID FEE WAIVER FOR SENIORS IN HIGH SCHOOL, FOSTER CHILDREN, AND UPON ORDER BY THE COURT.
- **Bill No. 248-37 (COR)** – Sabina Flores Perez - AN ACT TO AMEND § 5214 (b) OF SUBARTICLE B OF ARTICLE 3, CHAPTER 5, TITLE 5, GUAM CODE ANNOTATED RELATIVE TO THE SOLE SOURCE PROCUREMENT OF TECHNOLOGY HARDWARE, SOFTWARE, MAINTENANCE, SUPPORT AND CUSTOMIZATION SERVICES.

The Rules of Conduct for today's Confirmation/Public Hearing are as follows:

- Those called to testify will be in the order beginning with Government Agencies, followed by those that confirmed in advance with my office by Tuesday, March 26th, 2024, prior to today's hearing, then by the order according to the sign in sheet.
- To ensure that all public comments are captured, I ask that all written testimonies be submitted to my staff immediately so copies can be made available for dissemination and to ensure inclusion into the bill's Committee Report.
- Those providing oral testimony will first be recognized by the Chair before speaking and begin by:
 - stating your name;
 - organization, and;
 - position (if relevant) for record-keeping purposes.

- Senators will be given an opportunity at the end of each panel to ask questions, (but due to the potential high volume of those testifying I respectfully ask that questions be concise to facilitate the participation of the public).
- Questions and testimony shall be confined to the substance or nature of the agenda. The personal inference as to the character or the motive of any Senator, or any individual testifying, is NOT permitted.

So now to begin our agenda on the Executive Appointment of Mr. Juno Eun to serve as a Member of the Guam Banking Insurance Board.

An overview of the Board is as follows.

Some of the powers of the Board include they're able to restrict the withdrawal of deposits from all or one or more territorial banks where the Board finds extraordinary circumstances and make such restriction necessary for the proper protection of depositors in affected institutions.

The Board can also order the holder of shares in a territorial bank to refrain from voting said shares on any matter if it finds that such order is necessary to protect the institution against reckless, incompetent, or careless management- to safeguard the funds of depositors or prevent the willful violation of the laws of Guam. The Board can also order any person to cease violating a provision of any laws relating to insurance.

It could enter into contracts for services for a certified financial examiner in good standing with the Society of Financial Examiners and with the actuary in good standing with the American Academy of Actuaries. Other thing about this Board, it contains nine members. Three of them shall be executive officers of entities chartered as banks and licensed to conduct business on Guam, and at least one shall be a state bank. Three of the members are executive officers of insurance businesses licensed to conduct business on Guam.

There shall be three members who are not directors, trustees, officers, employees or stockholders of any entity chartered as a bank or any entity engaged in the insurance business, one of whom must be an attorney admitted to the practice of law on Guam, and only one of whom shall be a classified employee of the Government of Guam. So these are the requirements for these Board members.

Invitations for today's hearing were sent to the Commissioner of the Guam Banking Insurance Board, Michele Santos, who's here today to provide testimony, and Acting Director of the Department of Revenue and Taxation, Marie Lizama. I'd like to invite the Commissioner, and if there's anyone else who would like to testify, as well as the nominee himself, to come to the table. We'll go in order with the Commissioner and then any other testimonies, and lastly, we'll reserve it for the nominee. I'd like to recognize Commissioner, if you don't mind, Commissioner first. Thank you for providing testimony.

Michele Santos, Commissioner, Guam Banking and Insurance Board: Good morning, Honorable Sabina Flores Perez and honorable members of the 37th Guam Legislature. My name is Michele Santos, and I am the Banking and Insurance Commissioner at the Department of Revenue and Taxation. I'm here to testify in support of Mr. Eun's appointment. I do not personally know Mr. Eun, so I looked him up on Google. His name and picture popped up, and it lists four or five insurance designations after his name, which are very impressive.

He is a certified financial planner, certified insurance planner, a chartered life underwriter, a chartered or certified property and casualty underwriter. With these designations, he is sure to be an asset to the Banking and Insurance Board. My staff and I pledge our support to Mr. Eun and welcome him to the Board. Thank you for this opportunity to provide some testimony.

