



# Senator Michael F.Q. San Nicolas

Chairman - Committee on Finance & Taxation,  
General Government Operations, and Youth Development  
*I Mina'trentai Tres Na Liheslaturan Guåhan* | 33<sup>rd</sup> Guam Legislature



NOV 23 2016

The Honorable Judith T. Won Pat, Ed.D.  
Speaker  
*I Mina'Trentai Tres na Liheslaturan Guåhan*  
155 Hesler Place  
Hagatna, Guam 96910

*Rory J. Respicio*

VIA: The Honorable Rory J. Respicio  
Chairman  
Committee on Rules, Federal, Foreign & Micronesian Affairs,  
Human & Natural Resources, Election Reform, and Capitol District

**RE: Committee Report on Bill No. 370-33 (COR)**

Dear Speaker Won Pat,

*Håfa adai!* Transmitted herewith is the Committee Report on **Bill No. 370-33 (COR)** – “AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.”

Committee votes are as follows:

- 1   TO DO PASS
- 0   TO NOT PASS
- 6   TO REPORT OUT ONLY
- 0   TO ABSTAIN
- 0   TO PLACE IN INACTIVE FILE

2016 NOV 23 PM 4:06

Respectfully,

*[Signature]*  
MICHAEL F.Q. SAN NICOLAS



# Senator Michael F.Q. San Nicolas

Chairman - Committee on Finance & Taxation,  
General Government Operations, and Youth Development  
*I Mina'trentai Tres Na Liheslaturan Guåhan* | 33<sup>rd</sup> Guam Legislature

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## COMMITTEE REPORT

### **Bill No. 370-33 (COR)**

Introduced by Senator James V. Espaldon

**“AN ACT TO ADD NEW DEFINITIONS  
TO THE GUAM SECURE AND FAIR  
ENFORCEMENT FOR MORTGAGE  
LICENSING ACT OF 2010.”**



# Senator Michael F.Q. San Nicolas

Chairman - Committee on Finance & Taxation,  
General Government Operations, and Youth Development  
*I Mina'trentai Tres Na Liheslaturan Guåhan* | 33<sup>rd</sup> Guam Legislature



NOV 21 2016

## MEMORANDUM

**TO:** All Members  
Committee on Finance & Taxation, General  
Government Operations, and Youth Development

**RE:** **Committee Report on Bill No. 370-33 (COR)**

*Håfa adai!* Transmitted herewith is the Committee Report on **Bill No. 370-33 (COR)** – “AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.”

This report includes the following:

- Vote Sheet
- Report Digest
- Copy of Bill No. 370-33 (COR)
- Public Hearing Sign-in Sheet
- Written Testimonies
- Fiscal Note Request
- Copy of COR Referral of Bill No. 370-33 (COR)
- Notices of Public Hearing
- Copy of the Public Hearing Agenda

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 my office.

Respectfully,

**MICHAEL F.Q. SAN NICOLAS**



# Senator Michael F.Q. San Nicolas

Chairman - Committee on Finance & Taxation,  
General Government Operations, and Youth Development  
*I Mina'trentai Tres Na Liheslaturan Guåhan* | 33<sup>rd</sup> Guam Legislature



## COMMITTEE VOTE SHEET

**Bill No. 370-33 (COR) – “AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.”**

	SIGNATURE	TO DO PASS	TO NOT PASS	TO REPORT OUT ONLY	TO ABSTAIN	TO PLACE IN INACTIVE FILE
Senator Michael F.Q. San Nicolas Chairman				✓		
Senator Mary C. Torres Vice Chairman						
Speaker Judith T. Won Pat, Ed.D. Member				✓		
Vice Speaker Benjamin J.F. Cruz Member				✓		
Senator Tina R. Muña Barnes Member				✓		
Senator Rory J. Respicio Member				<i>NR</i> 11-23-14		
Senator Thomas C. Ada Member						
Senator Dennis G. Rodriguez, Jr. Member						
Senator Frank B. Aguon, Jr. Member						
Senator Nerissa B. Underwood, Ph.D. Member				✓		
Senator James V. Espaldon Member		✓ 11-22-16				



# Senator Michael F.Q. San Nicolas

Chairman - Committee on Finance & Taxation,  
General Government Operations, and Youth Development  
*I Mina'trentai Tres Na Liheslaturan Guåhan* | 33<sup>rd</sup> Guam Legislature

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## COMMITTEE REPORT DIGEST

### I. OVERVIEW

Bill No. 370-33 (COR) was introduced on August 31, 2016 by Senator James V. Espaldon. The bill was subsequently referred by the Committee on Rules to the Committee on Finance & Taxation, General Government Operations, and Youth Development on August 31, 2016.

The Committee on Finance & Taxation, General Government Operations, and Youth Development held a public hearing on September 30, 2016, in *I Liheslatura's* Public Hearing Room. Among the items on the hearing agenda was Bill No. 370-33 (COR). The hearing convened at 3:04 p.m. and was adjourned at 5:20 p.m.

### Public Notice Requirements

Public Hearing notices were disseminated via electronic mail to all senators and all main media broadcasting outlets on September 23, 2016, and again on September 28, 2016.

### Senators Present

Senator Michael F.Q. San Nicolas, Committee Chairman  
Senator Mary C. Torres, Vice Chairwoman  
Senator Dennis G. Rodriguez, Jr., Committee Member  
Senator Frank B. Aguon, Jr., Committee Member  
Senator James V. Espaldon, Committee Member  
Senator V. Anthony Ada  
Senator Tommy A. Morrison

### Oral Testimony

Art Ilagan

### Written Testimony

Art Ilagan, Guam Banking and Insurance Commission

### II. TESTIMONY & DISCUSSION

**Chairman Michael San Nicolas** yielded the floor to Senator James Espaldon to offer an opening statement on Bill No. 370-33.

**Senator Espaldon** explained that the bill would add definitions to the Guam Secure and Fair Enforcement for Mortgage Licensing Act of 2010 ("SAFE Act") to comply with federal mandates.

**Art Illagan** spoke in favor of the bill and provided written testimony (see attached). He stated that adding the definitions in will keep the licenses already issued and to avoid the tedious task of transitioning licenses and to go through normal process of license renewals. The passage of the bill would ensure that local law is compliant with the federal Nationwide Mortgage Licensing System and Registry (“NMLS”).

