

*I Mina Trental Kaitro Na Lihelateran Guahan*  
**APPOINTMENTS**

| DOCUMENT NO. | APPOINTEE       | POSITION | AGENCY                         | APPT. DATE | TERM LENGTH   | CMTE REFERRED   | DATE REFERRED | PUBLIC HEARING DATE   | CMTE REPORT FILED     | DATE CONFIRMED | NOTES |
|--------------|-----------------|----------|--------------------------------|------------|---|---|---------------|-----------------------|-----------------------|----------------|-------|
| 35GL-19-0846 | Michael A. Sgro | Member   | Guam Banking & Insurance Board | 7/30/19    | Six (6) Years; May 6, 2019 to May 5, 2025<br>To fill the seat of Edelfrida A. Ada, whose term has expired | Committee on Environment, Revenue and Taxation, and Procurement | 8/1/19        | 9/11/19<br>10:30 a.m. | 10/30/19<br>2:55 p.m. |                |       |



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN*

35<sup>TH</sup> GUAM LEGISLATURE

28 OCT 2019

**The Honorable Tina Muña Barnes**

Speaker

*I Mina'trentai Singko Na Liheslaturan Guáhan*

163 Chalan Santo Papa

Hagåtña, Guam 96910

PBL

2019 OCT 30 PM 2:55

**VIA: The Honorable Regine Biscoe Lee**

Chairperson, Committee on Rules

**RE: Committee Report on the Executive Appointment of Mr. Michael A. Sgro to serve as a Member of the Guam Banking and Insurance Board.**

*Håfa adai* Speaker Muña Barnes,

Transmitted herewith is the Committee Report on the **Executive Appointment of Mr. Michael A. Sgro** to serve as *Member* of the *Guam Banking and Insurance Board* and which was referred to the Committee on Environment, Revenue and Taxation, and Procurement.

Committee votes are as follows:

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

*Si Yu'os ma'åse',*

*Sabina Flores Perez*

Sabina Flores Perez

RECEIVED  
 OCT 28 2019  
 3:01 P.M.  
 COMMITTEE ON RULES



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN*

35<sup>TH</sup> GUAM LEGISLATURE

**COMMITTEE REPORT**

**Nomination of  
Michael A. Sgro**

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

**For a Term of Six (6) Years  
May 6, 2019 to May 5, 2025; to fill the  
seat of Edelfrida A. Ada, whose term has  
expired**



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement  
*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN*  
35<sup>TH</sup> GUAM LEGISLATURE

October 29, 2019

MEMORANDUM

To: **All Members**  
Committee on Environment, Revenue and Taxation, and Procurement

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

Subject: **Committee Report on Appointment of Mr. Michael A. Sgro**

*Håfa Adai,*

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

This report includes the following:

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

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

Senator Régine Biscoe Lee  
Chairperson

Senator Amanda L. Shelton  
Vice Chairperson

Speaker Tina Rose Muña Barnes  
Member

Vice Speaker Telena Cruz Nelson  
Member

Senator Kelly Marsh (Taitano), PhD  
Member

Senator Sabina Flores Perez  
Member



**COMMITTEE ON RULES**  
*I MINA TRENAT SINGKO NA LIHESLATURAN GUÅHAN*  
35<sup>TH</sup> GUAM LEGISLATURE

Senator Clynton E. Ridgell  
Member

Senator Joe S. San Agustin  
Member

Senator Jose "Pedro" Terlaje  
Member

Senator Therese M. Terlaje  
Member

Senator James C. Moylan  
Member

Senator Mary Camacho Torres  
Member and Chair, Subcommittee on Protocol

August 1, 2019

# MEMO

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

**Attorney Julian Aguon**  
Legislative Legal Counsel

**From:** **Senator Régine Biscoe Lee**  
Chairperson, Committee on Rules

**Re:** **Referral of Appointment**

*Buenas yan Háfa adai.*

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

**Appointee:** **Michael A. Sgro**

**Position:** **Member, Guam Banking & Insurance Board**

**Term Length:** **Six (6) Years; May 6, 2019 to May 5, 2025**  
**To fill the seat of Edelfrida A. Ada, whose term has expired**

The appointee's nomination packet may be referenced in the Guam Legislature's website at <http://guamlegislature.com/index/messages-and-communications/>. Please refer to the following document:

**"35GL-19-0846 - Office of the Governor of Guam - Appointment and Supporting Documents for Michael A. Sgro, Member, Guam Banking & Insurance Board."**

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

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

Thank you for your attention to this matter.