Chairperson Perez: *Si Yu'os ma'åse*, Commissioner, for your testimony. We'll reserve questions for later, if that's okay. I'd like to now recognize the nominee himself. Good morning, Mr. Eun.

Juno Eun, nominee: Good morning, ma'am.

Chairperson Perez: And you're recognized to provide your testimony.

Juno Eun: Okay. Can I speak?

Chairperson Perez: Yes. Please proceed.

Juno Eun: My name is Juno Eun, and I was working for Guam Housing Corporation as a Vice Chair, and also previous Governor's economic council. But those two positions that I served were recommended by the Governor and other board members of the corporation. And after I refused several times, I accepted it.

Actually, I retired from my corporation five years ago, and I came back because a lot of operations going on in Guam and my company, so I came back a year ago. After I came back, I also approached my other board members, but I rejected because I was so busy.

But this board, actually, I kind of volunteered after the typhoon. And as the Commissioner said, I studied insurance at the graduate school, and I was working for the insurance company, and also I had my own brokerage house in California for a long time.

So I've always been involved in the insurance industry in Guam, trying to help the insurance company and other insured people. But after the typhoon, I realized that there were a lot of things going on by the insurance company that were not, in my opinion, doing their job properly to help the victims of insurance.

So I kind of volunteered to possibly make it better, our condition of the insurance industry. That's why I'm here.

Chairperson Perez: Thank you. Does that conclude your testimony, Mr. Eun?

Juno Eun: Yes.

Chairperson Perez: Thank you for your testimony. I met with you yesterday. You said you retired and then you've decided this is something you wanted to do, to accept this nomination. And just like you said you wanted to help. Before I go into those details, I wanted just to clarify— so Commissioner, the position that he's filling is for the vacated seat by Mr. Sgro, is that correct?

Commissioner Santos: Yes.

Chairperson Perez: So we want to be very absolutely clear that he's eligible for this position, right? I know he has a lot of insurance background, but the position that he's filling is a member who is not a director, trustee, officer, employee, stockholder of any entity chartered as a bank or entity engaged in insurance business. Mr. Eun, can you confirm that you are not a director, a stockholder, an officer, or trustee of any chartered bank or insurance business?

Juno Eun: No, I'm not.

Chairperson Perez: Okay, thank you. And are you an attorney?

Juno Eun: Yes, not licensed in Guam.

Chairperson Perez: Not licensed in Guam. I know we currently have an on-staff attorney, Dean Manglona, on this Commission. So he fills that position. I just wanted to clarify that this position that you're filling is other than that, other than the insurance, other than the banking, other than the attorney position, and other than the classified employees. So there is that one position and we just need to also confirm that the position that's being vacated, is that position?

Juno Eun: Yes.

Chairperson Perez: Before we move forward, just to be clear. Can you explain, what exactly in the insurance side you saw was a weakness that made you decide to accept this nomination? In what ways were there gaps in service?

Juno Eun: About 18 years ago, the first time I came here, to help the Moylan's insurance company improve their organization, I found out a lot of things were so behind. Personally, I hate compare to anything, any cities; but it was so outdated in terms of the policy forms, litigation, and the policy premiums. Then I've been trying to help them.

I came back to Guam I was not in the insurance industry. But a lot of things have been improved tremendously. So now Guam is updating most of the industry but still insurance, in my opinion, is not catching up like other industries. For example, our insurance policy is still not using updated one, even not 10 years ago. It's one of the reasons. And second, insurance carrier market is so soft, our territory so small, so a lot of insurance companies have no appetite, or they cannot diversify their insurance risk. Just a few insurance carriers were here, even two or three major ones left over.

So we have not enough insurance carriers to compete to give the better service to the public. That's the one I also have some concern on.

Chairperson Perez: There have been changes since COVID, I understand, in the insurance industry. What have you seen are critical changes as far as from the business side, as well as the regulation side, do you see changes within the regulation side, because insurance is really controlled mostly by States, local entities. So what regulations do you think are critical to really adopt here?

Juno Eun: Number one, I was not in Guam in the COVID era. But also, I'm not quite sure what kind of regulation we have, but based on my observation, number one, I don't know exactly, but how much you can control the premium or the claim process. Personally, I have experience with my company and our other insurance; they will ask me for help.

