



Territory of Guam
Territorion Guam

OFFICE OF THE GOVERNOR
UFISINAN I MAGA'LAHI
AGANA, GUAM 96910 U.S.A.

RECEIVED
OFFICE OF THE SPEAKER
DATE: 9/23/93
TIME: 2:57 PM
RECD BY: [Signature]

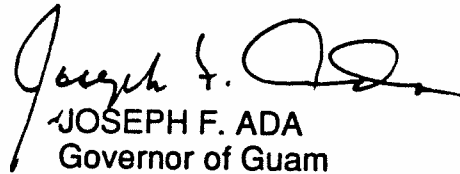
SEP 23 1993

The Honorable Joe T. San Agustin
Speaker, Twenty-Second Guam Legislature
155 Hesler Street
Agana, Guam 96910

Dear Mr. Speaker:

Transmitted herewith is Bill No. 444 which I have signed into law this date as
Public Law 22-30.

Sincerely yours,


JOSEPH F. ADA
Governor of Guam

220358

Attachment

TWENTY-SECOND GUAM LEGISLATURE
1993 (FIRST) Regular Session

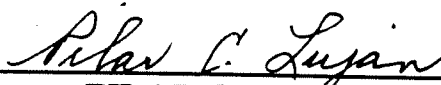
CERTIFICATION OF PASSAGE OF AN ACT TO THE GOVERNOR

This is to certify that Substitute Bill No. 444 (LS), "AN ACT TO CREATE THE BUILDING PERMIT APPLICATION TASK FORCE TO FORMULATE A PLAN FOR A ONE-STOP BUILDING PERMIT CENTER; AND TO AMEND SUBITEM (2) OF SUBPARAGRAPH (b) OF §51103, TITLE 10, GUAM CODE ANNOTATED, TO AUTHORIZE RECYCLING AND COMPOSTING MATERIALS AT THE ORDOT LANDFILL," was on the 15th day of September, 1993, duly and regularly passed.




JOE T. SAN AGUSTIN
Speaker

Attested:



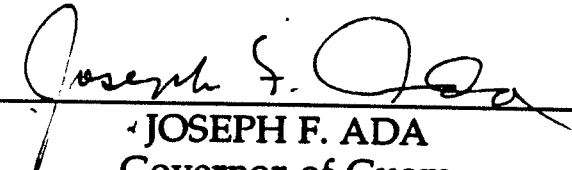
PILAR C. LUJAN
Senator and Legislative Secretary

This Act was received by the Governor this 17th day of September,
1993, at 10:24 o'clock A.M.



Assistant Staff Officer
Governor's Office

APPROVED:



JOSEPH F. ADA
Governor of Guam

Date: SEP 23 1993

Public Law No. 22-30

**TWENTY-SECOND GUAM LEGISLATURE
1993 (FIRST) Regular Session**

Bill No. 444 (LS)
As substituted by the
Committee on Rules

Introduced by:

**V. C. Pangelinan
T. C. Ada
T. V. C. Tanaka
T. S. Nelson
E. P. Arriola
M. D. A. Manibusan
J. P. Aguon
M. Z. Bordallo
H. D. Dierking
C. T. C. Gutierrez
P. C. Lujan
D. Parkinson
E. D. Reyes
J. T. San Agustin
D. L. G. Shimizu
J. G. Bamba
A. C. Blaz
D. F. Brooks
F. P. Camacho
A. R. Unpingco**

AN ACT TO CREATE THE BUILDING PERMIT APPLICATION TASK FORCE TO FORMULATE A PLAN FOR A ONE-STOP BUILDING PERMIT CENTER; AND TO AMEND SUBITEM (2) OF SUBPARAGRAPH (b) OF §51103, TITLE 10, GUAM CODE ANNOTATED, TO AUTHORIZE RECYCLING AND COMPOSTING MATERIALS AT THE ORDOT LANDFILL.

1

BE IT ENACTED BY THE PEOPLE OF THE TERRITORY OF GUAM:

1 **Section 1. Legislative findings.** The Legislature recognizes that since
2 the inception of the process whereby prospective builders are required to
3 obtain a building permit in order to construct buildings on Guam, they have
4 been unnecessarily inconvenienced because a building permit cannot be
5 obtained at a single governmental office. The applicants have to obtain
6 approvals at many different offices, which are miles apart, and the
7 procedures at times take several weeks to complete. Unless the process is
8 made more efficient, there will continue to be unnecessary delays and an
9 increased frustration with the system. In furtherance of reducing the time,
10 travel, and delay caused by having to visit several agencies in order to
11 complete the building permit application procedure, a Task Force shall be
12 created to develop and report on the steps necessary to implement a One-
13 Stop Building Permit Application Center at the Department of Public Works.

