I Mina'Trentai Kuâttro Na Liheslaturan Guâhan APPOINTMENTS

DOCUMENT NO.	APPOINTEE	POSITION	AGENCY	APPT. DATE	TERM LENGTH	CMTE REFERRED	DATE REFFERED	PUBLIC HEARING DATE	CMTE REPORT FILED	DATE CONFIRMED	NOTES
35GL-19-0795	Leah Beth O. Naholowaa	Member (Government of Guam Employee-Classified)	Guam Banking & Insurance Board	7/25/19	Six (6) Years; May 6, 2019 to May 5, 2025 To fill the seat of Katherine Kakigi, whose term has expired	Committee on Environment, Revenue and Taxation, and Procurement	7/26/19	8/7/19 9:00 a.m.	8/14/19 9:48 a.m.		

ALCO SE

OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN 35TH GUAM LEGISLATURE

August 13, 2019

The Honorable Tina Rose Muña Barnes

Speaker

I Mina'trentai Singko Na Liheslaturan Guåhan
163 Chalan Santo Papa
Hagåtña, Guam 96910

VIA: The Honorable Regine Biscoe Lee

Chairperson, Committee on Rules

RE: Committee Report on the Executive Appointment of Ms. Leah Beth
Naholowaa to serve as Member (Government of Guam Employee-Classified) of the
Guam Banking and Insurance Board.

Håfa adai Speaker Muña Barnes,

Transmitted herewith is the Committee Report on the **Executive Appointment of Ms. Leah Beth Naholowaa** to serve as a *Member (Government of Guam Employee-Classified)* of the *Guam Banking and Insurance Board* and which was referred to the Committee on Environment, Revenue and Taxation, and Procurement.

Committee votes are as follows:					
4	TO DO CONFIRM				
	TO NOT CONFIRM				
	TO REPORT OUT ONLY				
	TO ABSTAIN				
	TO PLACE IN INACTIVE FILE				
Si Yu'os ma	'åse ',				

Sabin 2 Flores Peres

Sabina Flores Perez



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN 35^{TH} GUAM LEGISLATURE

COMMITTEE REPORT

Nomination of Leah Beth Naholowaa

As a Member (Government of Guam Employee-Classified) of the Guam Banking and Insurance Board

To serve for six (6) years; May 6, 2019 to May 5, 2025, To fill the seat of Katherine Kakigi, whose term has expired

OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN 35TH GUAM LEGISLATURE

August 13, 2019

MEMORANDUM

To:

All Members

Committee on Environment, Revenue and Taxation, and Procurement

From:

Senator Sabina Flores Perez

Committee Chairperson

SFN

Subject:

Committee Report on Appointment of Leah Beth Naholowaa

Håfa Adai,

Transmitted herewith for your consideration is the Committee Report on the appointment of **Ms. Leah Beth Naholowaa** to serve as a *Member (Government of Guam Employee-Classified)* of the *Guam Banking and Insurance Board*.

This report includes the following:

- Copy of COR Referral of the Appointment
- Copy of the Appointment Letter to the Speaker
- Copy of the Appointment Packet and Supporting Documents
- Notices of Public Hearing
- Copy of Public Hearing Agenda
- Public Hearing Sign-in Sheet
- Copies of Submitted Testimonies and Supporting Documents
- Committee Report Digest
- Committee Vote Sheet

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.

Senator Régine Biscoe Lee Chairperson

Senator Amanda L. Shelton, Vice Chairperson

Speaker Tina Rose Muña Barnes, Member

Vice Speaker Telena Cruz Nelson, Member

Senator Kelly Marsh (Taitano), PhD, Member

Senator Sabina Flores Perez Member

COMMITTEE ON RULES

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN 35TH GUAM LEGISLATURE

July 26, 2019

Senator Clynton E. Ridg Memb

Senator Joe S. San Agust Memb

Senator Jose "Pedo" Terla Memb

Senator Therese M. Terla Memb

Senator James C. Moyla Memb

Senator Mary Camacho Torri Member and Chair, Subcommittee on Protoc

MEMO

To:

Rennae Meno

Clerk of the Legislature

Attorney Julian Aguon Legislative Legal Counsel

From:

Senator Amanda L. Shelton

Acting Chairperson, Committee on Rules

Re:

Referral of Appointment

Buenas yan Hāfa adai.

As Acting Chairperson of the Committee on Rules, I am forwarding the referral of the following appointment:

Appointee:

Leah Beth O. Naholowaa

Position:

Member (Government of Guam Employee-Classified), Guam Banking & Insurance

Board

Term Length:

Six (6) Years; May 6, 2019 to May 5, 2025

To fill the seat of Katherine Kakigi, whose term has expired

The appointee's nomination packet may be referenced in the Guam Legislature's http://guamlegislature.com/35th mess comms.htm. Please refer to the following document:

"35GL-19-0795 - Office of the Governor of Guam - Appointment and Supporting Documents for Leah Beth O. Naholowaa, Member (Government of Guam Employee-Classified), Guam Banking & Insurance Board."

Please ensure that the aforementioned appointment is referred to Senator Sabina Flores Perez, Chairperson of the Committee on Environment, Revenue and Taxation, and Procurement.

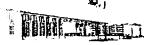
If you have any questions or concerns, please feel free to contact Mary Maravilla, Committee on Rules Director at 472-2461.

Thank you for your attention to this matter.

Respectfully.

Sehator Amanda L. Shelton

Acting Chairperson, Committee on Rules



l Mina Trentai Kuduro Na Liheslaturan Gudhan APPOINTMENTS

(Established)	2015a18a510). (. 10 ())))))))))))))))))))))))))	10346	(497 c 01/44).	79.513.5 (A. R.) 648.5	inige industribus	17.13.410.415.310	andres ary surge Mark	(a) en la cristian (a) di Fran	9/98 (\$3)(4E)(13)	green.
35G1~19-0795	Leah Beth O. Naholowaa	Member (Government of Guam Employee-Classified)	Guam Banking & Insurance Board	7/25/19	Six (6) Years: May 6, 2019 to May 5, 2025 To fill the seat of Katherine Kakigi, whose term has expired	Committee on Environment, Revenue and Taxation, and Procurement	7/26/19				

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UFISINAN I MAGA HÅGA OFFICE OF THE GOVERNOR



July 25, 2019

Honorable Tina Muna Barnes Speaker I Mina'trentai Singko Na Liheslaturan Guåhan Guam Congress Building 163 Chalan Santo Papa Hagatna, Guam 96932

JUL 2 5 2019

35GL-19-6795

Speaker Tina Rose Muña Barnes

Time 3,56 ()AM ()PM

RE: Board Appointment

Dear Madame Speaker:

By virtue of the authority vested in me pursuant to the Organic Act of Guam and the local laws applicable to the following position, I am pleased to transmit the following appointment and supporting documents for:

APPOINTEE: Leah Beth O. Naholowaa

POSITION: Member (Government of Guam Employee-Classified)

Guam Banking & Insurance Board

TERM LENGTH: Six (6) Years; May 6, 2019 to May 5, 2025

To fill the seat of Katherine Kakigi, whose term has expired

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

Senseramente,

LOURDES A. LEON GUERRERO

I Maga'hågan Guåhan Governor of Guam

cc: Lt. Governor of Guam

UFISINAN I MAGA'HÅGA OFFICE OF THE GOVERNOR



JOSHUA F. TENORIO
SIGUNDO MAGA'LÂHI • LIEUTENANT GOVERNOR

July 25, 2019

Leah Beth O. Naholowaa

Dear Ms. Naholowaa:

Pursuant to my authority under 11 GCA § 103103, I am appointing you to serve as a

MEMBER, GUAM BANKING & INSURANCE BOARD Government of Guam Employee (Classified) Representative Term Length: Six (6) Years; May 6, 2019 to May 5, 2025 (To fill the seat of Katherine Kakigi whose term has expired)

Appointing you to this position comes with great responsibility because you will have a vital role to perform which will place 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*. If you have any questions or concerns, please contact the Office of the Governor.

Senseramente,

LOURDES A. LEON GUERRERO

I Maga'hågan Guåhan Governor of Guam

cc: Lt. Governor of Guam

Chairperson, Banking & Insurance Board

RICARDO J BORDALLO GOVERNOR S COMPLEX : HAGÁTÑA GUAM 96910 FO BOX 2950 : HAGÁTÑA GUAM 96952 671.472.8931 : 671.472.8952/6

Doc. No. 35GL-19-0795.