Respectfully,

Handwritten signature of Senator Régine Biscoe Lee.

**Senator Régine Biscoe Lee**  
Chairperson, Committee on Rules

I Mōu Terehi Kaharo Na Lihedatarae Gubhan  
APPOINTMENTS

| APPOINTMENT NUMBER | APPOINTEE       | POSITION | ORGANIZATION                   | START DATE | TERMINATION DATE  | COMMITTEE   | REPORTING DATE | APPOINTMENT STATUS | APPOINTMENT TYPE | APPOINTMENT DATE | APPOINTMENT STATUS |
|--------------------|-----------------|----------|--------------------------------|------------|---|---|----------------|--------------------|------------------|------------------|--------------------|
| 35GL-19-0846       | Michael A. Sgro | Member   | Guam Banking & Insurance Board | 7/30/19    | Six (6) Years: May 6, 2019 to May 5, 2025<br>To fill the seat of Edelfrida A. Ada, whose term has expired | Committee on Environment, Revenue and Taxation, and Procurement | 8/1/19         |                    |                  |                  |                    |

UFISINAN I MAGA'HAGA  
OFFICE OF THE GOVERNOR



LOURDES A. LEON GUERRERO  
MAGA'HACA • GOVERNOR

JOSHUA F. TENORIO  
SIGUNDO MAGA'LÄHI • LIEUTENANT GOVERNOR

July 30, 2019

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

35GL-19-0846  
Speaker Tina Rose Muña Barnes

AUG 01 2019  
Time 2:00 ( ) AM (X) PM  
Received By: Allen

2019 AUG -1 PM 2:03 JPT

**RE: Board Appointment**


Dear Madame Speaker:

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

APPOINTEE: Michael A. Sgro  
POSITION: Member, Guam Banking & Insurance Board  
TERM LENGTH: **Six (6) Years; May 6, 2019 to May 5, 2025**  
**To fill the seat of Edelfrida A. Ada, whose term has expired**

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

*Senseramente,*

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

cc: Governor of Guam

UFISINAN I MAGA'HÅGA  
OFFICE OF THE GOVERNOR

LOURDES A. LEON GUERRERO  
MAGA'HÅGA • GOVERNOR



JOSHUA F. TENORIO  
SIGUNDO MAGA'LÅHI • LIEUTENANT GOVERNOR

July 30, 2019

Michael A. Sgro

Dear Mr. Sgro:

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

**MEMBER, GUAM BANKING & INSURANCE BOARD**  
**Term Length: Six (6) Years; May 6, 2019 to May 5, 2025**  
**(To fill the seat of Edelfrida A. Ada, whose term has expired)**

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

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

This appointment is subject to the advice and consent of *I Liheslaturan Guåhan*. If you have any questions or concerns, please contact the Office of the Governor.

*Senseramente,*

A handwritten signature in black ink, appearing to read 'J. Tenorio', is written over the printed name of the Acting Governor.

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

cc: Governor of Guam  
Chairperson, Banking & Insurance Board

RICARDO J BORDALLO GOVERNOR S COMPLEX • HAGÅTÑA GUAM 96910  
P.O. BOX 2950 • HAGÅTÑA GUAM 96932  
671.472.8951 • 671.472.8952/6



**LOURDES A. LEON GUERRERO**  
Governor



**JOSHUA F. TENORIO**  
Lieutenant Governor

## OFFICE OF THE GOVERNOR OF GUAM Nomination and Appointment Information Sheet

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

### NOMINEE INFORMATION

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

### EDUCATION

| <i>SCHOOL (Name, City and State)</i>                           | <i>DATES OF ATTENDANCE</i> | <i>TYPE OF DEGREE</i> | <i>YEAR EARNED</i> |
|--|----------------------------|-----------------------|--------------------|
| <i>High School</i><br>Father Duenas Memorial High School, Guam |                            | High School Diploma   | 2006               |
| <i>College</i><br>Chaminade University, Honolulu, HI           |                            | BA                    | 2010               |
| <i>Graduate School</i>   |                            |                       |                    |
| <i>Other Degree</i>  |                            |                       |                    |