14 **Section 2. One-Stop Building Permit Application Task Force.** There is
15 hereby created within the government of Guam the One-Stop Building
16 Permit Application Task Force (the "Task Force"), consisting of one (1)
17 representative from each of the agencies or departments from which an
18 applicant may need clearance or approval in order to obtain a building
19 permit, and one (1) representative appointed by the Guam Contractors
20 Association. The representative for each agency or department shall be
21 designated by its director or other chief executive officer. The representative
22 from the Department of Public Works shall be chairperson and as such shall
23 preside over the Task Force's affairs.

24 **Section 3. Duties of Task Force.** The responsibilities and authority of
25 the Task Force shall be:

26 (a) **Prepare plan.** To cause to be prepared, through the
27 expertise and analysis of the members of the Task Force, a

1 comprehensive plan which shall effectuate the goal of providing the
2 public a One-Stop Building Permit Application Center;

3 (b) **Recommendations.** To develop and make detailed
4 recommendations to the Governor and the Legislature, including
5 minority dissenting opinions, if any, regarding any changes,
6 deletions, or additions to the current building permit application
7 process which would further streamline the application process; and

8 (c) **Report.** To deliver to the Governor and the Legislature
9 within thirty (30) days of the enactment of this Act, a written report
10 detailing the plans and recommendations required under
11 subparagraphs (a) and (b) of this section. The report shall include the
12 steps necessary to implement the expedited application process
13 within forty-five (45) days of approval by the Legislature of the Task
14 Force's report.

15 **Section 4. Assistance by other agencies.** All agencies, departments,
16 boards, commissions and other instrumentalities of the government of Guam
17 shall render such assistance to the Task Force as the Task Force may require.

18 **Section 5.** Subitem (2) of subparagraph (b) of §51103 of Title 10, Guam
19 Code Annotated, is hereby amended to read as follows:

20 "(2) The Department of Public Works (the "Department") shall
21 be responsible for operational and logistic planning for solid and
22 bulky waste management to include collection routing equipment,
23 material and equipment procurement disposal, transfer and storage
24 site operations, processing and recycling plant operations and
25 maintenance, and engineering functions related thereto. The
26 Director of Public Works (the "Director") is authorized to negotiate
27 for and approve contracts for recycling and composting at the Ordot

1 landfill, or at any other site approved by the Guam Environmental
2 Protection Agency, under the following procedures: The Director,
3 after duly advertising for a request for proposals for the removal or
4 composting of recyclable materials from the landfill, shall enter into
5 a contract with any interested business organization, either local or
6 off-island, to collect and recycle or compost such materials. The
7 successful bidder or bidders shall not be charged for the materials.
8 The Department may assist successful bidders in collecting storage
9 batteries and waste oil which are to be found in the various villages
10 of Guam."

TWENTY-SECOND GUAM LEGISLATURE
1993 (FIRST) Regular Session

Date: 9/15/93

VOTING SHEET

Bill No. 444
 Resolution No. _____
 Question: _____

NAME	AYE	NO	NOT VOTING/ ABSTAINED	ABSENT/ OUT DURING ROLL CALL
ADA, Thomas C.	✓			
AGUON, John P.	✓			
ARRIOLA, Elizabeth P.	✓			
BAMBA, J. George	✓			
BLAZ, Anthony C.	✓			
BORDALLO, Madeleine Z.	✓			
BROOKS, Doris F.	✓			
CAMACHO, Felix P.	✓			
DIERKING, Herminia D.	✓			
GUTIERREZ, Carl T. C.	✓			
LUJAN, Pilar C.	✓			
MANIBUSAN, Marilyn D. A.	✓			
NELSON, Ted S.	✓			
PANGELINAN, Vicente	✓			
PARKINSON, Don	✓			
REYES, Edward D.	✓			
SAN AGUSTIN, Joe T.	✓			
SANTOS, Francisco R.				
SHIMIZU, David L. G.	✓			
TANAKA, Thomas V. C.	✓			
UNPINGCO, Antonio R.	✓			

TOTAL

20



Committee on General Governmental Operations

and

Micronesian Affairs

Twenty-Second Guam Legislature

Sen. Ted S. Nelson
Chairman

August 13, 1993

Speaker Joe T. San Agustin
Twenty-Second Guam Legislature
155 Hesler St.
Agana, Guam 96910

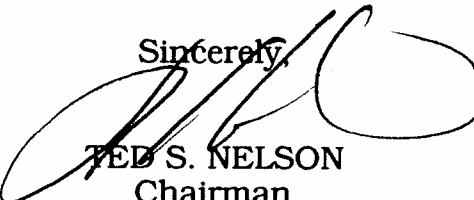
Dear Mr. Speaker,

The Committee on General Governmental Operations and Micronesian Affairs, to which was referred Bill 444 wishes to report back to the Legislature with it's recommendation **TO DO PASS**. The voting record is as follows:

TO PASS	<u>7</u>
NOT TO PASS	<u>0</u>
ABSTAIN	<u>0</u>
TO PLACE IN INACTIVE FILE	<u>0</u>

Copies of the Committee Report and other pertinent documents are attached. Your attention to this matter is appreciated.