LOURDES A. LEON GUERRERO Governor



JOSHUA F. TENORIO Lieutenant Governor

OFFICE OF THE GOVERNOR OF GUAM Nomination and Appointment Information Sheet

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

NOMINEE INFORMATION

Last Name	First Name		Middle Initial
NAHOLOWAA	LEAH BETH		0
Mailing Address	L		Apartment/Unit #
			501
City	State	2	Zip Code
Phone	E-mail Address		
Position to which Appointment is Made			
Member, Guam Banking & Insurance Boar	rd		
Are you a citizen of the United States?	Yes 🗸	No 🗌	
If no, are you authorized to work in the Unite	ed States? Yes	No 🔲	

EDUCATION

SCHOOL (Name, City and State)	DATES OF ATTENDANCE	TYPE OF DEGREE	YEAR EARNED
High School Araullo High School, Manila Pl	1983-1986	High School Diploma	1986
College University of Guam, Mangilao, GU	1994-1998	BA (Communication)	1998
Graduate School University of Guam, Mangilao, GU	1998-2000	MPA	2000
Other Degree Argosy University, Honolulu, HI	2006-2012	Ed.D - Educ. Leadership	2012

EMPLOYMENT HISTORY

Name of Present/Last Employer and Maili	ng Address	Position Ti	
Department of Education		Project Dir	ector
College Pathway Program Government of Guam		Dates Hela	1
		2013 - Pre	sent
Previous Employer and Mailing Address		Position Ti	tle
Judiciary of Guam			Court Interpreter
Government of Guam		Dates Held	
		2013 - Pre	sent
Previous Employer and Mailing Address		Position Tit	tle
Department of Labor		Director	
Government of Guam		Dates Held	
		2010 - 201	2
Previous Employer and Mailing Address		Position Tit	:le
University of Guam		Career Pla	cement Officer
EMSS Government of Guam		Dates Held	
Government of Guain		2000 - 201	0
Previous Employer and Mailing Address		Position Tit	ile
University of Guam		Adjunct Fa	culty
Government of Guam		Dates Held	
		2004, 2006	3 & 2007
PRIOR GOVERNMENT OF GUAM SERV	/ICE		
Agency or Department Name		Position Tit	le
University of Guam		Instructor o	of Record
Address	Phone	No.	Dates Held
			2013 - Present
Agency or Department Name		Position Tit	le

PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)

Agency or Department Name	Position Ti	tle
Address	Phone No.	Dates Held
Agency or Department Name	Position Tit	tle
Address	Phone No.	Dates Held

TRAINING

INSTITUTE/SEMINARS/ON-THE-JOB TRAINING	DATE
Court Interpreter Registration Program	2013
Leadership/Financial Mgmt for Cabinet	2011
FBI Citizens Academy Program	2011
Mgmt Leadership Institute Nat'l Assoc of Colleges/Employers	2001

AWARDS

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

100 Most Influential Filipina Women in the U.S. by the Filipina Women's Network Building & Emerging Leadership (category), 2011, San Francisco, CA.

PROFESSIONAL INVOLVEMENT

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

- Board Member, Asia Pacific Career Development Association
- President, Society of Professional Educators of Guam
- Member, Guam Women Chamber of Commerce

COMMUNITY / CIVIC INVOLVEMENT

List organizations, activities participated in, and offices held: - Chair, Pink Ball Organizing Committee, Guam Cancer Care - President, Guam Department of Education Employees Association - Board Member & Past President, Filipino Community of Guam - Past President, UOG Alumni Association ** See Resume

PUBLICATIONS AND PRESENTATIONS

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

- * Naholowaa, L. (2014) Perceived Barriers of Online Learning by Faculty & Students on Guam, Argosy University, 2012
- * Tweed, A, Naholowaa L 2016, Green STEM Project Learning: A Model That Works. Pp Magnet School of America
- * Naholowaa, L. & Dedmond, R. (2014) School Counselors Design Model Comprehensive Career Guidance Program for All K-12 in Guam: Asia Pacific Career Development Association Annual Conference, Honolulu, HI 2014

MILITARY SERVICE (Please attach Form DD-214)

DATES O	F SERVICE RANK AT	I VVF OF DISCHARGE
	DATES O	DATES OF SERVICE

OTHER INFORMATION

(1)	Have you	ı 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 Cour	t:
	Date(s) o	f Convictio	n:
	Specific II	nfraction C	ommitted:

(2)	Have you United St		declared mentally incompetent by any court, whether within or without the
	Yes	No 🔽	If so, please specify in detail the reasons and facts related to such declaration:
			
			
(3)	Have you insanity?	ever been	found not guilty or not punishable in any criminal proceedings by reason of
	Yes 🗌	No 🔽	
(4)	Have you	ever been	confined to a mental institution for any reason?
	Yes not suffer	Noレ ing from a	If so, please specify in why the appointing authority believes you that you are ny mental illness or affliction:

LOURDES A. LEON GUERRERO Governor



JOSHUA F. TENORIO Lieutenant Governor

OFFICE OF THE GOVERNOR OF GUAM

Statement of Financial Interests

(Required by 4 G.C.A. §13104.1)

TO:	The Honorable Lourdes A. Leon Guerr Governor of Guam Ricardo J. Bordallo Governor's Comple Adelup, Guam 96910		
FROM:	Leah Beth O. Naholowaa		
	I have no financial interest in anyI do have interest(s) in the following		
NAME A	AND ADDRESS OF BUSINESS INTERES	ND AMOUNT OF INTEREST	20 - 20 T
_	Lesh Betata	7/23/19	
	Signature	Date	

PAGE 6 OF 7 Doc. No. 35GL-19-0795.

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.

Leah Beth O. Naholowaa

Print Name and Signature

7/23/19 Date



SUPERIOR COURT OF GUAM

Guam Judicial Center • 120 West O'Brien Drive • Hagatña, Guam 96910

Telephone (671) 475-3370/475-3449 Fax (671) 472-2856

DANIELLE T. ROSETE
Clerk of Court

Name:	LEAH	BETH	OLIGARIO	NAHOLOWAA
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SS#:

ID#

Date of Birth:

CERTIFICATE OF SEARCH

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

Criminal Cases: Civil Cases: A. No Case Found A. [] No Case Found B. 1. Criminal Case No. B. 1. Civil Case No. 2. Criminal Case No. 2. Civil Case No. 3. Criminal Case No. 3. Civil Case No. 4. Criminal Case No. 4. Civil Case No. 5. Criminal Case No. 5. Civil Case No. Page 1 of 1 Criminal Record: Civil Record: Page 1 of 1

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, Hagatña, Guam. Hours of operation are Monday – Friday, 8:00 a.m. to 5:00 p.m. Closed Saturday, Sunday and local/federal holidays. Court Clearances are Non-Refundable.

Dated: 07/24/2019

The absence of an original Court Seal invalidates this document

DANIELLE T. ROSETE

Clerk of Court

BY: RODNEY-JOE P.MANIBUSAN

Prepared By: |CT



Government of Guam GUAM POLICE DEPARTMENT RECORDS & IDENTIFICATION SECTION

P.O. Box 23909 Guam Main Facility, Guam 96921



July 24, 2019

SUBJECT: CRIMINAL HISTORY RECORD

NAME:	Leah Beth Oligario NAHOLOWAA		
DATE OI	BIRTH:		FINGERPRINT#:
	The indiv	idual has no record nt files that are subje	of criminal conviction(s) in the Guam Police
	******	*******NOTHIN	G FOLLOWS***********

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

By Direction: priscilla

STEPHEN C. IGNACIO Chief of Police

The absence of an original GUAM POLICE seal invalidates this police clearance.
REVISED 042809

Leah Beth O. Naholowaa, Ed. D

Project Director, College Pathway Program (CPP) Curriculum & Instruction, Guam Department of Education

500 Mariner Avenue Guam 96913-1608

(a)Professional Prepai	ration
------------------------	--------

Undergraduate Institution University of Guam, Graduate Institution(s)	Location Mangilao, Guam	Major Communication	Year 1994
University of Guam	Mangilao, Guam	Public Admin Ed. D Educational Leadership	1998
Argosy University	Honolulu, Hawaii		2012

(b) Professional Appointments

Project Director, College Pathway Program Guam Department of
Education
Registered Court Interpreter, Judiciary of Guam
Director, Guam Department of Labor
Career Placement Officer, EMSS, University of Guam
Adjunct Faculty, University of Guam
Instructor of Record, UOG Professional International Programs
Freelance writer

(c) Publications

Naholowaa, L. (2014), Perceived Barriers of Online Learning by Faculty and Students on Guam. Argosy University, 2012.

Tweed, A, Naholowaa, L 2016. Green STEM Project Learning: A Model That Works. Pp. Magnet School of America,

Naholowaa, L. & Dedmond, R. (2014) School Counselors Design Model Comprehensive Career Guidance Program for All K-12 in Guam: Asia Pacific Career Development Association Annual Conference, Honolulu, Hawaii 2014.