We have a policy in the 60 days period that they have to correspond it and sell the claim, basically. But when they have a claim, the processing time and procedure was not appropriate or not matching with our policy form.

Second, I don't know exactly, but I don't think so. We have the trust premium fund account here. Usually the premium from the insurer was not theirs until something happens, so I believe trust fund will be beneficial to the public.

Chairperson Perez: Thank you. And then regarding the banking side, so you're unique because you have a pretty strong background in insurance and banking, from my understanding.

Juno Eun: Yes, I have some, yes.

Chairperson Perez: So, one of the things that we have to adapt to is cannabis accepting money, because currently, federally, it's still a scheduled substance. So to accept money would be against federal laws. Part of your role is to advise the Commissioner on making sure the laws are being followed. Right now, according to my understanding, banks cannot accept transactional money pertaining to cannabis. Are you prepared, as an individual of this community, to assert that claim, if it is in fact accurate?

Juno Eun: I believe this question is not asking my personal opinion on using marijuana or not. Assuming that, since marijuana recreational use was legalized, regardless of my opinion to use it or not, the other regulation and the law has to be followed consistently with the legalized marijuana. So if they can grow, they can sell, they have a business, we can have a business license for that, and then all the money transaction has to be accepted by a bank and to have more transparency, that's my opinion.

Chairperson Perez: Okay, but if it goes against federal law, what would be your position?

Juno Eun: It depends on the Guam Legislature.

Chairperson Perez: It depends on the local law?

Juno Eun: Yes. Then if it is unconstitutional to the federal, someone initiates the case to the federal court, they will rule it out. I believe the local law is going to be prepared.

Chairperson Perez: So if the local law is silent, what would you fall back on?

Juno Eun: Local law silent? I'm not a senator, ma'am, but I support. So to my personal opinion, like I said, the local law legalized recreational marijuana as a business, then other regulations or banks should follow the regulations should follow.

Chairperson Perez: But if it's absent right now, what authority will you listen to? Because as a Commissioner, you have to uphold federal and state laws, especially when it comes to banking.

Juno Eun: Yes, and I support the Commissioner and our Board to make an initiative.

Chairperson Perez: I'm sorry, can you say that again?

Juno Eun: We can work together, support the Commissioner and our Board to initiate, try to make the bill.

Chairperson Perez: Thank you. What do you know about cryptocurrency? Is there a need to address that?

Juno Eun: Cryptocurrency, I personally hold cryptocurrency.

Chairperson Perez: I'm sorry?

Juno Eun: I have BitCoin.

Chairperson Perez: You have cryptocurrency?

Juno Eun: Yes.

Chairperson Perez: But as far as banking here in Guam, do you see a need to develop policies for that?

Juno Eun: I am not sure, but if the cryptocurrency was legalized, if the bank will accept that, it's a lot of procedure and then caution has to be needed. So I cannot, I'm not in the position to say yes or no. I'm sorry about that.

Chairperson Perez: So you need a little bit more research?

Juno Eun: Yes, I have no study.

Chairperson Perez: Regarding conflicts of interest, you stated earlier that you are not a stockholder, trustee, employee, officer of any chartered bank?

Juno Eun: Yes.

Chairperson Perez: Or insurance business. But you did mention in your packet, you did say you have an interest.

Juno Eun: Yes, we have a CoreTech captive insurance company.

Chairperson Perez: Captive insurance, okay.

Juno Eun: And I don't think I have any kind of conflict of interest, but you may consider in May, because we have a Core Tech captive insurance. CoreTech captive insurance, as you know, because of captive insurance, we don't do it outside the business, at the public, or even not any subcontractor, or any affiliate company, only do it for our own services.

And even if you have, it's going to try to fill the gap, if the insurance denies what they don't want to insure as special needs. So even general property and casualty was insured by the other insurance carriers. But in case, when I served as a board member, if any arise possibly conflict of interest, I dismiss or excuse myself.

Chairperson Perez: As far as meetings, are you committed, I know you retired, but are you committed to attending the commission?

Juno Eun: No, no. I retired five years ago, but I came back one year ago, so I'm not retired. I'm now actively working on it, and I can promise I will never miss a single board meeting, because when I served two boards before, I never missed a single meeting.