Sincerely,



TED S. NELSON
Chairman

Attachments.



Committee on General Governmental Operations
and
Micronesian Affairs
Twenty-Second Guam Legislature

Sen. Ted S. Nelson
Chairman

COMMITTEE VOTING SHEET

SUBJECT: Committee Report on Bill 444 as recommended by the Committee on General Governmental Operations and Micronesian Affairs

Committee Members	Initial	To Pass	Not to Pass	Abstain	To Place In Inactive File
T.S. Nelson	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>
E.D. Reyes	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>
H.D. Dierking	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
C.T.C. Gutierrez	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>
V.C. Pangelinan	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>
J.G. Bamba	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>
A.C. Blaz	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
T.V.C Tanaka	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>
T.C. Ada	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
M.D.A. Manibusan	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>
J.T. San Agustin	<u>[Signature]</u>	<u>[Signature]</u>	<u> </u>	<u> </u>	<u> </u>



Committee on General Governmental Operations

and

Micronesian Affairs

Twenty-Second Guam Legislature

Sen. Ted S. Nelson
Chairman

August 2, 1993

MEMORANDUM

TO: Members, Committee on
General Governmental Operations
and Micronesian Affairs

FROM: Senator Ted Nelson

Transmitted herewith for your information and action is the Committee Report concerning Bill 444. The narrative report is accompanied by the following:

1. Committee Voting Sheet
2. Written Testimony
3. Evidentiary Materials

Should you have any questions on the narrative report or the accompanying documents, I would be most happy to answer any of them. Please take the appropriate action on the attached voting sheet and return the documents to my office for transmittal to the other members. Your prompt attention and cooperation in this matter is greatly appreciated.

Sincerely,

TED S. NELSON
Chairman



Committee on General Governmental Operations

and

Micronesian Affairs

Twenty-Second Guam Legislature

Sen. Ted S. Nelson
Chairman

Committee Report on Bill 444

- An Act to create the Building Permit Application Task Force to formulate a plan for a One - Stop Building Permit Center.

I. OVERVIEW

On June 15, 1993, the Committees on General Governmental Operations and Micronesian Affairs, and Economic-Agricultural Development & Insurance conducted a joint public hearing on Bill 444 at 9:00 am in the Public Hearing Room, Guam Legislature Temporary Building in Agana. Notice of the hearing was published in the Pacific Daily News on June 10 and 15 and reported in the electronic media prior to the hearing.

GGO & MA Committee Chairman Sen. Ted Nelson presided and the following members were present: EAD & I Committee Chairman, Sen. Vicente C. Pangelinan and Sen. Anthony C. Blaz.

II. SUMMARY OF TESTIMONY

Mr. Ed Borja, an Engineer Class 2, representing the Department of Public Works testified in favor of the bill. Mr. Borja has worked in the DPW's building permit section for ten years and said he has witnessed the frustration experienced by contractors and homeowners who apply under the current system for permits. Mr. Borja stated that establishing a One Stop Building Permit Center would help relieve that frustration without compromising the regulatory reviews required by the various government agencies and departments. Mr. Borja indicated that a similar effort by the Ada Administration was considered several years ago, however, it was determined that not all of the reviewing agencies had sufficient resources to implement the plan. He stated most agencies and departments now have the kind of communication and information systems such as facsimile machines, telephones, and computer modems to be able to coordinate the exchange and transfer of information involved in their respective agencies' review of the application.

The main sponsor of the bill, Sen. Pangelinan agreed. He stated the stable growth of the Territory's economy largely depends on our ability to complete and implement projects in a timely manner. Therefore, Bill 444 will assist in the economic activity on the island and I certainly welcome your support of the project and certainly with your support and support of various organizations that this program will work. Thank-you.

Sen. Blaz stated that while he was PUAG Director in 1988, Governor Ada had formulated a task force to similarly streamline the permitting process. According to Sen. Blaz, this task force supported and recommended changes similar to Bill 444 but was met with resistance from various government agencies because the plan might have reduced the number of permit applicants seeking assistance from their respective offices.

Sen. Blaz stated his concurrence with Mr. Borja's testimony that the necessary coordination and communication between agencies could be accomplished simply by using existing communication systems including facsimile machines, telephones, and computer networking modems. Simple applications - one unit homes -- for residential or commercial structures can be reviewed and processed through a one stop center for the purposes of getting a building permit.

Sen. Blaz stated approvals for larger scale projects such as a fifteen (15) unit apartment might require some direct contact and review by specific agencies regarding such issues as the availability of infrastructure. However, minor infrastructure questions and concerns can easily be addressed and disposed of by establishing communication links between the relevant agencies under the proposed One-Stop Program. Sen. Blaz further stated major construction projects as large as the construction of the Hyatt Regency or the Hotel Nikko may not be suitable applicants for the One-Stop Building Permit Center altogether, because they would require considerably more extensive reviews. Sen. Blaz stated the proposed center can assist and better service simple applications such two (2), three (3) bedroom homes, and perhaps two (2) unit duplexes which does not require an inordinate amount of time to review and provide approval.