**Chairman San Nicolas** expressed concern that licenses that should not have been issued were indeed issued to service providers.

**Mr. Ilagan** stated that the definitions were erroneously removed from the rules and regulations which affected certain service providers. He mentioned that this error was caught by the NMLS and the bill would help businesses, that were doing business prior to the implementation of the SAFE Act, be properly and legally categorized and regulated.

**Chairman San Nicolas** asked for clarification between the proposed definitions and the current definitions.

**Mr. Ilagan** explained that current law allows for the existent and provision of services but the definitions are needed for identification.

**Senator Espaldon** asked what the ramifications of not passing the bill would be.

**Mr. Ilagan** stated that service providers on Guam would not be in compliance with the NMLS and therefore not be licensed.

**Chairman San Nicolas** clarified that existing businesses would not be able to provide certain services which would in turn need to be handled by another provider. Without other individuals present to testify, Chairman San Nicolas concluded the hearing for Bill 370-33.

### **III. FINDINGS AND RECOMMENDATIONS**

The Committee on Finance & Taxation, General Government Operations, and Youth Development hereby reports out Bill No. 370-33 (COR) with the recommendation  
TO REPORT OUT ONLY.

I MINA' TRENTAI TRES NA LIHESLATURAN GUAHAN  
2016 (SECOND) REGULAR SESSION

Bill No. 370-33(COR)

Introduced by:

James V. Espaldou 

AN ACT TO ADD NEW DEFINITIONS TO THE GUAM  
SECURE AND FAIR ENFORCEMENT FOR MORTGAGE  
LICENSING ACT OF 2010.

2016 JUN 21 11:31

1 **BE IT ENACTED BY THE PEOPLE OF GUAM:**

2 **Section 1.** New items (r), (s), (t), (u), (v), (w), (x), (y), and (z) are *added* to § 36303 of  
3 **Title 18, Guam Code Annotated to read:**

4 (r) Residential Mortgage Lender Company. Any company located within Guam that for a fee,  
5 compensation or gain takes, offers, negotiates, approves or disapproves the financing of a loan secured  
6 by a residential mortgage with respect to any dwelling that is located in Guam.

7 (s) Residential Mortgage Servicer Company. Any company located within or off island from  
8 Guam that for a fee or compensation provides services which include the receipt of periodic payments  
9 from a borrower and making payments of principal and interest, and other payments pursuant to the  
10 terms of the loan secured by residential mortgage.

11 (t) Residential Mortgage Lender and Servicer Company. Any company located within Guam  
12 that for a fee, compensation or gain takes, offers, negotiates, approves or disapproves the financing of  
13 a loan and provides services which include the receipt of periodic payments from a borrower and  
14 making payments of principal and interest and other payments pursuant to the terms of a loan secured  
15 by a residential mortgage with respect to any dwelling that is located in Guam.

16 (u) Residential Mortgage Broker Company. Any company located within Guam which for  
17 compensation or gain, or in the expectation of compensation or gain (a) assists a person in obtaining or applying  
18 to obtain a residential mortgage loan or (b) holds himself or herself out as being able to assist a person in  
19 obtaining or applying to obtain a residential mortgage loan. A mortgage broker either prepares a residential  
20 mortgage loan for funding by another entity or table-funds the residential mortgage loan.

1 (v) Residential Mortgage Lender Branch. Any branch office located within or off island from  
2 Guam that provides services from other than a main office located within Guam, which for a fee,  
3 compensation or gain takes, offers, negotiates, approves or disapproves the financing of a loan secured  
4 by a mortgage with respect to any dwelling that is located in Guam.

5 (w) Residential Mortgage Servicer Branch. Any branch office located within or off island  
6 from Guam that for a fee or compensation provides services, which include the receipt of periodic  
7 payments from a borrower and making payments of principal and interest, and other payments  
8 pursuant to the terms of the loan secured by a residential mortgage.

9 (x) Residential Mortgage Lender and Servicer Branch. Any branch office located within or off  
10 island Guam that provides services from other than a main office located within Guam, which for a  
11 fee or compensation or gain takes, offers, negotiates, approves or disapproves the financing of a loan  
12 and provides services which include the receipt of periodic payments from a borrower and making  
13 payments of principal and interest and other payments pursuant to the terms of a loan secured by a  
14 residential mortgage with respect to any dwelling that is located in Guam.

15 (y) Residential Mortgage Broker Branch. Any branch office located within or off island from  
16 Guam that provides services from other than a main office located within Guam which for compensation  
17 or gain, or in the expectation of compensation or gain (a) assists a person in obtaining or applying to obtain a  
18 residential mortgage loan or (b) holds himself or herself out as being able to assist a person in obtaining or  
19 applying to obtain a residential mortgage loan. A mortgage broker either prepares a residential mortgage loan  
20 for funding by another entity or table-funds the residential mortgage loan.

21 (z) Non-profit organization. Any organization located within or off island from Guam that has a  
22 tax exempt status as a charitable organization, such as under Section 501(c)(3) of the Internal Revenue  
23 Code.





*I Mina'Trentai Tres na Liheslaturan Guåhan*  
**SENATOR MICHAEL F.Q. SAN NICOLAS**

Committee on Finance & Taxation,  
General Government Operations, and Youth Development

**September 30, 2016**

**Bill No. 370-33 (COR), introduced by Senator James V. Espaldon – AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.**

NAME (Please print)	AGENCY/ ORGANIZATION	CONTACT NUMBER	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR
ART ILAGAN	REV & Tax	475-1816		✓	✓	



*Dipåtamenton Kontribusion yan Adu'ána*

DEPARTMENT OF

# REVENUE AND TAXATION

GOVERNMENT OF GUAM

*Gubetnamenton Guáhan*

EDDIE BAZA CALVO, Governor / *Maga'láhi*  
RAY TENORIO, Lt. Governor / *Tiñente Gubetnadot*

JOHN P. CAMACHO, Director  
Akto Direktot  
MARIE M. BENITO, Deputy Director  
Sigundo Direktot

September 26, 2016

**The Honorable Michael F. Q. San Nicolas**

Chairman, Committee on Finance and Taxation  
Thirty-third (33d) Guam Legislature  
Hagatna, Guam 96910

**Re: Bill No. 370-33 (COR), AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010**

Dear Senator San Nicolas,

My name is Artemio B. Ilagan. I am the Banking and Insurance Commissioner and the Chairman of the Banking and Insurance Board ("Board"). I am in favor of Bill NO. 370-33.