And personally, if I added it, maybe you're not going to believe it, from elementary school to the doctors, and then for 30 years of experience in my job, I never missed a single day. 100% perfect punctuality, attendance on all my life.

So since I keep my habit to not miss a single day, I'm going to get sick on Friday, usually. I'll get up on Sunday. My biorhythm even matches my lifestyle, so I don't get sick on weekdays.

Chairperson Perez: Thank you. I appreciate your directness. I think those are my questions for now, so I'm going to offer the floor to my colleagues. Probably in order. Senator Lujan.

Senator Jesse A. Lujan, Committee Member: Thank you, Madam Chair. Good morning, panel.

Juno Eun: Good morning.

Senator Lujan: Good morning. Mr. Eun, for transparency's sake, I've known Mr. Eun for years. Yeah, that's right, and thank you for stepping up and wanting to fulfill that position. Mr. Eun, you've had some, of course, insurance board membership experience on the federal side, right?

Juno Eun: Yes, the Federal Congress has special insurance board that consists of three members. I was one of three members for the U. S. Congress and was controlled by Senator Edward Kennedy,

the Chairman. I was picked as one of three members, and I believed it, not only because of my background, but because they picked up kind of the diversity of nationality or ethnic groups. They picked one white people, one black people. I was kind of a minority Asian, so I was there. But I served for two years as one of three U. S. Congress members of the insurance board specialty.

Senator Lujan: And what years did you serve?

Juno Eun: 1996 to 1998.

Senator Lujan: Okay, under which Administration? Which Presidential Administration did you serve under? That's all right, we can look it up. Yeah, but you went through quasi-congressional, what do you call this, hearing, right?

Juno Eun: Yes.

Senator Lujan: After you were nominated, right?

Juno Eun: Yes.

Senator Lujan: Yeah, okay. Yeah, definitely, Madam Chair, I vouch for his definite qualification for the position. And you'll be filling in for the unexpired term for Mr. Michael Sgro, right?

Juno Eun: Yes.

Senator Lujan: And so that term expires, I think, next year. So you'll be, if you get re-appointed, you'll be back for another confirmation hearing, right?

Juno Eun: Oh, I didn't know that.

Senator Lujan: Because it's still unexpired, right? Yeah, so yeah, so you'll fill the remaining time of the unexpired term, and then when that comes up, if you get re-appointed, then you'll come back for another confirmation hearing. But thank you very much again.

Juno Eun: Yes, sir, I'll try my best.

Senator Lujan: But thank you very much for, again, stepping up and wanting to serve this critical need, critical board. Thank you very much, Madam Chair.

Chairperson Perez: *Si Yu'os ma'åse*, Senator Lujan. Speaker Therese, you're recognized.

Speaker Therese Terlaje, Committee Member: Thank you. I just want to say thank you for your willingness to serve on the Board and for your openness or directness in your responses to the questions of the Chair, and I thank the Chair for her questions this morning. I think those are appropriate. *Si Yu'os ma'åse*.

Chairperson Perez: Thank you, Speaker Terlaje. Senator Barnett, you're recognized.

Senator Chris Barnett, Committee Member: Thank you, Madam Chair, and good morning, Mr. Eun, and good morning, Mrs. Santos. I, too, thank you for your directness, and I also just want to commend the Chair for bringing up some really good questions that I'm not sure we've reached the bottom of yet.

So maybe if you could, just, Mr. Eun, so the Chair, Senator Perez, had mentioned some of the restrictions relative to the spot you're filling and involvement or, well, just involvement with the insurance industry. And did I hear you correctly that you said that you are involved with captive insurance for your, for Core Tech?

Juno Eun: I said Core Tech, our family company, I am handling the Core Tech development side. But in our Core Tech, the affiliate company or sister company, one of them is Core Tech Captive Insurance.

Senator Barnett: Okay. Thank you, Mr. Eun. And I bet, you know, it sounds like you have got a great wealth of experience, and I, too, thank you for stepping up and your willingness to serve. *Si Yu'os ma'åse*, Madam Chair.

Juno Eun: Thank you.

Chairperson Perez: *Si Yu'os ma'åse*, Senator Barnett. Senator Taitague, you are recognized.