(d) Synergistic Activities

(1) Led the establishing of the GDOE STEM Strategic Plan, involving the teachers, administrators of GDOE, established Lego, underwater robotics and aquaponics programs at GDOE 2014. (2) Organized and chaired Professional Development STEM Train the Trainer on the use of Full Science System (FOSS) Kit (3) Planning Committee Member, Sustainability Conference hosted by University of Guam. (co-presenter). (4) School Counselors Design Model Comprehensive Career Guidance Program for All K-12 in Guam: Asia Pacific Career Development Association Annual Conference, Honolulu, Hawaii 2014, Presenter. (4) College and Career Readiness: Preparing Students to College and Workforce through Advance Placement (AP) School Guidance Counselor Conference, Guam February 2014,

[Document title] LEAH BETH

(5) Guam Department of Labor's Unemployment Report for 2010, Rotary Club of Guam June. 2011. (6) Career Development for Persons with Disability, NDEAM Presentation, Summer 2011. (7) Choosing Your Major University of Guam's Orientation Program. Spring and Fall 2004-2010. (8) STEMx Network Policy Committee Member. (9) Guam Department of Education-Annual State of the Public Education Address, Committee Member 2013-2014. (10) Guam Department of Education School Progress Report Card, Committee Member 2013 & 2014 (11) Guam Department of Education Advanced Studies Enhancement Program, Annual and Quarterly Reports 2013 & 2014. (12) Guam Department of Education Advanced Studies Enhancement Program Grant Application presentation, 2014. (13) Guam Department of Education College Pathways Program Grant application presentation, March 2015. (14) Guam Department of Education, STEM Strategic Planning Committee 2014 & 2015 (15) University of Guam's WASC Accreditation committee member on Standards on Student Affairs, 2004. (16) University of Guam's Charter Day Committee member 2005-2009. (16) Organized Island -wide College Fair from 2015 to present. (17) Organized several workshop and training on STEM, Online Learning for English and Math, Advanced Placement Summer Institute, Summer Dual Enrollment Robotics and Next Generation Science Standards (NGSS).

(e) COMMUNITY, CIVIC AND SOCIAL AFFILIATIONS

- Chair, Pink Ball Organizing Committee raised \$200k to benefit Guam Cancer Care
- Board Member, Asia Pacific Career Development Association
- President, Guam Department of Education Employee Association
- Board of Trustees member-Filipino Community of Guam
- Past President-Filipino Community of Guam
- President, Society of Professional Educators of Guam.
- Vice President, Ilocano Association of Guam.
- Past President, Student Government Association, University of Guam
- Past President, UOG Alumni Association
- Guam Women Chamber of Commerce, member
- Advisor, United Filipino Student Association
- Former Advisor, UOG EMC2
- Air Force Communications and Electronics Association (AFCEA), member.
- Volunteered at Kamalen Karidat
- Volunteered, The Salvation Army Educational Outreach Program at Gill Baza, Yigo

(f) TRAINING COURSES/CERTIFICATES

- Career Development Facilitator Certificate, National Career Development Association (NCDA) 120 hours. March 10, 2015. Guam
- Court Interpreter Registration Program (24 Hours), March 1-2, 2013 Judiciary of Guam
- Intermediate Interpreter Training (19.5 Hours), January 21-23, 2014, Culture and Language Access Services Partners (CLASP), Tumon Guam.
- Leadership and Financial Management for Cabinet Members, Government of Guam October 4-6, 2011, Hagatna, Guam.
- Federal Bureau of Investigation (FBI) Citizens Academy Program, March to May, 2011,

[Document title] LEAH BETH

Eight (8) weeks training program, Maite Guam

- Strong Interest Inventory Qualifying Program June 12-15, 2006, South Lake Tahoe, CA
- Grantmanship 101, Effective Grant Seeking and Proposal Writing-September 15-17, 2003 Ward and Associates, Guam.
- Management Leadership Institute National Association of Colleges and Employers (NACE), July7-12, 2001, Cincinnati, Ohio.
- MBTI (Myers Brigg Type Indicator) Certification Program, December 4-7, 2001, Gainesville, Florida.

(g) National Recognition

100 Most Influential Filipina Women in the US, by the Filipina Women's Network Building and Emerging Leaders (category), October 14, 2011, San Francisco California.

[Document title] LEAH BETH



Richard Salas < richard@senatorperez.org>

1st Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.

Office of Senator Sabina Perez <office@senatorperez.org>

Wed, Jul 31, 2019 at 2:36 PM

To: "Walter S. Leon Guerrero" <walter.leonguerrero@epa.guam.gov>, "Leevin T. Camacho" <law@guamag.org>, dafne.shimizu@revtax.gum.gov, Miguel Bordallo <mcbordallo@guamwaterworks.org>, "Ann D. Borja, CPM" <annborja@guamwaterworks.org>, nic.rupley@epa.guam.gov, lgast.gswa@gmail.com, mcogadmin@teleguam.net, josephine.cepeda@guam.gov, jonfernandez@gdoe.net, esanchez@gdoe.net, joshua.tenorio@guam.gov, rstopasna@ghura.org, kathleen@ghura.org, Chelsa Muna-Brecht <chelsa.munabrecht@agriculture.guam.gov>, tmtaitano@gdoe.net, johneilao@agreeaircon.com, rschnabel@calvos.com, dmanglona@civilletang.com, lonaholowaa@gdoe.net, lawrence.alam@dphss.guam.gov, patrick.luces@dphss.guam.gov, linda.denorcey@dphss.guam.gov, tcuabo@guamcancercare.org, marisha.artero@cancer.org, mariebenit@yahoo.com, corychun@cancer.org, yogad99@yahoo.com, renatab@triton.uog.edu, theguammedicalsociety@gmail.com, samir.ambrale@fhphealth.com, rachaeltlg@triton.uog.edu, adioguam@yahoo.com, guamnursesassociation@yahoo.com, felix.cabrera@grmc.gu, michael.cruz@grmc.gu, Cathy Rivera Castro <catcastro44@gmail.com>, kina lewis@nps.gov, Sabrina Salas Matanane <sabrina@kuam.com>, nestor@kuam.com, Chris Barnett <malafunkshun@kuam.com>, joan@kuam.com, news@sorensenmediagroup.com, reporters@postguam.com, news@guampdn.com, news@k57.com, phill@k57.com, rlimtiaco@guampdn.com, heugenio@guampdn.com, John O'Connor <johntaoconnor@gmail.com>, kstokish@gmail.com, editor@pacificislandtimes.com, Maureen Maratita <publisher@glimpsesofguam.com>, businesseditor@glimpsesofguam.com, assist_editor@glimpsesofguam.com, reporter2@glimpsesofguam.com, Guam Progress <quamprogress@yahoo.com>, colinperez@gmail.com, Gabejereza@gmail.com, aebenavente@gdoe.net

Cc: phnotice@guamlegislature.org

July 31, 2019

MEMORANDUM

To:

All Senators, Stakeholders and Media

Fr:

Senator Sabina Flores Perez, Chairperson

Subject: 1st Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing and roundtable discussion on **Wednesday**, **August 7**, **2019 at 9:00 a.m. and 3:00 p.m.** This public hearing and roundtable discussion will take place in *I Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

9:00am

Executive Appointment of Mr. John Edward G. Ilao to serve as a Member of the Alcoholic Beverage Control Board.

Executive Appointment of Mr. Raymond A. Schnabel to serve as a Member of the Guam Banking and Insurance Board.

Executive Appointment of Mr. Dean A. Manglona to serve as a Member of the Guam Banking and Insurance Board.

Executive Appointment of Ms. Leah Beth O. Naholowaa to serve as a Member of the Guam Banking and Insurance Board.

11:00am

Bill No. 129-35 (COR) - William M. Castro - The Hafot Repatriation Act of 2019, an act to adda new Article 9 to Chapter 77, Title 12, Guam Code Annotated relative to the eligibility for the tax credit program to businesses or individuals and to adda new § 28106(i) to Article 1, Chapter 28, Title 11, Guam Code Annotated; use tax law, relative to exempting products and services related to the support of families whose loved ones pass away off-island and who require assistance to repatriate the deceased back to Guam for burial.

<u>Bill No. 133-35 (COR) – James C. Moylan -</u>An act to amend § 15108 of Chapter 15, Title 18, Guam Code Annotated, relative to reducing the cost for filing the articles of organization for a limited liability corporation (LLC).