Sen. Blaz stated he is well familiar with what applicants undergo under the current system: for a simple home extension, an applicant starts at the Department of Public Works, moves on to Land Management, then from Land Management they wait, and after Land Management they go to Revenue and Taxation. From there they have to go over to GPA, and from GPA they go to GTA then up to Park's and Recreation, to see if they have maybe, some taotaomona shrine on the property or some other historical artifact. Then after that they go to the Fire Department, because they want to make sure you have the proper smoke detectors and safety plans there in your home, which is okay. Then after that they go over to PUAG then GEPA. Sen. Blaz further stated he has received numerous requests as the Bill's sponsors may also have experienced from constituents who would like to see the system reformed. He said he supported the passage of Bill 444.

Sen. Pangelinan provided clarification, stating the intent of the bill is to ensure that government agencies and departments are structured to service the people in the community, rather than the other way around, having people serving the government.

Karen M. Storts, business manager of the Guam Contractors' Association was present at the hearing and submitted written and oral testimony in favor of Bill 444. She stated that in prior discussions between the association and DPW, DPW officials had indicated a desire to make the agency "a more user friendly agency." Ms. Storts stated EPA officials have also taken the initiative to explain and educate applicants, helping them to understand the processes needed for clearances within their agency. Ms. Storts further stated she supported higher fees for

permit applicants of large scale projects that would require more lengthy evaluation and review and possibly, investigation.

Mr. Pascal B. Pangilinan submitted written testimony in support of Bill 444 with an amendment to exempt apartment units 16 units or less and two or more stories from having to provide sprinklers, hose cabinets or fire alarms.

In his written testimony, Department of Agriculture Director Antonio S. Quitugua, stated the creation of a task force and stationing Agricultural personnel to staff the proposed center at DPW would compromise his department's supervisory and management responsibilities. He added that hiring additional staff for this purpose may not be prudent at this time because of the current implementation of fiscal austerity measures. Mr. Quitugua raised concerns that the enactment of Bill 444 may result in compromising the Uniform Building Code by "*rushing reviews*".

III. FINDINGS AND RECOMMENDATION

The Committee finds there is sufficient grounds to justify the need for reforming the system of obtaining a building permit in Guam. Not only is the current system unnecessarily cumbersome for the applicants, but it is also does not adequately provide for timely review and a coordinated response by the various governmental agencies to approve building plans. Allowing this system of review to continue would seriously inhibit the economic growth of the Territory and only serve to frustrate private landowners who desire to develop their properties. A new one stop building permit application center is in keeping with the philosophy that "government exists to serve the needs of the public" and not "the public exists to serve the government."

Under the current system, gross errors have often been made requiring many applicants to make duplicate trips to and from various agencies in order to obtain the necessary clearances. However the errors were made, it appears the applicant shoulders the full burden of responsibility in getting any errors corrected. The Committee finds that this is an unnecessary and unreasonable burden that can be lifted if the government sets up a more efficient review method that incorporates the needs of each of the agencies involved. At some level, the burden of verifying and exchanging information can and should be a shared responsibility between the public agencies and the consumer since each applicant is assessed a processing fee.

The Committee finds the method of organizing a task force comprised of all agencies involved in reviewing building permit applications to develop the One Stop Building Permit Center is an effective means of resolving the cumbersome and uncoordinated system we have in place today. The Committee further finds the deadline of forty-five days given to the Task Force to formulate a plan is a sufficient and reasonable timeframe to accomplish this assignment.

Based on the aforementioned, the Committee on General Governmental Operations and Micronesian Affairs is hereby reporting Bill 444 out of Committee with a recommendation TO DO PASS.

TWENTY-SECOND GUAM LEGISLATURE
FIRST (1993) REGULAR SESSION

Bill No. 444
Introduced by:

93 APR 33

V.C. Pangelinan
T.C. Ada
T.W.C. Tanaka
[Signatures]

AN ACT TO CREATE THE BUILDING PERMIT
APPLICATION TASK FORCE TO FORMULATE A PLAN FOR
A ONE-STOP BUILDING PERMIT CENTER.

BE IT ENACTED BY THE PEOPLE OF THE TERRITORY OF GUAM:

1 Section 1. Legislative Findings. The Legislature recognizes that since the
2 inception of the process whereby prospective builders were required to obtain a building
3 permit in order to construct buildings on Guam, they have been unnecessarily
4 inconvenienced because a building permit cannot be obtain at a single governmental office.
5 The applicants have had to obtain approvals at multiple places, which are miles apart, and
6 the procedures at times, took several weeks to complete. Unless the process is made more
7 efficient, there will continue to be unnecessary delays and an increased frustration with the
8 system. In furtherance of reducing the time, travel, and delay caused by having to visit
9 several agencies in order to complete the building permit application procedure, a Task
10 Force shall be created to develop and present the steps necessary to implement a One-Stop
11 Building Permit Application Center at the Department of Public Works. -

12 Section 2. One-Stop Building Permit Application Task Force. There is hereby
13 created within the Government of Guam the One-Stop Building Permit Application Task

1 Force consisting of one representative from each of the Agencies or Departments from
2 which an applicant could possibly need clearance or approval in order to obtain a building
3 permit. The representative for each agency shall be designated by the Director or General
4 Manager of said agency or department.