Senator Telo Taitague, Committee Member: Thank you, Madam Chair, and good morning to my colleagues, and of course, good morning to the nominee.

Juno Eun: Good morning.

Senator Taitague: How are you? And of course, Ms. Santos, and our listening audience. You know, it is so important for us to be here whenever we are confirming an individual to ensure that the right person is sitting on the seat. And many a times, it is not here to say everything is really great and nice and, you know, the flowers are blooming or anything like that. It is really to find out your true reason for sitting on this Board. It is a very influential board, as you know.

Juno Eun: Yes.

Senator Taitague: I don't think, not everyone can sit on this particular board. You need the expertise. You need the knowhow, and it is obvious with your background, you have what it takes.

So first, I want to thank you so much for giving all your knowledge and education and expertise to do this without getting paid, you know. So you are contributing back to the community, and I want to thank you so much for doing that.

Juno Eun: You are welcome.

Senator Taitague: I was very happy to see you smile when you were explaining how you never miss a day of work, unless you are sick, and then I saw a smile on your face because the whole time you were sitting here, there was no smile until I saw that smile.

Juno Eun: Thank you.

Senator Taitague: See, now you are smiling again, so it is very becoming of you. You have a beautiful smile, so keep that up. The thing is, I always worry about people wanting to sit on a board, but they don't show up. So you checked off that box for me, your commitment for being here, and I thank you for that so much. I did notice on your packet, usually it says President and CEO, and it says dates held 2010. So is it to present that you are still?

Juno Eun: Yes, I'm present. I'm CEO of Quality Development presently.

Senator Taitague: Because it just gave a date held, but it didn't say if you are currently still the CEO and President.

Juno Eun: Yes, ma'am.

Senator Taitague: I just wanted to clarify that you are working. So I guess you are the boss, so you can make sure you show up at the meetings at the insurance.

Juno Eun: Actually, I'm the door opener and the door closer of my office, my company. I go there at 7 a.m. to finish after 7 p.m.

Senator Taitague: Okay. Well, that's very good to know that you are very on time. I mean, knowledge and wealth is because of being there and staying on top of the information. So I greatly appreciate it. So you're a very, very, very hard worker, and it shows. So thank you so much.

Juno Eun: Thank you, ma'am.

Senator Taitague: Other than that, I have no further questions, and I appreciate that if I could be of service at all, if there's anything, you have any questions, or if you see something that you don't think is right and you feel uncomfortable, don't turn a blind eye. I'm willing to help. My door is always open, always open to you. So if you see something that I call shenanigans, please bring it up.

Juno Eun: Thank you.

Senator Taitague: Let us know, and we'll take it on. And thank you again. Thank you, Madam Chair.

Chairperson Perez: Thank you, Senator Taitague. So I think this concludes the hearing. Being that there are no other testimonies provided, I really want to thank both Commissioner Santos and Mr. Eun, for accepting the nomination.

And we'll definitely follow up with the clarifications, just to make sure that you are eligible for this position before we move forward with the confirmation. So I appreciate your willingness to really kind of improve the situation for our island.

And with that being said, the Committee will continue to receive testimony until Wednesday, April 10th, 2024. Please address all testimony to Senator Sabina Flores Perez, Chairperson of the Committee on Environment, Revenue and Taxation, Labor, Procurement, Statistics, Research, and Planning, which can be dropped off at the mailboxes here at the Guam Congress Building, or emailed to office@senatorperez.org. *Si yu'os ma'åse* and thank you so much for being here.

Juno Eun: Thank you.

Chairperson Perez: Have a great day.

Chairperson Perez adjourned the confirmation hearing for Juno Eun at 10:33 a.m.

Written Testimonies:

- Guam Banking and Insurance Board, *Commissioner*, Michele B. Santos

III. FINDINGS AND RECOMMENDATION

The Committee on Environment, Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning notes that per Mr. Juno Eun nomination packet, he will serve for a term of Six (6) May 6, 2023, to May 5, 2025.

The Committee on Environment, and Revenue and Taxation, Labor, Procurement, and Statistics, Research, and Planning hereby reports out the appointment of **Mr. Juno Eun** to serve as a **Member** of the **Guam Banking and Insurance Board** with the recommendation **TO DO CONFIRM** .