Bill No. 169-35 (COR) - Sabina Flores Perez / Telo T. Taitague / Tina Rose Muña Barnes / Kelly Marsh (Taitano), PhD / James C. Moylan - An act to adda new § 104115.1 to Chapter 104 of Title 21, Guam Code Annotated, relative to public awareness of radon risks, and the reporting of radon results, upon sale of real property.

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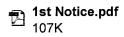
3:00pm - Roundtable Discussion

• Illegal Dumping (Enforcement, Incentives and Community Support)

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In compliance with the Americans with Disabilities Act, individuals requiring special

accommodations or services should contact the Office of Senator Sabina Flores Perez at 989-2968.



Q)

OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA TRENTAL SINGKO NA LIHESLATURAN GUÅHAN

35TH GUAM LEGISLATURE

July 31, 2019

MEMORANDUM

To:

All Senators, Stakeholders and Media

Fr:

Senator Sabina Flores Perez, Chairperson &FP

Subject:

1st Notice of Public Hearing and Roundtable Discussion: Wednesday, August

7, 2019 at 9:00 a.m. and 3:00 p.m.

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing and roundtable discussion on **Wednesday**, **August 7**, **2019 at 9:00 a.m. and 3:00 p.m.** This public hearing and roundtable discussion will take place in *I Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

9:00am

Executive Appointment of Mr. John Edward G. Ilao to serve as a Member of the Alcoholic Beverage Control Board.

Executive Appointment of Mr. Raymond A. Schnabel to serve as a Member of the Guam Banking and Insurance Board.

Executive Appointment of Mr. Dean A. Manglona to serve as a Member of the Guam Banking and Insurance Board.

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In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Sabina Flores Perez at 989-2968.



Richard Salas <richard@senatorperez.org>

2nd Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.

Office of Senator Sabina Perez <office@senatorperez.org> Mon, Aug 5, 2019 at 12:32 AM To: "Walter S. Leon Guerrero" <walter.leonguerrero@epa.guam.gov>, "Leevin T. Camacho" <law@guamag.org>, "Dafne M. Shimizu" <dafne.shimizu@revtax.guam.gov>, Miguel Bordallo <mcbordallo@guamwaterworks.org>, "Ann D. Borja, CPM" <annborja@guamwaterworks.org>, nic.rupley@epa.guam.gov, lgast.gswa@gmail.com, mcogadmin@teleguam.net, josephine.cepeda@guam.gov, jonfernandez@gdoe.net, esanchez@gdoe.net, joshua.tenorio@guam.gov, rstopasna@ghura.org, kathleen@ghura.org, pilar.laguana@visitguam.org, peggcp1@gmail.com, Chelsa Muna-Brecht <chelsa.munabrecht@agriculture.guam.gov>, hi@maisaguam.com, mdroberto@gdoe.net, yone828@gmail.com, info@guamchamber.com.gu, garweb@guamrealtors.com, Gar Admin Email <garadmin@guamrealtors.com>, Southern Guam SWCD <southernguamswcd@gmail.com>, jonikerr@gmail.com, tmtaitano@gdoe.net, johneilao@agreeaircon.com, rschnabel@calvos.com, dmanglona@civilletang.com, lonaholowaa@gdoe.net, lawrence.alam@dphss.guam.gov, patrick.luces@dphss.guam.gov, linda.denorcey@dphss.guam.gov, Terry Cuabo <tcuabo@guamcancercare.org>, marisha.artero@cancer.org, mariebenit@yahoo.com, corychun@cancer.org, yogad99@yahoo.com, renatab@triton.uog.edu, theguammedicalsociety@gmail.com, samir.ambrale@fhphealth.com, rachaeltlg@triton.uog.edu, adioguam@yahoo.com, guamnursesassociation@yahoo.com, felix.cabrera@grmc.gu, michael.cruz@grmc.gu, Cathy Rivera Castro <catcastro44@gmail.com>, kina lewis@nps.gov, Sabrina Salas Matanane <sabrina@kuam.com>, nestor@kuam.com, Chris Barnett <malafunkshun@kuam.com>, joan@kuam.com, news@sorensenmediagroup.com, reporters@postguam.com, news@guampdn.com, news@k57.com, phill@k57.com, rlimtiaco@guampdn.com, heugenio@guampdn.com, John O'Connor <johntaoconnor@gmail.com>, kstokish@gmail.com, editor@pacificislandtimes.com, Maureen Maratita <publisher@glimpsesofguam.com>, businesseditor@glimpsesofguam.com, assist_editor@glimpsesofguam.com, reporter2@glimpsesofguam.com, Guam Progress <guamprogress@yahoo.com>, colinperez@gmail.com, Gabejereza@gmail.com, aebenavente@gdoe.net

Cc: phnotice@guamlegislature.org

August 5, 2019

MEMORANDUM

To:

All Senators, Stakeholders and Media

Fr:

Senator Sabina Flores Perez, Chairperson

Subject: 2nd Notice of Public Hearing and Roundtable Discussion: Wednesday, August 7, 2019 at 9:00 a.m. and 3:00 p.m.

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2nd Notice.pdf 111K

OFFICE OF SENATOR SABINA FLORES PEREZ



Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA TRENTAL SINGKO NA LIHESLATURAN GUAHAN

35TH GUAM LEGISLATURE

August 5, 2019

MEMORANDUM

To:

All Senators, Stakeholders and Media

Fr:

Senator Sabina Flores Perez, Chairperson 250

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lls measures against J

(Japan News-Yomiuri) - The administration of South Korean President Moon Jae-in will play up Japan's move to remove its neighbor's fast-track export status with the United States and other foreign partners until the measure is enforced on Aug. 28, with the aim of mounting pressure on Tokyo to withdraw the decision, according to sources close to talks among Japan, the United States and South Korea.

Seoul will take countermeasures when Tokyo eventually removes it from the

so-called Group A list of trading partners qualified for simplified export procedures.

As one highly possible option, the South Korean government is mulling abandoning the General Security of Military Information Agreement, a framework for the two neighbors to share information on North Korea's nuclear and missile programs. The agreement is up for annual renewal in late August.

If South Korea decides not to extend the agreement, the move will likely trigger a backlash from the United States as it means Seoul would disrupt cooperation among the three countries against North Korea.

However, Seoul believes this could work to prompt the United States to call for Japan not to remove its neighbor from its fast-track export status. the sources said.

"We will step up safety measures starting with areas such as tourism, food and waste," said Hong Nam-ki, South Korean deputy prime minister

and economy and finance minister, during a news conference on Friday.

According to the sources, the South Korean government is considering an option to expand its import bans on fishery products from Fukushima and

seven other prefectures.

Another plan has emerged to ST boycott next year's Tokyo Olympics on and Paralympics as part of efforts to reduce the number of South Korean tourists to Japan, which reached about 7.5 million last year.

Trump: NKorea tests don't violate pacts

(Bloomberg) - President Donald show for his effort. Trump said that North Korea's recent tests of short-range rockets and missiles may run afoul of United Nations resolutions but haven't violated agreements with his administration.

North Korea on Friday conducted its third test in a week of a new short-range ballistic missile that weapons experts say was designed to strike U.S. allies in East Asia.

Trump has met three times with North Korean leader Kim Jong Un in the hope of persuading him to surrender his nation's nuclear arsenal. While the diplomacy has led Kim to cease tests of nuclear weapons and long-range ballistic missiles that once threatened the U.S. mainland, Trump has little else to

But on Friday, the president said that he believes Kim still seeks to reach an agreement with him.

'Chairman Kim does not want to disappoint me with a violation of trust, there is far too much for North Korea to gain," Trump said in the second of three tweets. "Also, there is far too much to lose.

"I may be wrong, but I believe that Chairman Kim has a great and beautiful vision for his country, and only the United States, with me as president, can make that vision come true," he added.

Secretary of State Mike Pompeo said at a Bangkok summit earlier on Friday that the missile tests wouldn't interfere with U.S. efforts to restart talks with

Kim. The two sides haven't made progress since Trump walked out of a summit with Kim in Hanoi in February after the North Korean made what the U.S. side considered unreasonable demands.

You should never doubt what we are communicating to North Korea. there are conversations going on even as we speak," Pompeo said in question-and-answer session with Bloomberg TV's Haslinda Amin. But he noted the diplomatic road is often a bumpy one.

"We are still fully committed to achieving the outcome that we laid out, for a fully verified denuclearization of North Korea, and to do so through the measure of diplomacy."

Friday's projectile reached an altitude

of about 15 miles and flew for about 140 miles at a maximum speed of Mach 6.9. South Korea's Defense Ministry said. This means it could strike some U.S. military bases in the country a minute or two after launch.

North Korea appears to be testing its KN-23, solid-fuel, short-range ballistic missile, with its first test coming in May followed by another voiley that month and three more volleys since July 25.