The Guam Secure and Fair Enforcement for Mortgage Licensing Act of 2010 also known as SAFE Act was passed by Public Law 30-151 on May 25, 2010. Guam started registration or licensure of mortgage loan originators under the Nationwide Mortgage Licensing System and Registry ("NMLS").

Several public hearings were held on the proposed regulations for SAFE Act on March 17, 2011, August 25, 2011 and December 1, 2011. On May 3, 2012, Senator Ben Pangilinan (deceased) expressed his concerns on the proposed regulations that attempts to impose licensing and registration on residential mortgage lenders, servicers, lenders and servicers which are not defined in the regulation or in the SAFE Act. The proposed regulations were revised and all references to residential mortgage lenders, servicer, lenders and servicers were deleted and after another public hearing, the proposed SAFE Act Rules and Regulations were adopted in December 6, 2012.

The Guam website link for NLMS reflects the residential mortgage lenders, servicers, lenders and servicers' registration and application which were overlooked to take out of the list after the Rules and Regulations were revised. Eligible applicants that fully complied with the requirements who are licensed as residential mortgage lender, servicer, lender and servicer at the present will be invalid if Bill No. 370-33 does not pass in time for the renewal period starting November 1<sup>st</sup> and up to December 31<sup>st</sup> of this year.

I am in favor of adding new definitions to the Guam SAFE Act to keep the licenses already issued and to avoid the tedious task of transitioning licenses and to go through normal process of license renewals starting November 1, 2016.

Sincerely,

  
ARTEMIO B. ILAGAN  
ase Banking and Insurance Commissioner

Apsc/092616



**COMMITTEE ON RULES**

*I Mina'trentai Tres na Liheslaturan Guåhan* • The 33rd Guam Legislature  
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Senator  
Rory J. Respicio  
CHAIRPERSON  
MAJORITY LEADER

Senator  
Thomas C. Ada  
VICE CHAIRPERSON  
ASSISTANT MAJORITY LEADER

Speaker  
Judith T.P. Won Pat, Ed.D.  
Member

Vice-Speaker  
Benjamin J.F. Cruz  
Member

Legislative Secretary  
Tina Rose Muna Barnes  
Member

Senator  
Dennis G. Rodriguez, Jr.  
Member

Senator  
Frank Blas Aguon, Jr.  
Member

Senator  
Michael F.Q. San Nicolas  
Member

Senator  
Nerissa Bretania Underwood  
Member

V. Anthony Ada  
MINORITY LEADER

Mary C. Torres  
MINORITY MEMBER

September 1, 2016

VIA E-MAIL  
[joey.calvo@bbmr.guam.gov](mailto:joey.calvo@bbmr.guam.gov)

Jose S. Calvo  
Director  
Bureau of Budget & Management Research  
P.O. Box 2950  
Hagåtña, Guam 96910

**RE: Request for Fiscal Notes – Bill Nos. 369-33(COR) and 370-33(COR)**

*Hafa Adai* Mr. Calvo:

Transmitted herewith is a listing of *I Mina'trentai Tres Na Liheslaturan Guåhan's* most recently introduced bills. Pursuant to 2 GCA §9103, I respectfully request the preparation of fiscal notes for the referenced bills.

*Si Yu'os ma'åse'* for your attention to this matter.

Very Truly Yours,

Senator Rory J. Respicio  
*Chairperson of the Committee on Rules*

Attachments (1)

Cc: Clerk of the Legislature

Bill Nos.	Sponsor	Title
<p><b>369-33 (COR)</b></p>	<p>Brant T. McCreadie</p>	<p>AN ACT TO AMEND SUBSECTION (C) OF § 77135 OF CHAPTER 77, TITLE 10, GUAM CODE ANNOTATED, RELATIVE TO PROVIDING DISCRETION IN THE EXPENDITURE PRIORITIZATION OF THE POLICE PATROL VEHICLE AND EQUIPMENT REVOLVING FUND TO THE CHIEF OF POLICE FOR THE PURPOSES OF ACQUIRING, REPAIRING, AND MAINTAINING VEHICLES AND REQUISITE ASSOCIATED EQUIPMENT FOR THE GPD.</p>
<p><b>370-33 (COR)</b></p>	<p>James V. Espaldon</p>	<p>AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.</p>



# COMMITTEE ON RULES

*I Mina'trentai Tres na Liheslaturan Guåhan* • The 33rd Guam Legislature

155 Hesler Place, Hagåtña, Guam 96910 • [www.guamlegislature.com](http://www.guamlegislature.com)

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Senator  
Rory J. Respicio  
CHAIRPERSON  
MAJORITY LEADER

Senator  
Thomas C. Ada  
VICE CHAIRPERSON  
ASSISTANT MAJORITY LEADER

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Michael F.Q. San Nicolas  
Member

Senator  
Nerissa Bretania Underwood  
Member

V. Anthony Ada  
MINORITY LEADER

Mary C. Torres  
MINORITY MEMBER

## Certification of Waiver of Fiscal Note Requirement

This is to certify that the Committee on Rules submitted to the Bureau of Budget and Management Research (BBMR) a request for a fiscal note, or applicable waiver, on **Bill No. 370-33 (COR) - "AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.,"** by **Senator James V. Espaldon** on September 1, 2016. COR hereby certifies that BBMR confirmed receipt of this request September 1, 2016 at 4:56 P.M.

