

**I MINA'BENTE OCHO NA LIHESLATURAN GUÅHAN**  
**2006 (SECOND) Regular Session**

**Executive Committee**  
**Resolution No. 134**

Introduced by:

Edward J.B. Calvo  
Mark Forbes  
L. F. Kasperbauer  
F. B. Aguon, Jr.  
J. M.S. Brown  
B. J.F. Cruz  
Mike Cruz  
R. Klitzkie  
L. A. Leon Guerrero  
J. A. Lujan  
A. B. Palacios  
R. J. Respicio  
Ray Tenorio  
A. R. Unpingco  
J. T. Won Pat

**Relative to recognizing recipients of the U.S. Small Business Administration "Small Business Awards 2006": Joseph M. Crisostomo, "Small Business Person of the Year"; Kristal Koga, "Women In Business Champion of the Year"; Alfred K.Y. Lam "Minority Small Business Champion of the Year"; and Michael J. Terlaje, "Financial Services Champion of the Year"; for exceptional achievement in their respective fields and to further recognizing their civic contributions to the community of Guam.**

1            **BE IT RESOLVED BY THE EXECUTIVE COMMITTEE OF I**  
2            ***MINA'BENTE OCHO NA LIHESLATURAN GUÅHAN:***

1           **WHEREAS**, the U.S. Small Business Administration (SBA) was established  
2 in 1953 to provide financial, technical, and management assistance to increase the  
3 number of small business start-ups and to encourage the expansion of small  
4 businesses throughout the nation’s states and territories; and

5           **WHEREAS**, America’s estimated twenty-three (23) million small  
6 businesses employ more than half of the nation’s private work force, generate  
7 more than half of the nation’s gross domestic product, and are the principal  
8 source of new jobs in the U.S. economy; and Guam’s estimated three-thousand  
9 (3,000) business establishments, contribute forty-one (41%) percent to the island’s  
10 total monthly payroll, accounting for nearly forty-three thousand (43,000)  
11 employees in the private sector; and

12           **WHEREAS**, the SBA first opened its Guam Branch Office in 1962, and  
13 services disaster loan recipients and small businesses, which ensures the  
14 recovery of disaster victims, as well as the viability of small business concerns,  
15 adds to the local tax base, provides employment opportunities; and

16           **WHEREAS**, since 1990, the SBA Guam Branch Office has participated in  
17 the annual, nationwide SBA “Small Business Awards” program, recognizing the  
18 achievements of Guam’s small business owners and providing aspiring island  
19 entrepreneurs with successful role models to follow; and

20           **WHEREAS**, this year’s “Small Business Person of the Year,” Joseph M.  
21 Crisostomo, President and Owner of Cars Plus, LLC, has successfully guided his  
22 company with quality service and an affordable and reliable product in the  
23 vehicles he sells. In 2003, he earned the prestigious DaimlerChrysler “Sales  
24 Leadership Award” for continued growth and expansion, employees, sales, and

1 size within just two (2) years after securing the sales lines for DaimlerChrysler.  
2 In the first six (6) years of operations, his company and its affiliates have grown  
3 from thirty-five (35) employees to a total of seventy-five (75) employees with  
4 significant increases in car unit sales and gross sales. Mr. Crisostomo is a strong  
5 believer in the island's youth who sponsors local youth events and encourages  
6 the island's young people to consider careers in the retail and wholesale trades;  
7 and

8         **WHEREAS**, Mr. Crisostomo shares his knowledge of small business as a  
9 board member with various restaurant, merchant, and sports associations and  
10 government agencies; and

11         **WHEREAS**, this year's "Minority Small Business Champion of the Year,"  
12 Alfred K.Y. Lam, President and Owner of Ambyth Shipping and Trading, Inc.,  
13 has been involved with one of the fastest growing business communities on  
14 Guam, the Chinese Community, since arriving from Hong Kong in 1972. He has  
15 been instrumental in opening several business operations, as well as in the  
16 development of various community organizations such as the United Chinese  
17 Association, the Asian Pacific Lions Club, and the Chinese Merchant Association,  
18 which he encouraged to change its name to the Chinese Chamber of Commerce.  
19 He unselfishly donates his time and business expertise in counseling new and  
20 experienced Chinese businessmen. He encourages other Chinese businessmen to  
21 join local boards or organizations and give back to the community. As a strong  
22 believer in the American dream, he became a U.S. citizen in 1984; and