The KN-23, similar to a Russian Iskander, is capable of carrying nuclear warheads and has been shown to fly as far as 30 miles - putting U.S. allies South Korea and parts of Japan at risk. It's designed to be mobile, which makes it easier to hide, and fly at a height and speed that makes it hard for U.S. interceptor systems to shoot down, weapons experts have said.



Joshua F. Tenorio Lieutenant Governor

Government of Guam ox 2950 Hagatifa, Guam 96932 Tel: (671) 472-4201/3 Fax: (671) 477-1812



Matthew C. Santa Deputy Director

9:00am

Executive Appointment of Mr. John Edward G. Hao to serve as a Member of the Alcoholic Beverage Control Board.

AGENDA

Senator Sabina Flores Perez

Public Notice

Wednesday, August 7, 2019

I Liheslaturan Guahan, Public Hearing Room

Executive Appointment of Mr. Raymond A. Schnabel to serve as a Member of the Guam Banking and Insurance Board.

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REQUEST FOR PROPOSAL RFP-BSP-2019-005

Professional Services for Creative Design, Production, Distribution, Media and Event Coordination for the 2020 Census of Guam

The Guam Bureau of Statistics and Plans (BSP), Planning Information Program, is soliciting proposals from qualified and interested firms for professional services for creative design, production, distribution, media and event coordination for the 2020 Census

Copies of the solicitation will be available on July 31, 2019 at the Bureau of Statistics and Plans Main Office located at the Office of the Governor, 513 West Marine Corps Drive, Ricardo J. Bordallo Governor's Complex, Hagatña, Guam 96910 between 8:00 a.m. to 5:00 p.m., Monday through Friday, until August 8, 2019. Electronic copies of the solicitation are also available online at the following website: bsp.guam.gov. BSP recommends that all prospective proposers register contact information with the BSP to ensure they receive any notices regarding any changes or updates to the RFP. The BSP shall not be liable for failure to provide notice to any party who did not register contact information.

Proposals must be submitted to the Bureau of Statistics and Plans' Main Office located at the Office of the Governor, 513 West Marine Corps Drive, Ricardo J. Bordallo Governor's Complex, Hagatña, Guam 96910 in the format specified in the solicitation, and must be received by BSP no later than 4:00 p.m., August 26, 2019. Failure to submit Proposals at the specified location, date, and time will be grounds for rejection of the Proposal.

> /s/ TYRONE J. TAITANO Director, Bureau of Statistics and Plans

This advertisement is paid with U.S. Census Bureau funds, Federal Award/Contract No. 1333LB19C00000003.

I Mina'trentai Singko Na Liheslaturan Guåhan

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I Mina'trentai Singko Na Liheslaturan Guåhan

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I Mina'trentai Singko Na Liheslaturan Guåhan

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Updated as of 8/6/19

OFFICE OF SENATOR SABINA FLORES PEREZ



Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN

35TH GUAM LEGISLATURE

AGENDA PUBLIC HEARING

Wednesday, August 7, 2019

I Liheslaturan Guahan, Public Hearing Room

The agenda is as follows:

9:00 am

Executive Appointment of Mr. John Edward G. Ilao to serve as a Member of the Alcoholic Beverage Control Board.

Executive Appointment of Mr. Raymond A. Schnabel to serve as a Member of the Guam Banking and Insurance Board.

Executive Appointment of Mr. Dean A. Manglona to serve as a Member of the Guam Banking and Insurance Board.

Executive Appointment of Ms. Leah Beth O. Naholowaa to serve as a Member of the Guam Banking and Insurance Board.

11:00 am

<u>Bill No. 129-35 (COR) - William M. Castro -</u> The Hafot Repatriation Act of 2019, an act to <u>add</u> a new Article 9 to Chapter 77, Title 12, Guam Code Annotated relative to the eligibility for the tax credit program to businesses or individuals and to <u>add</u> a new § 28106(i) to Article 1, Chapter 28, Title 11, Guam Code Annotated; use tax law, relative to exempting products and services related to the support of families whose loved ones pass away off-island and who require assistance to repatriate the deceased back to Guam for burial.

<u>Bill No. 133-35 (COR) – James C. Moylan -</u> An act to amend § 15108 of Chapter 15, Title 18, Guam Code Annotated, relative to reducing the cost for filing the articles of organization for a limited liability corporation (LLC).

Bill No. 169-35 (COR) - Sabina Flores Perez / Telo T. Taitague / Tina Rose Muña Barnes / Kelly Marsh (Taitano), PhD / James C. Moylan - An act to add a new § 104115.1 to Chapter 104 of Title 21, Guam Code Annotated, relative to public awareness of radon risks, and the reporting of radon results, upon sale of real property.

Bill No. 174-35 (COR) - Sabina Flores Perez / Therese M. Terlaje / Telena Cruz Nelson - An act to amend §6106, §6113, §6119, and §6122, Article 1, Chapter 6 of Title 22, Guam Administrative Rules and Regulations, relative to the regulation of per- and polyfluoroalkyl substances (PFAS) in drinking water.



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement I MINA TRENTAL SINGKO NA LIHESLATURAN GUÅHAN 35TH GUAM LEGISLATURE

Public Hearing

Wednesday, August 5, 2019, 9:00am I Liheslaturan Guahan, Public Hearing Room

Executive Appointment of Ms. Leah Beth O. Naholowaa to serve as a Member of the Guam Banking and Insurance Board.

	NAME (please print)	AGENCY/ ORGANIZATION	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR	CONTACT INFORMATION	
	Mike Naholowa	130 Family			V		483-1801	
•	CHARLOR HERMORA	APC	V		V		988-5809	
	ART ILAGAN		V		V		486-8058	
-	Leph Beth holdom	601E	V				486-8918	
-	Trixie Naho lunga	Family	\checkmark		\checkmark		486-09 483-1801 186-09 483-1801	
-	OFT Kendiole	Stayion				·	482-9356	



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement *I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN*35TH GUAM LEGISLATURE

Public Hearing Wednesday, August 5, 2019, 9:00am I Liheslaturan Guahan, Public Hearing Room

Executive Appointment of Ms. Leah Beth O. Naholowaa to serve as a Member of the Guam Banking and Insurance Board.

NAME (please print)	AGENCY/ ORGANIZATION	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR	CONTACT INFORMATION
Annette Cearces				\checkmark		489-5433

OPENING STATEMENT LEAH BETH O. NAHOLOWAA, Ed.D NOMINATION HEARING GUAM LEGISLATURE COMMITTEE ON ENVIRONMENT, REVENUE AND TAXATION AND PROCUREMENT

Good Morning Madam Chair Perez, members of the Committee, and Professional Committee Staff, for the record my name is Leah Beth O. Naholowaa, thank you for the opportunity to appear before you as the Governor's nominee to be a member of the Banking and Insurance Board for the Office of Commissioner of Banking and Insurance at the Department of Revenue and Taxation. My sincerest thanks to you and your respective staff for taking the time to share the information regarding the Banking and Insurance Commission.

I am honored to appear before this Committee and would like to thank Governor Lou Leon Guerrero and Lt. Governor Joshua Tenorio for the confidence they have placed in me with this nomination. If I am honored with this confirmation by the Guam Legislature, I will look forward to working together with you and your staff to resolve challenging issues that confront our Island's Banking and Insurance Industry.

I would like to introduce my family to the Committee, who is here with me today, my husband Mike Naholowaa, who has been our family's rock, provider staunch defender and our great dishwasher. Full disclosure, my husband has been with Bank of Guam for 45 years. My son Earl James (EJ) Flores, My daughter, Beatrix Alyana Naholowaa, aka Trixie. A group of GDOE students, close friends, colleagues and Pink Ball Committee members have also joined me today. Without the support of my family, friends and colleagues, I would not be here today and I appreciate each and every one of them for their support.

My Doctorate Degree is in Educational Leadership, I was fortunate to have worked in both higher and secondary institutions on Guam. I was a Career Placement Officer at the University of Guam for 11 years. During that time, I helped students choose their majors when they were stuck, when they didn't know what to major in, and I helped them with their Career choices, College Readiness, Student Employment. In 2010, Governor Eddie Baza Calvo appointed me to be the Director of Labor, and thereafter a Project Director, College Pathway Project at the Guam Department of Education. At GDOE, I managed a 2.5 million Consolidated Grant for Rural Low Income Students (RLIS). Within this grant, College Pathway Project provided additional support to help Pre Kinder - 12th grade students to prepare them for college, and have access to the postsecondary level by addressing their educational needs through curriculum support, instructional support, program support and resource support. Simultaneously, the four (4) major components to meet this goal include: 1. Science Technology Engineering Math (STEM) Education; 2. Robotics – which, by the way our students have been winning national and international competition. 3. Pre-AP and AP Advanced Placement & College Readiness (Math and English Camp; and 4. Online Learning, all in which have been thoroughly directed and managed under my supervision. Throughout these work experiences it has allowed me to understand the importance of financial management as it pertains to federal funds and ensuring that proper guidance is followed to adhere to federal laws and mandates.