COR further certifies that a response to this request was not received. **Therefore, pursuant to 2 GCA §9105, the requirement for a fiscal note, or waiver thereof, on Bill 370-33(COR) to be included in the committee report on said bill, is hereby waived.**

Certified by:



**Senator Rory J. Respicio**  
*Chairperson of the Committee on Rules*

November 23, 2016

**Date**



## COMMITTEE ON RULES

*I Mina'trentai Tres na Liheslaturan Guåhan* • The 33rd Guam Legislature  
155 Hesler Place, Hagåtña, Guam 96910 • [www.guamlegislature.com](http://www.guamlegislature.com)  
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Senator  
Rory J. Respicio  
CHAIRPERSON  
MAJORITY LEADER

August 31, 2016

Senator  
Thomas C. Ada  
VICE CHAIRPERSON  
ASSISTANT MAJORITY LEADER


### MEMORANDUM

Speaker  
Judith T.P. Won Pat, Ed.D.  
Member

To: **Rennae Meno**  
*Clerk of the Legislature*

**Attorney Therese M. Terlaje**  
*Legislative Legal Counsel*

Vice-Speaker  
Benjamin J.F. Cruz  
Member

From: **Senator Rory J. Respicio**   
*Chairperson of the Committee on Rules*

Legislative Secretary  
Tina Rose Muna Barnes  
Member

Subject: **Referral of Bill No. 370-33(COR)**

Senator  
Dennis G. Rodriguez, Jr.  
Member

As the Chairperson of the Committee on Rules, I am forwarding my referral of **Bill No. 370-33(COR)**.

Senator  
Frank Blas Aguon, Jr.  
Member

Please ensure that the subject bill is referred, in my name, to the respective committee, as shown on the attachment. I also request that the same be forwarded to all members of *I Mina'trentai Tres Na Liheslaturan Guåhan*.

Senator  
Michael F.Q. San Nicolas  
Member

Should you have any questions, please feel free to contact our office at 472-7679.

Senator  
Nerissa Bretania Underwood  
Member

*Si Yu'os Ma'åse!*

V. Anthony Ada  
MINORITY LEADER

Attachment

Mary C. Torres  
MINORITY MEMBER

*I Mina'Trentai Tres Na Liheslaturan Received*  
**Bill Log Sheet**

BILL NO.	SPONSOR	TITLE	DATE INTRODUCED	DATE REFERRED	CMTE REFERRED	PUBLIC HEARING DATE	DATE COMMITTEE REPORT FILED	FISCAL NOTES
370-33 (COR)	James V. Espaldon	AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.	08/31/16 11:31 a.m.	08/31/16	Committee on Finance and Taxation, General Government Operations and Youth Development			



Senator Michael San Nicolas <senatorsannicolas@gmail.com>

## First Public Notice - September 30, 2016 Legislative Hearings

Senator Michael San Nicolas <senatorsannicolas@gmail.com>

Fri, Sep 23, 2016 at 3:00 PM

To: Senator Michael San Nicolas <senatorsannicolas@gmail.com>

Bcc: mvariety <mvariety@pticom.com>, Joan Aguon Charfauros <hottips@kuam.com>, Sorensen <news@spbguam.com>, aperez@gpagwa.com, Duane George <dmgeorge@guampdn.com>, Frank Whitman <editor@mvguam.com>, Gerry Partido <gerry@mvguam.com>, Fe Valencia-Ovalles <gmmsinc@guam.net>, Jason Salas <jason@kuam.com>, Kelly Cho <kcn.kelly@gmail.com>, Korean News <koreannews@guam.net>, KPRG <kprg@guam.net>, PDN Lifestyle <life@guampdn.com>, mabuhaynews@yahoo.com, Masako Watanabe <mwatanabe@guampdn.com>, K57 <news@k57.com>, Patti Arroyo <parroyo@k57.com>, Ray Gibson <rgibson@k57.com>, Sabrina Salas Matanane <sabrina@kuam.com>, Steve Limtiaco <slimtiaco@guampdn.com>, dcrisost@guam.gannett.com, weavert@pstripes.osd.mil, Pacific Daily News <news@guampdn.com>, Bruce Hill <hill.bruce@abc.net.au>, Bruce Hill <pacificjournalist@gmail.com>, parroyo@spbguam.com, Clynt Ridgell <clynt@spbguam.com>, mcpherson.kathryn@abc.net.au, communications@guam.gov, phnotice@guamlegislature.org, jalerta1 <alerta.jermaine@gmail.com>, Matthew Baza <baza.matthew@gmail.com>, Delisa Kloppenburg <delisakloppenburg@gmail.com>, Louella Losinio <louella@mvguam.com>, david@mvguam.com, John Paul Manuel <jpmanuel@gmail.com>, Speaker Judi Won Pat <speaker@judiwonpat.com>, Vice Speaker Benjamin Cruz <senadotbjcruz@aol.com>, Senator Tina Muña Barnes <senator@tinamunabarnes.com>, Senator Rory Respicio <roryforguam@gmail.com>, "Dennis Rodriguez, Jr." <senatordrodriguez@gmail.com>, Senator Tom Ada <office@senatorada.org>, Senator Tony Ada <tony@tonyada.com>, Senator Brant McCreadie <brantforguam@gmail.com>, Senator Brant McCreadie <senatorbrantmccreadie@gmail.com>, "Senator Frank Aguon, Jr." <aguon4guam@gmail.com>, Senator Tommy Morrison <tommy@senatormorrison.com>, "Mayor Paul M. McDonald" <mayor.mcdonald671@gmail.com>, agatmayorsoffice@hotmail.com, asanmainamayorsoffice@yahoo.com, Jessy Gogue <ocp.mayor@gmail.com>, MELISSA SAVARES <melissa.savares@gmail.com>, peter\_daigo@hotmail.com, hagatnamayor@hotmail.com, Doris Lujan <mayordorisfloreslujan@gmail.com>, nblas\_mangilaomayor@yahoo.com, vicemayor\_allan.ungacta@yahoo.com, mayoremestc@yahoo.com, mtm\_mayors\_office@yahoo.com, pitimayor@yahoo.com, Robert Hofmann <guammayor@gmail.com>, rudy iriarte <rudyiriarte@gmail.com>, talofofomayor@gmail.com, "Mayor Louise C. Rivera" <mayorlcrivera.tatuha@gmail.com>, "Vice Mayor Ken C. Santos" <vicemayorksantos.tatuha@gmail.com>, Umatac Mayor <umatacmo@gmail.com>, koner.r@gmail.com, arleen81@gmail.com, kenjoeada@yahoo.com, anghet@hotmail.com, Ken Quintanilla <kenq@kuam.com>, Dale Alvarez <dalealvarez@gmail.com>, Responsible Guam <responsibleguam@gmail.com>, Regine Biscoe Lee <regineb.lee@gmail.com>, Chuck Ada <chuck.ada@guamairport.net>, peterroy@guamairport.net, eduardo.ordonez@clb.guam.gov, Christina Garcia <cgarcia@investguam.com>, Eric Palacios <eric.palacios@epa.guam.gov>, ndenight@visitguam.org, jbrown@portguam.com, Michael Duenas <mjduenas@ghura.org>, martin.benavente@ghc.guam.gov, joseph.cameron@hrra.guam.gov, adonis.mendiola@dya.guam.gov, jose.sanagustin@doc.guam.gov, pedro.leonguerrero@cqa.guam.gov, joey.sannicolas@gfd.guam.gov, chief@gpd.guam.gov, benito.servino@disid.guam.gov, James Gillan <james.gillan@dphss.guam.gov>, Leo Casil <leo.casil@dphss.guam.gov>, anthony.blaz@doa.guam.gov, "John P. Camacho" <john.camacho@revtax.guam.gov>, "Marie M. Benito" <marie.benito@revtax.guam.gov>, jonfernandez@gdoe.net, Mary Okada <mary.okada@guamcc.edu>, raunderwood@uguam.uog.edu, AG Law <law@guamag.org>, rey.vega@mail.dmhsa.guam.gov, Julian Janssen <julian.c.janssen@gmail.com>, Gerry Partido <gerrypartido@gmail.com>, eddiecalvo@yahoo.com, Ray Tenorio <ray.tenorio@guam.gov>, mstajeron <mstajeron@investguam.com>, tsantos <tsantos@investguam.com>, frank <frank@mvguam.com>, T'Nelta Mori <tmori2222@gmail.com>, Joshua Tenorio <jtenorio@guamcourts.org>, Valerie Cruz <vcruz@guamcourts.org>, josh.tyquiengco@visitguam.org, Barrigada MayorsOffice <broadadmin@teleguam.net>, Cheryl Chargualaf <cherylchargualaf1993@gmail.com>, Rikki Orsini <orsini.rikki@gmail.com>, Mayor Rudy <yigomayorsoffice@gmail.com>, editor@saipantribune.com, jpsablan@guampdn.com, "Sablan, Jerick P" <jpsablan@guam.gannett.com>, isa <isa@kuam.com>, "Raymundo, Shawn" <rraymundo@guam.gannett.com>, Senator Mary Camacho Torres <marycamachotorres@gmail.com>, Senator Jim Espaldon <senjvespaldon@gmail.com>, "Senator Frank Blas, Jr." <frank.blasjr@gmail.com>, Senator Nerissa Bretania Underwood <senatorunderwood@guamlegislature.org>, Vejoh Torres <vejohntorres@gmail.com>, Oyaol Ngrairiki <oya@guam.gov>, Julius Santos <julius.santos@guam.gov>, sixtoquintanilla <sixtoquintanilla@gmail.com>, Bruce Lloyd <managingeditor@glimpsesofguam.com>, janet@junctionnews.com