23         **WHEREAS**, this year's "Women in Business Champion of the Year",  
24 Kristal Koga, Owner of The Kristal Kollection, has been involved with various

1 women organizations on Guam such as the Guam Council of Women's Club, the  
2 Soroptimist International of the Marianas, and the Federation of Asian Pacific  
3 Women's Association as either a member or an officer of the board. Through her  
4 experience as a business owner and involvement with non-profit organizations,  
5 she has been able to share her ideas with other women business owners and  
6 advocate for the betterment of women's lives on Guam; and

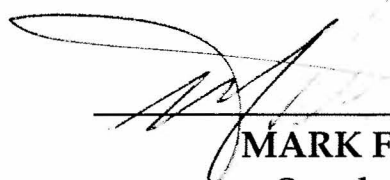
7       **WHEREAS**, this year's "Financial Services Champion of the Year",  
8 Michael J. Terlaje, Assistive Technology Project Coordinator for the Guam  
9 Center of Excellence in Development Disabilities Education, Research and  
10 Service (Guam CEDDERS), was instrumental in the development of the Get  
11 Guam Teleworking Program (GGT) which allowed the expansion of the  
12 Rehabilitation Services Administration (RSA) Grant. The nine hundred fifty-  
13 thousand (\$950,000) dollar grant provided funds to individuals with  
14 disabilities who want to be trained for a job or who want to start a home-  
15 based business. He addressed by partnering with a local lender for micro  
16 funds as low as five hundred (\$500) dollars to start disabled person's business  
17 and with the Guam Small Business Development Center to obtain the  
18 technical assistance for disabled person's business operations; and

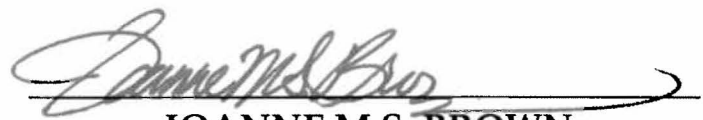
19       **WHEREAS**, this year's recipients Ms. Koga and Misters Crisostomo,  
20 Lam and Terlaje deserve recognition for their achievements and collectively  
21 are outstanding representatives of Guam's small business community that has  
22 demonstrated the resiliency to prosper in an economic climate of challenges;  
23 now, therefore, be it

1           **RESOLVED**, that the Executive Committee of *I Mina'Bente Ocho Na*  
2 *Liheslaturan Guåhan* does hereby, on behalf of *I Liheslaturan Guåhan* and the  
3 people of Guam, congratulate the 2006 U.S. Small Business Administration  
4 "Small Business Awards" recipients Joseph M. Crisostomo, "Small Business  
5 Person of the Year;" Alfred K.Y. Lam, "Minority Small Business Champion of  
6 the Year;" Kristal Koga, "Women In Business Champion of the Year;" and,  
7 Michael Terlaje, "Financial Services Champion of the Year"; and be it further

8           **RESOLVED**, that the Speaker and the Chairman of the Executive  
9 Committee certify, and the Secretary of the Legislature attest to, the adoption  
10 hereof, and that copies of the same be thereafter transmitted to Mr. Joseph M.  
11 Crisostomo; to Mr. Alfred K.Y. Lam; to Ms. Kristal Koga; to Mr. Michael  
12 Terlaje; to the U.S. Small Business Office, Guam Branch; and to the Honorable  
13 Felix P. Camacho, *I Maga'lahaen Guåhan*.

**DULY AND REGULARLY ADOPTED BY THE EXECUTIVE COMMITTEE  
OF I MINA'BENTE OCHO NA LIHESLATURAN GUÅHAN ON THE 21<sup>ST</sup>  
DAY OF FEBRUARY 2006.**

  
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**MARK FORBES**  
Speaker and  
Chairman, Executive Committee

  
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**JOANNE M.S. BROWN**  
Vice Speaker and  
Acting Secretary of the Legislature