Over the past 26 years in Guam, I have been involved in various community organizations, outreach and a volunteer. To name a few, I was the former President of the Filipino Community of Guam, UOG Alumni Association, Micronesia Chapter of Society of Journalist, Country Director at the Asia Pacific Career Development Association, FBI Citizens Academy Alumnus, and founder and Chair of the Pink Ball Organizing Committee.

Through the years I have been fortunate to work and collaborate with wonderful group of smart, technically savvy peers to solve complex problems by listening and learning from their experiences. Should I be confirmed, I commit to working with this Committee, the hardworking staff within the Department of Revenue and Taxation, and various stakeholders including Guam Legislature, the Governor's Office, and local communities. My goal will be to enhance the educational outreach program of the Banking and Insurance Board, and I would like to start a financial literacy and insurance information awareness campaign to provide consumers information about banking and insurance processes.

As a public administration graduate, I understand the duties and responsibilities of public servants as it pertains to government, policies and procedures. Further, the program also provided me with skills in understanding procurement laws, and leadership skills.

Chairman Perez, and members of the Committee thank you again for this opportunity to appear before you as the Governor's nominee for Banking and Insurance Board in the Department of Revenue and Taxation. Thank you for your time today. I look forward to answering your questions as you consider my nomination.



Richard Salas < richard@senatorperez.org>

Written Testimony for Dr. Leah Beth Naholowaa

Trixie Naholowaa < com>
To: richard@senatorperez.org
Cc: Leah Beth Naholowaa < @gathering.
@yahoo.com>

Wed, Aug 7, 2019 at 2:31 PM

Written Testimony:

Hafa adai Chairperson Senator Perez, Senator Terlaje and Senator Marsh-Taitano. Good morning my name is Trixie Naholowaa and I am here today in support of my mom's executive appointment by Governor Leon Guerrero and Lt. Governor Josh Tenorio for the Guam Banking and Insurance Board. As a daughter of Leah Beth, I grew up privileged to be a witness firsthand in the obstacles, challenges and chapters in the life that my mom was able to face head on. She attended the University of Guam full time as I was a toddler and was my role model in instilling the importance of education. After receiving her masters degree, she became the University of Guam Career Placement Officer. Her accomplishments in her career was to match college students and individuals to the company and business that fits them best. Ever since then, she grew the ability to get to know people and her sense of networking became stronger. While growing up, she became busier in her career and what she gives back to her community. She is now the project director with the guam department of education and college pathway. My mom along with my dad instill in me the importance of giving back to the community. She served as President of the Student Government Association known as SGA as a UOG student. She served as President of the Filipino Community of Guam, she was appointed as one of the most influential Filipina women in 2011. These are to list the few of many contributions she has done in the community. She is hardworking, dedicated, punctual, caring, and she loves on people around her. Today I am in full support for her nomination and I ask for your support in her nomination.

Thank you for your time and your consideration.

Kindest regards,

Trixie Naholowaa

Senator Sabina Flores Perez, Chairperson I Mina Trentai Singko Na Liheslaturan Guahan 194 Hernan Cortes Avenue Terlaje Professional Building, 1st Floor Hagatna, Guam 96910

Subject:Appointment of Ms. Leah Beth Naholowaa as Member of Guam Banking and Insurance Board

Dear Chairperson Perez,

It is my pleasure to submit testimony in full support of Ms. Leah Beth Naholowaa's nomination as Member of the Guam Banking and Insurance Board for the Government of Guam.

As a lot of people may know, Ms. Naholowaa has been an admirable public figure in the local community for most of her career. As a civil servant, she has contributed so much in leading diverse communities, including the Filipino residents of Guam. Being a prestigious educator, her dedication catapulted projects within the Guam Department of Education. As a passionate individual, her work as founder and her continuing role as organizer have tremendously benefited the Pink Ball Foundation, allowing the group to contribute generous donations toward the goals and objectives of multiple non-profit organizations.

Without exception, Ms. Naholowaa is an outstanding personality in local leadership. She is a hardworking, diligent and intelligent professional who possesses superb analytical and communication skills. Her excellent hard work is greatly showcased in everything she does. Ms. Naholowaa is also very hands on, fair, and inclusive in her management style which creates an environment that encouraged colleagues, subordinates and external parties to work closely with her and seek guidance and direction when needed.

As an experienced leader and a Doctorate Degree-holder, she quickly learns when dealing with new initiatives. She is an honest individual highly regarded for her strong integrity, excellent work ethics, and professionalism. She has gained highest respect and admiration from everyone in the community, especially with the Guam DOE. I am very proud of her nomination and confident she possesses the right professional qualifications, personal traits and technical experience to serve the Government and the community of Guam with distinction and honor as Member of Guam Banking and Insurance Board.

Leah Beth Naholowaa has my highest recommendation and I urge the Legislature to confirm her nomination. Please feel free to let me know if I can provide any additional information helpful toward to her confirmation.

Sincerely,

Dr. Ces S. Mendiola

@yahoo.com (671)

August 6, 2019

Honorable Sabina Perez, Chairperson Committee on Environment, Revenue & Taxation, And Procurement 35th Guam Legislature Hagatna, Guam

Email: office@senatorperez.org

RE: Letter of Support – Dr. Leah Beth O. Nahowolaa

Hafa Adai Senaotr Sabina Perez,

I am please to provide a Letter of Support for Dr. Leah Beth Nahowolaa in her nomination as a Board Member of the Guam Banking and Insurance Board. I have known Dr. Nahowolaa for over fifteen years and know that she would provide her commitment and leadership as a Board Member.

During my work as the Associate Superintendent of Curriculum & Instruction, I was able to work closely with Dr. Nahowolaa in the Passport to Careers Project while she was at the University of Guam. I have known Dr. Nahowolaa when she held her role as the Director of the Department of Labor. In both instances, I have seen her commitment in developing Guam's workforce.

Currently, in my role as the School Program Consultant with the Guam Department of Education, I have had the opportunity to work closely with Dr. Nahowolaa. Her work as the Project Director for the College Pathway Program has lead to many public high school students who more equipped to successfully transition into institutions of higher education through the projects that are implemented. These projects include the Advanced Placement Program, the Robotics Program, the College Fair, as well as, the Dual Enrollment Program. While leading these programs, a wide range of essential skills are required such as planning, managing, implementing and evaluating project activities.

With her involvement in her public work and her involvement in local community organizations, I feel that Dr. Nahowolaa, would be a great asset in serving on the Board.

Si Yu'us Ma'ase.

Eloise R. Sanchez

Elasi Brand

OFFICE OF SENATOR SABINA FLORES PEREZ



Chairperson

Committee on Environment, Revenue and Taxation, and Procurement *I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN*35TH GUAM LEGISLATURE

COMMITTEE REPORT DIGEST

I. OVERVIEW

The Committee on Environment, Revenue and Taxation, and Procurement convened a public hearing on August 7, 2019 at 9:00 a.m. in *I Liheslaturan Guahan* Public Hearing Room. Among the items on the agenda was the consideration of the appointment of Ms. Leah Beth Naholowaa to serve as a Member (Government of Guam Employee-Classified) of the Guam Banking and Insurance Board, whose appointment history is as follows:

- Appointed by Governor Lourdes A. Leon Guerrero on July 25, 2019, to serve for six (6) years: May 6, 2019 to May 5, 2025, to fill the seat of Katherine Kakigi, whose term has expired
- Appointment packet forwarded to I Liheslaturan Guahan on July 25, 2019
- Appointment packet forwarded to this committee for public consideration on July 26, 2019

Public Notice Requirements

Public Hearing notices were disseminated via email to all Senators and all main media broadcasting outlets on July 31, 2019 and again on August 5, 2019. Publication was conducted in the **Guam Daily Post**, *a newspaper of general circulation*, fulfilling the 5-Day Notice and 48 Hour Notice of the Open Government Law requirements respectively.

Senators Present

Senator Sabina Flores Perez

Senator Therese M. Terlaje

Senator Kelly Marsh (Taitano), PhD

Committee Chairperson

Committee Member

Committee Member

The confirmation hearing for Ms. Leah Beth Naholowaa commenced at 9:00 a.m.

II. SUMMARY OF TESTIMONY AND DISCUSSION

Chairperson Perez call up the appointee and those who have signed up to testify.