## FIRST PUBLIC NOTICE



**FOR IMMEDIATE RELEASE****September 23, 2016**

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that Senator Michael F.Q. San Nicolas, Chairman of the Committee on Finance & Taxation, General Government Operations, and Youth Development, will convene a confirmation hearing on **Friday, September 30, 2016**, beginning at **3:00 p.m.**, in / *Liheslaturan Guåhan's* Public Hearing Room, for the following items:

**Bill No. 285-33 (COR), introduced by Senator Frank Aguon, Jr. – AN ACT TO ADD A NEW ARTICLE 7 TO CHAPTER 77, DIVISION 2, TITLE 12, GUAM CODE ANNOTATED, RELATIVE TO TAX CREDITS FOR THE REHABILITATION AND IMPROVEMENT OF THE HARMON INDUSTRIAL PARK ROADWAY.**

**Bill No. 319-33 (COR), introduced by Senator Tommy Morrison - AN ACT TO AMEND SECTION 2(e)(11) OF CHAPTER V, PUBLIC LAW 30-196, RELATIVE TO REQUIRING PAYMENT OPTIONS WHICH PROMOTE TAXPAYER CONVENIENCE AND EFFICIENT CASH MANAGEMENT WITHIN THE GOVERNMENT OF GUAM.**

**Bill No. 330-33 (COR), introduced by Senator Frank Aguon, Jr. – AN ACT TO AMEND §3207 OF CHAPTER 3, ARTICLE 2, TITLE 11, GUAM CODE ANNOTATED, RELATIVE TO ALCOHOLIC BEVERAGE CONTROL LICENSES.**

**Bill No. 332-33 (COR), introduced by Senator Michael San Nicolas and Sentaor Jim Espaldon – AN ACT TO ADD A NEW §26203.2 TO ARTICLE 2, CHAPTER 26, TITLE 11, GUAM CODE ANNOTATED, RELATIVE TO RAISING THE BUSINESS PRIVILEGE TAX THRESHOLD EXEMPTION BY PRORATED AMOUNTS AT A RATE OF FIFTY THOUSAND DOLLARS (\$50,000) FOR EACH DOLLAR (\$1.00) GROSS MINIMUM WAGE INCREASE ABOVE EIGHT DOLLARS AND TWENTY-FIVE CENTS (\$8.25) PER HOUR.**

**Bill No. 337-33 (LS), introduced by Senator Michael San Nicolas – AN ACT TO AMEND SUBSECTION (I) OF §22425, ARTICLE 4, CHAPTER 22, TITLE 5, GUAM CODE ANNOTATED; RELATIVE TO ENSURE FULL FUNDING OF EDUCATIONAL PROGRAMS AND FACILITIES APPROPRIATED FROM THE TERRITORIAL EDUCATIONAL FACILITIES FUND.**

**Bill No. 339-33 (LS), introduced by Senator Dennis Rodriguez, Jr. – AN ACT TO AMEND § 26110.1 OF ARTICLE 1, CHAPTER 26, TITLE 11, GUAM CODE ANNOTATED, RELATIVE TO THE ELECTRONIC FILING OF BUSINESS PRIVILEGE TAXES.**

**Bill No. 370-33 (COR), introduced by Senator Jim Espaldon – AN ACT TO ADD NEW DEFINITIONS TO THE GUAM SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT OF 2010.**

Nomination of **EARL J. GARRIDO**

Position: **Member, Cockpit License Board**

Length of Term: **One (1) Year**









If written testimonies are to be presented for the items listed above, copies should be delivered prior to the hearing date. Testimonies should be addressed to Senator Michael F.Q. San Nicolas and will be accepted via hand delivery to our

office at the DNA Building, Suite 407, 238 Archbishop Flores Street, Hagatna, Guam; at the mail room at the Main Legislature Building at 155 Hesler Place, Hagatna, Guam 96910; or via email to [senatorsannicolas@gmail.com](mailto:senatorsannicolas@gmail.com). In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Michael F.Q. San Nicolas at (671) 472-6453 or by sending an email to [senatorsannicolas@gmail.com](mailto:senatorsannicolas@gmail.com).