5 Section 3. The representative from the Department of Public Works shall be the
6 Chairperson and as such shall preside over the Task Force's affairs.

7 Section 4. The responsibilities and authority of the Task Force shall be:

8 a) Prepare Plan. To cause to be prepared, through the expertise
9 and analysis of the committee's members, a comprehensive plan which
10 shall put into effect the goal of providing the public a "One-Stop
11 Building Permit Application Center";

12 b) Recommendations. To develop and make detailed
13 recommendations to the Governor and the Legislature, including
14 minority dissenting opinions, regarding any changes, deletions, or
15 additions to the current building permit application process which
16 would further streamline the application process;

17 c) Report. To deliver to the Governor and Legislature within thirty
18 (30) days of the enactment of this Act, a written report detailing the
19 information requested in paragraphs a) and b) above. The report shall
20 include the steps necessary to implement the expedited application
21 process within forty-five (45) days of approval by the Legislature of the
22 Task Force's report.

23 Section 5. All agencies, departments, boards, commissions and other
24 instrumentalities of the Government of Guam shall render such assistance to the
25 Committee as the Committee may require.

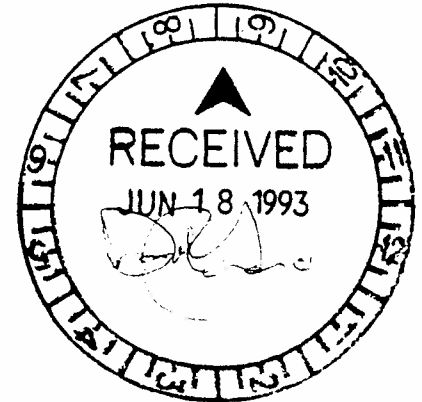


TWENTY-SECOND GUAM LEGISLATURE

MARILYN D.A. MANIBUSAN

Senator

June 17, 1993



MEMORANDUM

TO: Senator V.C. Pangelinan
FROM: Senator Marilyn Manibusan
SUBJECT: Bill No. 44

It's about time --- I've often thought of this dilemma and I'm glad you came up with Bill No. 44 to create the Task Force.

I am respectfully requesting to be your next co-sponsor. If you have no objection, may I take this opportunity to pass your approval on, by copy of this letter, to the Chairman, Committee on General Governmental Operations and Micronesian Affairs --- which Committee will eventually mark up the bill and report it out.

I await your response.

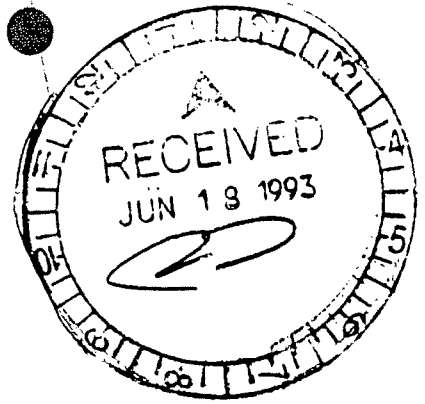
Marilyn Manibusan

MARILYN D.A. MANIBUSAN

cc: Chairman, Committee on General Governmental &
Micronesian Affairs

June 18, 1993

Senator Ben Pangelinan
Member - Guam Legislature




Dear Senator,

This is to request that Bill 444 be ammended to include not to require sprinkler, hose cabinet or fire alarm to apartment 16 units or less whether it is two or three story high. The reaśon behind my request are :

1. For people who are starting to build an apartment who have less capital it will be a burden to them.
2. If it is expensive to build small apartment, then it will be hard to provide low rental unit to the poor people.
3. The apartment built on concrete is not a fire hazard unlike in the mainland where it is built by wood.

Thank you for your kind consideration on this matter.

Your sincere voter,


Pascual B. Pangilinan



GUAM CONTRACTORS' ASSOCIATION

June 15, 1993

Committee on Economic-Agricultural Development and Insurance
22nd Guam Legislature
130 Aspinall Avenue, Suite 101
Agana, Guam 96910

RE: Bill 444 - An Act to Create the Building Permit Application Task Force
to Formulate a Plan for a One-Stop Building Permit Center

Chairman Pangelinan and Members of the Committee:

The Guam Contractors' Association appreciates this opportunity to testify on Bill 444, which would create a task force to look into the formulation of a one-stop building permit center. This center would enable building permit applicants to efficiently process building permit documents through the various Government of Guam agencies in one location, thereby eliminating unnecessary travel, time delays and other inconveniences currently incurred in the process.