Chairperson Perez: We also did receive some written testimony by Eloise Sanchez who is one of your colleagues over at DOE.

Leah Beth Naholowaa, Appointee: Good morning, Madam Chair Perez, members of the Committee, Senator Terlaje, Senator Taitano. Thank you for the opportunity to appear before you as the Governor's nominee to be a Member of the Banking and Insurance Board, for the Office of the Commissioner of Banking and Insurance, at the Department of Revenue and Taxation. My sincerest thanks to you and your respective staff for taking the time to share the information regarding the Banking and Insurance Commission. I am honored to appear before this committee and would like to thank Governor Lou Leon Guerrero and Lieutenant Governor Joshua Tenorio

for the confidence they have placed in me with this nomination. If I am honored with this confirmation by the Guam Legislature, I will work forward to working together with you and your staff to resolve challenging issues that confront our islands banking and insurance industry. I would like to introduce my family to the committee who is here with me today, my husband Mike Naholowaa, who has been our family's rock, provider, staunch defender and our great dishwasher. Full disclosure, my husband has been with the Bank of Guam for 45 years. My daughter Trixie and a group of GDOE students, I bribed them, close friends, colleagues and Pink Ball committee members have joined me today. Without the support of my family friends and colleagues I would not be here today and I appreciate each and every one of them for their support.

My doctorate degree in educational leadership, I was fortunate to have worked in both higher and secondary institutions on Guam. I was a Career Placement Officer at the University of Guam for 11 years, during that time I helped students choose their majors when they were stuck, when they didn't know what to major in and I helped them with their career choices, college readiness student employment. In 2010, the Governor Eddie Baza Calvo appointed me to be the Director of Labor and thereafter Project Director college pathway at the Guam Department of Education. At GDOE, I managed 2.5 million grant for rural low-income students, within this grant college pathway project provided additional support to help pre-kinder to 12 grade students to prepare them for college, have access to post-secondary level by addressing their educational needs to curriculum support, instructional support, program support and resource support. Simultaneously the four major components to meet this goal include science, technology, engineering and math, which is STEM education, robotics which by the way our students have been winning national and international competition. Some of them are here, pre-AP and AP, college readiness, online learning, all in which have been thoroughly directed and managed under my supervision. Throughout this work experiences it has allowed me to understand the importance of financial management as it pertains to federal funds and ensuring that proper guidance is followed to adhere to federal laws and mandates.

Over the past 26 years, I have been involved in various community organizations, outreach and volunteer to name a few. I was the former president of the Filipino Community of Guam, UOG Alumni Association, Micronesia Chapter Society of Journalists, Country Director of the Asia-Pacific Career Development Association, FBI citizens Academy alum, and founder and chair of the Pink Ball organizing committee. Through the years I have been fortunate to work and collaborate with wonderful group of smart, technically savvy peers to solve complex problems by listening and learning from their experiences. Should I be confirmed, I commit to working with this committee, the hard-working staff within the Department of Revenue and Taxation and very various stakeholders including Guam Legislature, the Governor's Office and local communities. My goal will be to enhance the educational outreach program of the Banking and Insurance Board. I would like to start a financial literacy and insurance information awareness campaign to provide consumers information about banking and insurance processes. As a public administration graduate, I understand the duties and responsibilities of a public servant as it pertains to government policies and procedures. Further the program also provided me with the skills in understanding procurement laws and leadership skills. Madam Chair Perez and members of the committee thank you again for this opportunity to appear before you as the Governor's nominee for Banking and Insurance Board in the Department of Revenue and Taxation. Thank you for your time today and I look forward to answering your questions as you consider my nomination.

Chairperson Perez: Thank you so much Mrs. Naholowaa. I just want to recognize that your nominee fills the position, one of three positions that are not part of the industry and your nomination fills the position of a classified government employee, which is pursuant to the law. I just want to make that known. I would just like to proceed with the other testimonies Mr. Hermosa before we ask questions.

Charlie Hermosa, General Manager Guam-Micronesia, American President Lines: Håfa adai and Good morning Senators. My name is Charlie Hermosa. I'm the General Manager for American President Lines, and thank you for allowing me to come before you in support of the nomination of Dr. Leah Beth Naholowaa. I've had the privilege to know Dr. Naholowaa both in her work and in a personal setting. This year I had the opportunity to work alongside her as a member of the Pink Ball committee. Understanding the fundamentals of how any process works is a unique trade because it takes time and perseverance to be able to push through and align the different priorities into one single direction. Dr. Naholowaa possesses this trait and its most evident in what she has been able to accomplish for the Department of Education through the different grants she has been able to obtain and manage. She's highly respected in the education and in the business community here on Guam. Her passion for what she believes is so empowering that it radiates throughout all the members of her team. As a former Marine Corps Officer, we pride ourselves on mission accomplishment and I have no doubt Dr. Naholowaa will get the job done and provide a wealth of expertise and guidance as a member of the board. Thank you.

Chairperson Perez: Thank you so much. The next person if you can state your name.

Dr. Ces Mendiola: Good morning Senators Dr. Ces Mendiola, I'm the director for Medical Care Management of Staywell Insurance. I've been working there for, I'm on my 16th year. It is my pleasure to submit testimony in full support of Dr. Leah Beth Naholowaa's nomination as a member of the Guam Banking and Insurance Board for the government of Guam. As a lot of people may know, Ms. Naholowaa has been an admirable figure in the local community for most of her career. As a civil servant she has contributed so much in leading diverse communities including the Filipino residents of Guam. Being a prestigious educator, health education catapulted projects within the Guam Department of Education. As a passionate individual her work as a founder and her continuing role as organizer have tremendously benefited the Pink Ball Foundation, allowing the group to contribute generous donations towards the goal and objectives of multiple nonprofit organizations. Without exception Dr. Leah Beth is an outstanding personality in local leadership, she is a hard-working diligent and intelligent professional who possesses superb analytical and communication skills. Her excellent hard work is greatly showcased in everything she does. Dr. Naholowaa is also very hands-on, fair and inclusive in her management style which creates an environment that encouraged colleagues, subordinates and external parties to work closely with her and seek guidance and direction when needed.

As an experienced leader in a doctorate degree holder, she quickly learns when dealing with new initiatives. She is an honest individual highly regarded for her strong integrity, excellent work ethics and professionalism. She has gained highest respect and admiration from everyone in the community especially with a Guam Department of Education. I am very proud of her nomination and confidence she processes the right professional qualifications, personal traits and technical

experience to serve the government and the community of Guam with distinction and honor as member of Guam Banking and Insurance Board. Leah Beth Naholowaa is my highest recommendation and I urged the legislature to confirm her nomination. Thank you.

Chairperson Perez: Thank you so much Ms. Mendiola. Mr. Ilagan.

Art Ilagan: Thank you again Senators my name is Art Ilagan, I was the former Insurance and Banking Commissioner. I've worked with Miss Beth for several years and there's a couple of administrations. She was under the Camacho administration and also the Calvo administration, so I got to know her personally through that relationship, but her background mostly is what I'm looking at. She's an educator, she's especially with insurance and banking in the insurance field, there's that continuing education, that I've been pushing when I was there. That thing needs to go through when you license an insurance agent. They're there because they want to do the jobs, a lot of times a lot of insurance agents come in. I want to be insurance agents, they don't know the law, they don't know how to protect their clients. What they do is they do a lot of things that they don't know what they're doing. With the CE which is not much, I think it's like 32 units a year or every two years, if that can be implemented. I'm pretty sure with her background with the certification of teachers, they can pursue that and have qualified insurance agents out there and not people who think they can do it and want to do it, get a license and now they're selling insurance when they don't know what the benefits or the hazards of being insured. I am in support of Ms. Beth. thank you.

Chairperson Perez: Thank you so much Mr. Ilagan for that endorsement last but not least Miss Trixie Naholowaa.

Trixie Naholowaa, Daughter of Appointee: Håfa adai Chairperson Senator Perez, Seantor Terlaje and Senator Marsh Taitano. Good morning my name is Trixie Naholowaa and I'm here today in support of my mom's executive appointment by Governor Lou Leon Guerrero and Lieutenant Governor Josh Tenorio. As a daughter of Leah Beth, I grew up privileged to be a witness firsthand in the obstacles, challenges and chapters in the life that my mom was able to face head-on. She attended the University of Guam full time as I was a toddler. She was my role model and instilled the importance of education. After receiving her master's degree at the University of Guam she became the University of Guam Career Placement Officer. Her accomplishments in her career was to match college students and individuals, to match them to the businesses, companies that fits them best. Ever since then she grew the ability to get to know people and her sense of networking became stronger. She is now a Project Director with the Guam Department of Education College Pathway. Today we have students here who have worked in her program, underwater robotics, leg robotic, STEM, they have traveled and represented the Guam public schools.