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**8 attachments**

-  **Bill No. B285-33 (COR).pdf**  
221K
-  **Bill No. B319-33 (COR).pdf**  
143K
-  **Bill No. B330-33 (COR).pdf**  
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-  **Bill No. B332-33 (COR).pdf**  
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-  **Bill No. B370-33 (COR).pdf**  
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-  **Earl Garrido - Cockpit License Board.pdf**  
561K



Senator Michael San Nicolas <senatorsannicolas@gmail.com>

## REVISED Public Notice - September 30, 2016 Legislative Hearings

Senator Michael San Nicolas <senatorsannicolas@gmail.com>

Fri, Sep 23, 2016 at 3:29 PM

To: Senator Michael San Nicolas <senatorsannicolas@gmail.com>

Bcc: mvariety <mvariety@pticom.com>, Joan Aguon Charfauros <hottips@kuam.com>, Sorensen <news@spbguam.com>, aperez@gpagwa.com, Duane George <dmgeorge@guampdn.com>, Frank Whitman <editor@mvguam.com>, Gerry Partido <gerry@mvguam.com>, Fe Valencia-Ovalles <gmmsinc@guam.net>, Jason Salas <jason@kuam.com>, Kelly Cho <kcn.kelly@gmail.com>, Korean News <koreannews@guam.net>, KPRG <kprg@guam.net>, PDN Lifestyle <life@guampdn.com>, mabuhaynews@yahoo.com, Masako Watanabe <mwatanabe@guampdn.com>, K57 <news@k57.com>, Patti Arroyo <parroyo@k57.com>, Ray Gibson <rgibson@k57.com>, Sabrina Salas Matanane <sabrina@kuam.com>, Steve Limtiaco <slimtiaco@guampdn.com>, dcrisost@guam.gannett.com, weavert@pstripes.osd.mil, Pacific Daily News <news@guampdn.com>, Bruce Hill <hill.bruce@abc.net.au>, Bruce Hill <pacificjournalist@gmail.com>, parroyo@spbguam.com, Clynt Ridgell <clynt@spbguam.com>, mcpherson.kathryn@abc.net.au, communications@guam.gov, phnotice@guamlegislature.org, jalerta1 <alerta.jermaine@gmail.com>, Matthew Baza <baza.matthew@gmail.com>, Delisa Kloppenburg <delisakloppenburg@gmail.com>, Louella Losinio <louella@mvguam.com>, david@mvguam.com, John Paul Manuel <jpmanuel@gmail.com>, Speaker Judi Won Pat <speaker@judiwonpat.com>, Vice Speaker Benjamin Cruz <senadotbjcruz@aol.com>, Senator Tina Muña Barnes <senator@tinamunabarnes.com>, Senator Rory Respicio <roryforguam@gmail.com>, "Dennis Rodriguez, Jr." <senatordrodriguez@gmail.com>, Senator Tom Ada <office@senatorada.org>, Senator Tony Ada <tony@tonyada.com>, Senator Brant McCreadie <brantforguam@gmail.com>, Senator Brant McCreadie <senatorbrantmccreadie@gmail.com>, "Senator Frank Aguon, Jr." <aguon4guam@gmail.com>, Senator Tommy Morrison <tommy@senatormorrison.com>, "Mayor Paul M. McDonald" <mayor.mcdonald671@gmail.com>, agatmayorsoffice@hotmail.com, asanmainamayorsoffice@yahoo.com, Jessy Gogue <ocp.mayor@gmail.com>, MELISSA SAVARES <melissa.savares@gmail.com>, peter\_daigo@hotmail.com, hagatnamayor@hotmail.com, Doris Lujan <mayordorisfloreslujan@gmail.com>, nblas\_mangilaomayor@yahoo.com, vicemayor\_allan.ungacta@yahoo.com, mayoremestc@yahoo.com, mtm\_mayors\_office@yahoo.com, pitimayor@yahoo.com, Robert Hofmann <guammayor@gmail.com>, rudy iriarte <rudyiriarte@gmail.com>, talofofomayor@gmail.com, "Mayor Louise C. Rivera" <mayorlcrivera.tatuha@gmail.com>, "Vice Mayor Ken C. Santos" <vicemayorksantos.tatuha@gmail.com>, Umatac Mayor <umatacmo@gmail.com>, kones.r@gmail.com, arleen81@gmail.com, kenjoeada@yahoo.com, anghet@hotmail.com, Ken Quintanilla <kenq@kuam.com>, Dale Alvarez <dalealvarez@gmail.com>, Responsible Guam <responsibleguam@gmail.com>, Regine Biscoe Lee <regineb.lee@gmail.com>, Chuck Ada <chuck.ada@guamairport.net>, peterroy@guamairport.net, eduardo.ordonez@clb.guam.gov, Christina Garcia <cgarcia@investguam.com>, Eric Palacios <eric.palacios@epa.guam.gov>, ndenight@visitguam.org, jbrown@portguam.com, Michael Duenas <mjduenas@ghura.org>, martin.benavente@ghc.guam.gov, joseph.cameron@hrra.guam.gov, adonis.mendiola@dya.guam.gov, jose.sanagustin@doc.guam.gov, pedro.leonguerrero@cqa.guam.gov, joey.sannicolas@gfd.guam.gov, chief@gpd.guam.gov, benito.servino@disid.guam.gov, James Gillan <james.gillan@dphss.guam.gov>, Leo Casil <leo.casil@dphss.guam.gov>, anthony.blaz@doa.guam.gov, "John P. Camacho" <john.camacho@revtax.guam.gov>, "Marie M. Benito" <marie.benito@revtax.guam.gov>, jonfernandez@gdoe.net, Mary Okada <mary.okada@guamcc.edu>, raunderwood@uguam.uog.edu, AG Law <law@guamag.org>, rey.vega@mail.dmhsa.guam.gov, Julian Janssen <julian.c.janssen@gmail.com>, Gerry Partido <gerrypartido@gmail.com>, eddiecalvo@yahoo.com, Ray Tenorio <ray.tenorio@guam.gov>, mstajeron <mstajeron@investguam.com>, tsantos <tsantos@investguam.com>, frank <frank@mvguam.com>, T'Nelta Mori <tmori2222@gmail.com>, Joshua Tenorio <jtenorio@guamcourts.org>, Valerie Cruz <vcruz@guamcourts.org>, josh.tyquiengco@visitguam.org, Barrigada MayorsOffice <bmoadmin@teleguam.net>, Cheryl Chargualaf <cherylchargualaf1993@gmail.com>, Rikki Orsini <orsini.rikki@gmail.com>, Mayor Rudy <yigomayorsoffice@gmail.com>, editor@saipantribune.com, jpsablan@guampdn.com, "Sablan, Jerick P" <jpsablan@guam.gannett.com>, isa <isa@kuam.com>, "Raymundo, Shawn" <sraymundo@guam.gannett.com>, Senator Mary Camacho Torres <marycamachotorres@gmail.com>, Senator Jim Espaldon <senjvespaldon@gmail.com>, "Senator Frank Blas, Jr." <frank.blasjr@gmail.com>, Senator Nerissa Bretania Underwood <senatorunderwood@guamlegislature.org>, Vejohm Torres <vejohntorres@gmail.com>, Oyaol Ngirairiki <oya@guam.gov>, Julius Santos <julius.santos@guam.gov>, sixtoquintanilla <sixtoquintanilla@gmail.com>, Bruce Lloyd <managingeditor@glimpsesofguam.com>, janet@junctionnews.com