The Guam Contractors' Association is in support of this bill and also commends the committee on their attempt to make the building permit application process more convenient and efficient for the contractor or businessperson. Additionally, we invite the Task Force to call upon the Association for any input that may be necessary to ensure a complete investigation into streamlining the building permit application process. Thank you.

Sincerely,

GUAM CONTRACTORS' ASSOCIATION

Karen M. Storts
Business Manager



Department of Agriculture

P.O. Box 2950

Agana, Guam 96910



ANTONIO S. QUITUGUA
Director

Director's Office	734-3942/43
Aquatic & Wildlife Resources	734-3944/45
Agricultural Development Svcs.	734-3946/47
Forestry & Soil Resources	734-3948
Animal & Plant Industry	734-3940/49

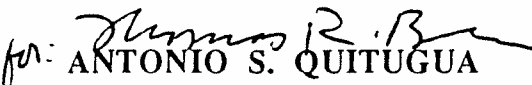
JOSE A. E. MANIBUSAN
Deputy Director

TESTIMONY ON BILL NO. 444
BY ANTONIO S. QUITUGUA
DIRECTOR OF AGRICULTURE

The Department of Agriculture supports the intent of Bill No. 444, entitled "An Act to Create the Building Permit Application Task Force to Formulate a Plan for a One-Stop Building Permit Center." The creation of the task force will in itself be a problem as it will take away scarce personnel resources from our already over-burdened Department.

Assuming that the task force comes up with a favorable recommendation, there are administrative and financial burdens that will accrue to the various department involved in the permitting process that will have to be addressed. On the administrative issue, locating staff away from the agency/department will compromise supervisory and management control. This can encourage less than diligent reviews. On the financial issue, this will mean hiring more staff to man the one-stop center; this may not be prudent at this time of belt-tightening.

While we support the intent of the bill, we question its prudence. A building, whether a house, apartment or hotel, is a major investment of financial resources. We are located in an area frequented by typhoons. Our Uniform Building Code establish strict specification to meet our weather conditions. To rush the review of building plans just to satisfy those who complain will not be in the best interest of the public and the protection of private property.

for: 
ANTONIO S. QUITUGUA



Consumer groups charge banks with overcharging

WASHINGTON (GNS) — Banks are making big profits by gouging customers with excessive fees on checking accounts and automated teller machine transactions, two consumer groups said Tuesday.

It now costs an average of nearly \$23 a year to keep \$200 in a basic savings account, according to a report released by the U.S. Public Interest Research Group (PIRG) and the Consumer Federation of America. Three years ago, the same account cost an average of \$9.42 a year.

The reason, according to the consumer groups: Average savings account fees have increased by one-third since 1990. Interest rates paid on accounts, meanwhile, have fallen 54 percent, from 5.9 percent to 2.76 percent.

Over the same period, average fees for national ATM service increased 55 percent to \$1.10 for each transaction. Average annual fees on regular checking accounts increased by 18 percent or nearly twice the rate of inflation, the consumer groups said.

"The results of this study are

shocking," said Ed Mierswinaki of U.S. PIRG. "Bankers have their hands deep in our wallets at the same time that they're paying us pennies for interest. The banks are robbing consumers."

John Hall, a spokesman for the American Bankers Association, said he hadn't reviewed all the figures released Tuesday, but said the consumer groups' claims appear to be exaggerated.

"Dollar for dollar, bank services are one of the best values in the financial services industry. When you look at competitors,

such as check cashing outlets, insurance companies or mutual funds, banks provide one of the cheapest and lowest costing products available."

Hall urged consumers to be smarter, to break the habit of choosing a banking in their own neighborhood. "By shopping around, consumers will find the best bank for their needs," Hall said.

The consumer advocates agreed, but urged Congress to adopt legislation to insure lower-income customers have a safe,

cheap place to save their money.

On Tuesday, Rep. Esteban E. Torres, D-Calif., introduced a bill that would require banks to provide low-cost checking accounts or check-cashing services.

"This is a national travesty," said Chris Lewis of the Consumer Federation of America. "People whose life savings are smallest are being asked to bear the greatest risk and cost under the current system. Sadly, consumers should expect fees to proliferate even more."

PACIFIC DAILY NEWS, Thursday, June 10, 1993



Notice of Public Hearing

Committee on Economic-Agricultural Development & Insurance

9:00 am, Tuesday, June 15, 1993
Public Hearing Room
Guam Legislature Temporary Building
155 Healer St. Agana, Guam

• AGENDA •

• Agricultural Board of Commissioners, terms to expire May 14, 1999.

1. Reappointment of Jesus F. Terlaje
2. Appointment of Ramon B. San Agustin
3. Appointment of Luis L.G. Paulino

• Bill 47 an act to direct GEDA to assist in the establishment of a recycling center on Guam.

• Bill 481 an act to amend Section 2 of PL 21-202 to permit Dept. of Agriculture to construct its facilities in a more central location.