She instilled in me also to give back and the importance of giving back to the community because when we were blessed, we should be able to share it with people around us. She served as a President of the Student Government Association known as SGA in the University of Guam, a she served as President of the Filipino Community of Guam, which is the umbrella of the many Filipino organizations on this island and because of her accomplishments even appointed as the Director of Department of Labor back in 2010. She was recognized as one of the most influential Filipino women in San Francisco, California. These are to list a few of many contributions she has

done in the community. She is hardworking dedicated, loyal, punctual, caring and she loves on people around her. Today I am in full support for her nomination and I ask for your support as well. Thank you so much for your time and your consideration.

Chairperson Perez: Thank you for all your testimony. I do want to appreciate you accepting this nomination and it's quite clear that you have a long service of public service and you're dedicated to whatever project that comes before you. Thank you for accepting the nomination. I would like to open the floor to my colleagues for any questions. Seantor Terlaje.

Senator Therese Terlaje: Thank you also Dr. Naholowaa for accepting this nomination and before I ask you any questions, I do want to congratulate you on the very successful Pink Ball that occurred this weekend and sold out again. You are really helping our community in regard to cancer care and very needed, yes, Harvest House this year was also a beneficiary. Thank you for that, that's been a big concern, also with the Legislature. I thank you for your volunteer work in that capacity. I'm glad the students are here because not only are they traveling for these STEM and these competitions, but they are really doing well. I want to make a note of that and that's kind of side to our business here today. I am very proud of them and very proud of your work. I know that you often accompany them and ensure that they are going to do their best. I want to thank you for all that work also.

I also have known you for a very long and in different capacities, so I was interested to know... What I was going to ask you, what do you believe the classified employees role on this board should be but I'm glad to hear in your testimony that you've already thought that out and an education is actually great fit for you in particular and for the board. I'm glad Mr. Ilagan was here to also back that up because education. I'm surprised those are not implemented yet. I hope that you will assist in getting those implemented right away and the other board members who are here but it's a great service. I think education of the community and as everyone testified earlier, insurance in particular has huge impacts on everyone and navigating the system is. I think sometimes impossible. I know that like for the government, we have a person at DOA that's supposed to help us when we have complaints with our insurance carrier under the government. We used to have but I really think the more assistance we can provide, I think education is really the key to that. If everyone understands, going in kind of what you guys see as the parameters and that anything that deviates from that they have some kind of recourse. That will be excellent and really well, very much needed right now. When insurance has become particularly, health insurance has become so challenging. I think it's particularly with cancer patients right, so even that experience, I think it's also going to help. You've seen this, you've seen what they have to go through, and you've seen that I think navigating... It's that navigation that's almost impossible for even me. I find that to be very difficult so I'm glad that will be one of your focuses. I hope that you will be...

You've had a lot of community experience and I say bring that to the table and challenge everyone there that they've been in the industry. The board is comprised of members from the industry except for the attorney member and the classified employee member. The rest are all members of this industry and so it's a big challenge to the two of you to kind of make sure that these industries are not just taking care of themselves but really taking care of all of us. It's kind of a big burden and you have to deal with people, who a lot of them have been on the board for quite a while. I

think new board members have a kind of unique challenge because boards, they're saying oh this is how we always do it things like that but I'm hoping you'll be able to... That's not going to be an issue for you.

Ms. Naholowaa: Senators and Madam Chair, I commit to you that I will work with Dean in providing this awareness to our consumers as I have. Thank you, Mr. Art Ilagan for mentioning that, I also thought about what am I going to do as a classified employee representative but the more I think about it, the more I read the laws, I think I can contribute. The number one concern that our consumers have, it's really the insurance because they don't read the fine print. Just providing that information like FAQ sheets or frequently asked questions to our consumers. I think that would help and we will work with different insurance companies on what they offer and what's covered and what's not. Sometimes like I said, some of our consumers they don't read. It's not that they don't read it's just too long for them to read those documents and maybe they just need a little bit of understand. If we could make it consumer friendly, that information, I think that would be a big help. I will work on and I commit to doing that. I will, first understand that, I think six years is enough for me to work on that, so I commit to you that we will work on doing that.

Senator Therese Terlaje: I thank you Dr. Naholowaa, one more question just. I want to put this on the record. You did acknowledge that your husband has been an employee, long standing on the Bank of Guam and so we did hear testimony from Staywell. I just want to hear from you directly, do you think that your associations with any of these companies is going to impede your ability to serve on this board or create a conflict?

Ms. Naholowaa: I can guarantee you ma'am that it won't be.

Chairperson Perez: Thank You Senator Terlaje. Senator Marsh Taitano.

Senator Marsh (Taitano): Håfa adai and again Si Yu'os ma'åse' for everyone for being here. It's so important to hear from a variety of people who have known nomination candidates in a variety of ways and that really helps create a fuller picture so that we understand the qualifications and what each candidate is potentially bringing along with them. As I was looking through your application and your resume, we see that you have a wide variety of skills. You've worked for the Guam Department of Education as this project director, you've worked for the judiciary as a court interpreter, you've worked for the University of Guam, you've participated in a number of organizations, you are published, which is not always an easy thing to do it, means intensive research really having mastery over a particular topic and your EDD is in education leadership. All of these really tell us that you bring a wide variety of experiences and skills to be sharing on the board and it is important to hear how you think that you can contribute because those are important areas and important concerns that our community has. Most all of us, I would hazard to guess that we find our insurance is very complicated. If somebody knows how to go into that complicated landscape and break it down so that we're feeling more and more aware and really understand where we're at, that is such an important contribution. I'm sure there will be many other ways that you contribute as well as you get in there with your variety of skills. Then again as I had mentioned earlier those testimonies for people who have known you over the years. They say all the things that's important for us to be hearing about your diligence and your commitment, your passion, your inclusiveness, that you're fair. When you say things about following through and not having this conflict of interest those are good indicators that you have the ability to really respect the division that needs to occur between personal life and those commitments. The commitments of the board and knowing when to recuse yourself and those sorts of things. I'm very pleased that you have accepted this nomination. I think you'll bring a lot of good qualities with you to the board should this nomination go through. From what I've seen, your work, I think all of us Senators up here have attended some of the outreach and the underwater robotics and other programs that you've been putting forth recently. We've seen your hard work and the payoff of it. I think that we will all end up being pretty supportive. *Si Yu'os ma'åse'*.

Chairperson Perez: Thank You Senator Taitano. With that I would like to again thank you for being here and providing testimony and more importantly accepting the nomination for the next six years. I thank you to all who came out in support of Dr. Naholowaa and so without and if there no further testimonies, I would like to recess this committee, *Si Yu'os ma'åse'*.

Chairperson Perez then adjourned the confirmation hearing for Ms. Leah Beth Naholowaa.

Written Testimonies:

- Leah Beth Naholowaa, Appointee
- Trixie Naholowaa, Daughter of Appointee
- Ces Mendiola, Director Medical Care Management, Staywell Insurance
- Eloise R. Sanchez, School Program Consultant, Guam Department of Education

III. FINDINGS AND RECOMMENDATION

The Committee on Environment, Revenue and Taxation, and Procurement finds the following on the appointment of **Ms. Leah Beth Naholowaa**:

• Leah Beth Naholowaa received overwhelming support for her nomination for the Member (Government of Guam Employee-Classified) of the Guam Banking and Insurance Board.

The Committee on Environment, Revenue and Taxation, and Procurement hereby reports on the appointment of Ms. Leah Beth Naholowaa to serve as the Member (Government of Guam Employee-Classified) of the Guam Banking and Insurance Board with the recommendation 10 00 CONFIRM.

ALGATULE STATES

OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement I MINA TRENTAL SINGKO NA LIHESLATURAN GUÅHAN 35TH GUAM LEGISLATURE

COMMITTEE VOTE SHEET

Nomination of
Leah Beth Naholowaa
to serve as a Member (Government of Guam Employee-Classified) of the
Guam Banking and Insurance Board
To serve for six (6) years: May 6, 2019 to May 5, 2025

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	Sabina	8/12/2019				
VICE SPEAKER TELENA CRUZ NELSON Vice Chairperson	1	8/13/WF1				
SENATOR THERESE M. TERLAJE Member		/				
SPEAKER TINA MUÑA BARNES Member	Jn.	V				
SENATOR KELLY G. MARSH (TAITANO), Ph.D. Member	Mela	8/13/19				
SENATOR TELO T. TAITAGUE Member	, , , , ,			,		
SENATOR MARY CAMACHO TORRES Member						