## REVISED PUBLIC NOTICE

**FOR IMMEDIATE RELEASE****September 23, 2016**

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that Senator Michael F.Q. San Nicolas, Chairman of the Committee on Finance & Taxation, General Government Operations, and Youth Development, will convene a hearing on **Friday, September 30, 2016**, beginning at **3:00 p.m.**, in *I Liheslaturan Guåhan's* Public Hearing Room, for the following items:

**Bill No. 285-33 (COR), introduced by Senator Frank Aguon, Jr. – AN ACT TO ADD A NEW ARTICLE 7 TO CHAPTER 77, DIVISION 2, TITLE 12, GUAM CODE ANNOTATED, RELATIVE TO TAX CREDITS FOR THE REHABILITATION AND IMPROVEMENT OF THE HARMON INDUSTRIAL PARK ROADWAY.**

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Nomination of **EARL J. GARRIDO**

Position: **Member, Cockpit License Board**

Length of Term: **One (1) Year**


If written testimonies are to be presented for the items listed above, copies should be delivered prior to the hearing date. Testimonies should be addressed to Senator Michael F.Q. San Nicolas and will be accepted via hand delivery to our office at the DNA Building, Suite 407, 238 Archbishop Flores Street, Hagatna, Guam; at the mail room at the Main Legislature Building at 155 Hesler Place, Hagatna, Guam 96910; or via email to [senatorsannicolas@gmail.com](mailto:senatorsannicolas@gmail.com). In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Michael F.Q. San Nicolas at (671) 472-6453 or by sending an email to [senatorsannicolas@gmail.com](mailto:senatorsannicolas@gmail.com).


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**7 attachments**


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Senator Michael San Nicolas <senatorsannicolas@gmail.com>