• Bill 426 an act to authorize GEDA to make loans to registered farmers who have not recovered from the recent typhoons.

• Joint Hearing with Committee on General Governmental Operations & Micronesian Affairs on Bill 444 An act to create the Building Permit Application Task Force to formulate a plan for a One Stop Building Permit Center.

Chairman, Sen. Ben C. Pangolin invites the Public to attend.
"Y MANMA CUMBIBADA Y PUBLICO"

PACIFIC -ORIENT COMPANY

Guam's Law Enforcement
Equipment Headquarters

Celebrate Flag Day June 14th

Fly your own National Flag at home

- 50 Star United States Flag, 3'x5' with sturdy 6' jointed aluminum pole, gold tone eagle, halyard, bracket and flag etiquette brochure.
- U.S. 3'x5' home set Nylon \$62.95
- 3'x5' home set poly bag \$33.95
- 3'x5' home set boxed \$35.95
- Indoor/outdoor Guam flag 4'x6' \$150.00
- Outdoor Guam flag 3'x5' \$102.95

Assorted 3'x5' indoor flags \$12.95

U.S. "50 Star"

P.O.W/M.I.A. "You are not forgotten"

Iwo Jima

US Marine's "Devil Dogs"

US Marine's "Mess with the best"

Special Forces "Mess with the best"

Confederate "The south will rise again"

101st AIRBORNE

82nd AIRBORNE

Show your spirit this flag day
and let your colors fly high.

Located in Century Plaza Marine Drive, Tamuning,
Phone: 646-8931 646-1400

Microsoft CEO mum on details

NEW YORK (GNS) — Microsoft CEO Bill Gates says he did most of the talking during his highly publicized recent meeting with new IBM CEO Louis Gerstner.

Gates, 37, who describes Gerstner as a "high-bandwidth guy" with a good grasp of the computer industry, says the IBM CEO pumped him with questions — several of which related to IBM's board — during their 90-minute meeting.

Gates served as an unofficial adviser to IBM's board during its two-month hunt for a new CEO earlier this year. He says Gerstner, the former CEO at RJR Nabisco, was curious about what the board had to say about him.

Gates wouldn't discuss what he told Gerstner Tuesday. But the board reportedly was very concerned about Gerstner's lack of technological know-how. It wasn't until several others turned the job down that the board started looking at Gerstner as a serious contender.

Gates says he and Gerstner also discussed whether IBM should spin off businesses that are slow-growing or unprofitable.



REQUEST FOR PROPOSAL

public works

The Department of Public Works is soliciting proposals from architectural/engineering (A/E) firms to provide A/E services for the design of the construction of new facilities at Inarajan Beach Park (Saluglua Pool).

Request for proposals documents may be obtained at the Contracts Administration Section of the Division of Capital Improvement Projects commencing on June 9, 1993.

Proposals in triplicate must be submitted no later than 4:00 p.m. June 28, 1993 to the Contracts Administration Section Office.

/s/Benigno M. Polomo,
Director



PACIFIC FINANCIAL

LEASE - AN OPTION FOR
TODAY'S BUSINESSES

LEASE FINANCING

The advantages are:

- No Down Payment
- Level Payments
- Lower Finance Cost
- Minimize Obsolescence
- Tax Savings
- Acquisition Cost can be included
- Flexible and Convenient

PACIFIC FINANCIAL offers equipment lease financing to small and mid-size business enterprises, as well as interim construction financing up to \$200,000.00.

TERMS:

- Commercial Loans - up to 3 years
- Equipment Lease Financing - up to 5 years
- Interim Construction Financing - up to 1 year

(Condition upon permanent financing commitment)



PACIFIC FINANCIAL CORP

Now two locations to serve you:

Guam Shopping Ctr., Tamuning
Tel: 646-8871/2/3 Fax: 646-1248

Toribio-royes Bldg., Dededo
Tel: 637-3829/4195-6 Fax: 637-3182

Mommy of the 'mommy track' idea retires

Feminist rage: Critics claim Schwartz's ideas set the U.S. working woman back

Gannett News Service

"I am the quintessential victim of the glass ceiling: 31 years with the same organization and I've never been promoted."

That's how Felice Schwartz wryly sums up her progress since founding Catalyst in 1962. It's a rare flash of humor from a very serious lady. She retires this month as president of the New York-based agency, which pioneered the push to enlarge women's opportunities in U.S. corporations and now advises many companies on women's issues.

Her successor, announced Thursday: Yale University executive Sheila Wellington.

But the departure of Schwartz, 68, is past due — and no laughing matter, argues a chorus of livid critics. They say the mommy of the "mommy track" idea, a term she never coined and disavows, set U.S. working women back plenty with her Harvard Business Review article in 1989.

Even her latest, more conciliatory book, "Breaking With Tradition" (Warner Books, \$12.99),

TODAY'S WOMAN

has hardly quenched the rage of feminists over her original advice that companies separate "career primary" from "career and family" women, keeping the former on a fast track and offering flexible conditions to the latter.

But Schwartz's many defenders credit her with effectively challenging top management's prejudices against women long before it became fashionable. Moreover, they say, her new emphasis on flexible work options and day care just shows she's remained on the cutting edge, where you're bound to get sliced up.

"Felice is a trailblazer — always has been," says Fran Rodgers, president of Work-Family Directions, a Boston firm that advises about 100 companies on family issues. "She was in there with the CEOs 30 years ago, persuading them to hire women, when nobody else even realized women were around."

Her 31-year tenure coincided with a sea of change in women's lives: In 1962, just 33 percent of mothers with kids under 18 were employed; now it's 67 percent. The

'We've made tremendous strides in work-family issues like flexible hours and backup child care. There's no question she helped us. She's one of my favorite people.'

— BOB BURKE

human resources chief
Putnam Investments in Boston

most dramatic shifts occurred among mothers who often felt the sting of day-care traumas: In the early '60s, about 1 in 5 women with a child under 6 worked, compared with 3 in 5 now.

When Schwartz launched Catalyst, her goal was to promote the goals of "re-entry women" — educated, suburban moms ready to take jobs again. The group set up 250 U.S. resource centers to serve career-seeking women.

Under Schwartz's direction, Catalyst also did the first large studies on child care for working parents, relocation, two-career families and parental leave. In recent years, the 40-person staff has specialized in advising companies on women's and family issues.

Executive Bob Burke first met Schwartz when she consulted with senior management at Gold-

man, Sachs Co., the New York investment banking firm. Says Burke, "She changed attitudes there, she made it seem in their interest to give women opportunities. ... But Goldman, Sachs wasn't alone — her vision started so many major companies focusing on this area."

Now human resources chief at Putnam Investments in Boston, he invited Schwartz to consult with top management there. "We've made tremendous strides in work-family issues like flexible hours and backup child care. There's no question she helped us. She's one of my favorite people."

But it is just such lavish praise from corporate bigwigs that gives Schwartz's critics the chills. They fear decision-makers will believe her three core convictions and throw even higher barriers into

the paths of aspiring women.

Point 1: "The cost of employing women in management is greater than the cost of employing men," the opening line of her Harvard article, is a battle cry for Schwartz's critics.

Her corollary, Point 2: Firms can offset added costs by providing flexible hours and parent-friendly benefits.

Point 3: They'll need to do it anyway, she argues, because impending skilled labor shortages, temporarily masked by the recession, will make able female workers a hot ticket.

But even some of Schwartz's admirers doubt all three assertions. About 1 in 4 women doesn't return to her job after a maternity leave, and that does cost money for retraining.

"Still, men are much more likely to leave for better jobs and more money — that costs a lot, too," says Rodgers of Work-Family Directions. And often mothers don't return only because the job hasn't been kept for them.

Also, studies show women in flexible or part-time spots often produce as much as full-timers. "There simply is no evidence that women managers cost more than men," Rodgers insists.

Italian
FOOD FAIR

CORAL
Palace

Starting June 21st,
the Coral Palace Specialty Restaurant has a
spectacular food fair designed to delight the
most ravenous appetite.

- Spaghetti alle Vongole
- Tagliatelle alla Carbonara
- Penne alle Olive Nere

Sample these and many other Italian delicacies
prepared by our skilled Chéfs specially for the
Coral Palace Italian Food Fair.

For information & reservations call,
646-2222 ext. 1362

Palace Hotel Guam

Fine NEW ARRIVAL CERAMIC TILES CHECK OUR PRICE AND QUALITY FIRST BEFORE YOU BUY

HIGH GLOSS ELEGANT DINING FURNITURES	NATURAL MARBLE AND GRANITE TILES	INTERNATIONAL CHANDELIERS AND DECOR LIGHTINGS
--------------------------------------	----------------------------------	---

INTERIOR SUPPLIES EAST AGANA 477-3788 DEDEDO 632-3288
477-1424

Notice of Public Hearing
Committee on Economic-Agricultural Development & Insurance

9:00 am, Tuesday, June 15, 1993
Public Hearing Room
Guam Legislature Temporary Building
155 Hesler St. Agana, Guam

• AGENDA •

- Agricultural Board of Commissioners, terms to expire May 14, 1999.
 1. Reappointment of Jesus F. Terlaje
 2. Appointment of Ramon B. San Agustin
 3. Appointment of Luis L.G. Paulino
- Bill 47 an act to direct GEDA to assist in the establishment of a recycling center on Guam.
- Bill 481 an act to amend Section 2 of PL 27-202 to permit Dept. of Agriculture to construct its facilities in a more central location.
- Bill 426 an act to authorize GEDA to make loans to registered farmers who have not recovered from the recent typhoons.
- Joint Hearing with Committee on General Governmental Operations & Micronesian Affairs on Bill 444 An act to create the Building Permit Application Task Force to formulate a plan for a One Stop Building Permit Center.