## Second Public Notice - September 30, 2016 Legislative Hearings

Senator Michael San Nicolas <senatorsannicolas@gmail.com>

Wed, Sep 28, 2016 at 10:15 AM

To: Senator Michael San Nicolas <senatorsannicolas@gmail.com>

Bcc: mvariety <mvariety@pticom.com>, Joan Aguon Charfauros <hottips@kuam.com>, Sorensen <news@spbgum.com>, aperez@gpagwa.com, Duane George <dmgeorge@guampdn.com>, Fe Valencia-Ovalles <gmmsinc@guam.net>, Jason Salas <jason@kuam.com>, Kelly Cho <kcn.kelly@gmail.com>, Korean News <koreannews@guam.net>, KPRG <kprg@guam.net>, PDN Lifestyle <life@guampdn.com>, mabuhaynews@yahoo.com, Masako Watanabe <mwatanabe@guampdn.com>, K57 <news@k57.com>, Patti Arroyo <parroyo@k57.com>, Ray Gibson <rgibson@k57.com>, Sabrina Salas Matanane <sabrina@kuam.com>, Steve Limtiaco <slimtiaco@guampdn.com>, dcrisost@guam.gannett.com, weavert@pstripes.osd.mil, Pacific Daily News <news@guampdn.com>, Bruce Hill <hill.bruce@abc.net.au>, Bruce Hill <pacificjournalist@gmail.com>, parroyo@spbgum.com, mcpherson.kathryn@abc.net.au, communications@guam.gov, phnotice@guamlegislature.org, jalerta1 <alerta.jermaine@gmail.com>, Matthew Baza <baza.matthew@gmail.com>, Delisa Kloppenburg <delisakloppenburg@gmail.com>, John Paul Manuel <jpmanuel@gmail.com>, Speaker Judi Won Pat <speaker@judiwonpat.com>, Vice Speaker Benjamin Cruz <senadotbjcruz@aol.com>, Senator Tina Muña Barnes <senator@tinamunabarnes.com>, Senator Rory Respicio <roryforguam@gmail.com>, "Dennis Rodriguez, Jr." <senatordrodriguez@gmail.com>, Senator Tom Ada <office@senatorada.org>, Senator Tony Ada <tony@tonyada.com>, Senator Brant McCreadie <brantforguam@gmail.com>, Senator Brant McCreadie <senatorbrantmccreadie@gmail.com>, "Senator Frank Aguon, Jr." <aguon4guam@gmail.com>, Senator Tommy Morrison <tommy@senatormorrison.com>, "Mayor Paul M. McDonald" <mayor.mcdonald671@gmail.com>, agatmayorsoffice@hotmail.com, asanmainamayorsoffice@yahoo.com, Jessy Gogue <ocp.mayor@gmail.com>, MELISSA SAVARES <melissa.savares@gmail.com>, peter\_daigo@hotmail.com, hagatnamayor@hotmail.com, Doris Lujan <mayordorisfloreslujan@gmail.com>, nblas\_mangilaomayor@yahoo.com, vicemayor\_allan.ungacta@yahoo.com, mayoremestc@yahoo.com, mtm\_mayors\_office@yahoo.com, pitimayor@yahoo.com, Robert Hofmann <guammayor@gmail.com>, rudy iriarte <rudyiriarte@gmail.com>, talofofomayor@gmail.com, "Mayor Louise C. Rivera" <mayorlcrivera.tatuha@gmail.com>, "Vice Mayor Ken C. Santos" <vicemayorksantos.tatuha@gmail.com>, Umatac Mayor <umatacmao@gmail.com>, kones.r@gmail.com, arleen81@gmail.com, kenjoeada@yahoo.com, anghet@hotmail.com, Ken Quintanilla <kenq@kuam.com>, Dale Alvarez <dalealvarez@gmail.com>, Responsible Guam <responsibleguam@gmail.com>, Regine Biscoe Lee <regineb.lee@gmail.com>, Chuck Ada <chuck.ada@guamairport.net>, peterroy@guamairport.net, eduardo.ordonez@clb.guam.gov, Christina Garcia <cgarcia@investguam.com>, ndenight@visitguam.org, jbrown@portguam.com, Michael Duenas <mjduenas@ghura.org>, adonis.mendiola@dya.guam.gov, joey.sannicolas@gfd.guam.gov, chief@gpd.guam.gov, benito.servino@disid.guam.gov, James Gillan <james.gillan@dphss.guam.gov>, Leo Casil <leo.casil@dphss.guam.gov>, anthony.blaz@doa.guam.gov, "John P. Camacho" <john.camacho@revtax.guam.gov>, "Marie M. Benito" <marie.benito@revtax.guam.gov>, jonfernandez@gdoe.net, Mary Okada <mary.okada@guamcc.edu>, raunderwood@uguam.uog.edu, AG Law <law@guamag.org>, rey.vega@mail.dmhsa.guam.gov, Julian Janssen <julian.c.janssen@gmail.com>, Gerry Partido <gerrypartido@gmail.com>, eddiecalvo@yahoo.com, Ray Tenorio <ray.tenorio@guam.gov>, mstaijeron <mstaijeron@investguam.com>, tsantos <tsantos@investguam.com>, T'Nelta Mori <tmori2222@gmail.com>, Joshua Tenorio <jtenorio@guamcourts.org>, Valerie Cruz <vcruz@guamcourts.org>, josh.tyquiengco@visitguam.org, Barrigada MayorsOffice <bmoadmin@teleguam.net>, Cheryl Chargualaf <cherylchargualaf1993@gmail.com>, Mayor Rudy <yigomayorsoffice@gmail.com>, editor@saipantribune.com, jpsablan@guampdn.com, "Sablan, Jerick P" <jpsablan@guam.gannett.com>, isa <isa@kuam.com>, "Raymundo, Shawn" <rraymundo@guam.gannett.com>, Senator Mary Camacho Torres <marycamachotorres@gmail.com>, Senator Jim Espaldon <senjvespaldon@gmail.com>, "Senator Frank Blas, Jr." <frank.blasjr@gmail.com>, Senator Nerissa Bretania Underwood <senatorunderwood@guamlegislature.org>, Vejoh Torres <vejohntorres@gmail.com>, Oyaol Ngirairiki <oyaol@guam.gov>, sixtoquintanilla <sixtoquintanilla@gmail.com>, Bruce Lloyd <managingeditor@glimpsesofofguam.com>, earljg@yahoo.com

*\*\*Please be advised that the hearing agenda has been revised. For more information, contact Jermaine Alerta at 472-6453.*

## SECOND PUBLIC NOTICE

**FOR IMMEDIATE RELEASE****September 23, 2016**

In accordance with the Open Government Law, relative to notices for public meetings, please be advised that Senator Michael F.Q. San Nicolas, Chairman of the Committee on Finance & Taxation, General Government Operations, and Youth Development, will convene a hearing on **Friday, September 30, 2016**, beginning at **3:00 p.m.**, in *Liheslaturan Guåhan's* Public Hearing Room, for the following items:

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Nomination of **EARL J. GARRIDO**


Position: **Member, Cockpit License Board**


Length of Term: **One (1) Year**


If written testimonies are to be presented for the items listed above, copies should be delivered prior to the hearing date. Testimonies should be addressed to Senator Michael F.Q. San Nicolas and will be accepted via hand delivery to our office at the DNA Building, Suite 407, 238 Archbishop Flores Street, Hagatna, Guam; at the mail room at the Main Legislature Building at 155 Hesler Place, Hagatna, Guam 96910; or via email to [senatorsannicolas@gmail.com](mailto:senatorsannicolas@gmail.com). In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Michael F.Q. San Nicolas at (671) 472-6453 or by sending an email to [senatorsannicolas@gmail.com](mailto:senatorsannicolas@gmail.com).


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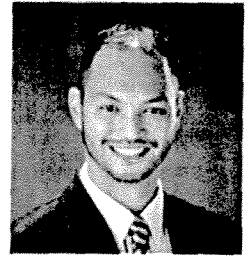
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# Senator Michael F.Q. San Nicolas

Chairman - Committee on Finance & Taxation,  
General Government Operations, and Youth Development  
*I Mina'trentai Tres Na Liheslaturan Guåhan | 33<sup>rd</sup> Guam Legislature*

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**Public Hearing**  
**September 30, 2016**  
**3:00 p.m.**

## AGENDA

### **I. Call to Order**

### **II. Opening Remarks/Announcements**

### **III. Items for Public Consideration**

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Nomination of **EARL J. GARRIDO**  
Position: **Member, Cockpit License Board**  
Length of Term: **One (1) Year**

### **IV. Closing Remarks**

### **V. Adjournment**