**EMPLOYMENT HISTORY**

|   |  |
|---|--|
| <b>Name of Present/Last Employer and Mailing Address</b><br>Paradise Fitness<br>Hagatna, Guam | <b>Position Title</b><br>General Manager |
|   | <b>Dates Held</b><br>2016 - Present      |

|   |  |
|---|--|
| <b>Previous Employer and Mailing Address</b><br>Paradise Fitness<br>Hagatna, Guam | <b>Position Title</b><br>Club Operations Manager |
|   | <b>Dates Held</b><br>2014 - 2016                 |

|   |  |
|---|--|
| <b>Previous Employer and Mailing Address</b><br>Paradise Fitness<br>Hagatna, Guam | <b>Position Title</b><br>Sales Manager |
|   | <b>Dates Held</b><br>2012 - 2014       |

|   |  |
|---|--|
| <b>Previous Employer and Mailing Address</b><br>24 Hour Fitness<br>Hawaii Kai, HI | <b>Position Title</b><br>Sales Manager |
|   | <b>Dates Held</b><br>2011 - 2012       |

|   |   |
|---|---|
| <b>Previous Employer and Mailing Address</b><br>24 Hour Fitness<br>Hawaii Kai, HI | <b>Position Title</b><br>Sales Representative |
|   | <b>Dates Held</b><br>2010 - 2011              |

**PRIOR GOVERNMENT OF GUAM SERVICE**

|                                  |                  |                       |
|----------------------------------|------------------|-----------------------|
| <b>Agency or Department Name</b> |                  | <b>Position Title</b> |
| <b>Address</b>                   | <b>Phone No.</b> | <b>Dates Held</b>     |

|                                  |                  |                       |
|----------------------------------|------------------|-----------------------|
| <b>Agency or Department Name</b> |                  | <b>Position Title</b> |
| <b>Address</b>                   | <b>Phone No.</b> | <b>Dates Held</b>     |

**PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)**

|                                  |                  |                       |
|----------------------------------|------------------|-----------------------|
| <i>Agency or Department Name</i> |                  | <i>Position Title</i> |
| <i>Address</i>                   | <i>Phone No.</i> | <i>Dates Held</i>     |

|                                  |                  |                       |
|----------------------------------|------------------|-----------------------|
| <i>Agency or Department Name</i> |                  | <i>Position Title</i> |
| <i>Address</i>                   | <i>Phone No.</i> | <i>Dates Held</i>     |

**TRAINING**

| <i>INSTITUTE/SEMINARS/ON-THE-JOB TRAINING</i> | <i>DATE</i> |
|---|-------------|
| Certified Personal Trainer (CPT)              |             |
| National Academy of Sports Medicine (NASM)    |             |
|   |             |
|   |             |

**AWARDS**

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

|  |
|--|
|  |
|--|

**PROFESSIONAL INVOLVEMENT**

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

|  |
|--|
|  |
|--|

### COMMUNITY / CIVIC INVOLVEMENT

*List organizations, activities participated in, and offices held:*

Guam Young Professionals  
Father Duenas Memorial School Alumni Association  
International Health, Racquet and Sports-Club Association (IHRSA)

### PUBLICATIONS AND PRESENTATIONS

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

### MILITARY SERVICE (Please attach Form DD-214)

| BRANCH | DATES OF SERVICE | RANK AT DISCHARGE | TYPE OF DISCHARGE |
|--------|------------------|-------------------|-------------------|
|        |                  |                   |                   |

### OTHER INFORMATION

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

Yes  No  If so, please specify in detail: \_\_\_\_\_

Address of the Court: \_\_\_\_\_

Date(s) of Conviction: \_\_\_\_\_

Specific Infraction Committed: \_\_\_\_\_

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

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

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

Yes  No

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

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

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**LOURDES A. LEON GUERRERO**  
Governor

**JOSHUA F. TENORIO**  
Lieutenant Governor



**OFFICE OF THE GOVERNOR OF GUAM**

**Statement of Financial Interests**

(Required by 4 G.C.A. §13104.1)

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

FROM: Michael A. Sgro

I have no financial interest in any business

I do have interest(s) in the following business(es):

| NAME AND ADDRESS OF BUSINESS INTEREST | TYPE AND AMOUNT OF INTEREST |
|---------------------------------------|-----------------------------|
|                                       |                             |
|                                       |                             |
|                                       |                             |
|                                       |                             |
|                                       |                             |
|                                       |                             |
|                                       |                             |
|                                       |                             |
|                                       |                             |
|                                       |                             |

Michael A. Sgro

Signature

7-23-19

Date

**AFFIDAVIT / DECLARATION UNDER PENALTY OF PERJURY**

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

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

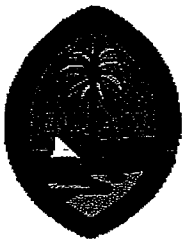
Michael A. Sgro



Print Name and Signature

7-23-19

Date



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



July 11, 2019

**SUBJECT: CRIMINAL HISTORY RECORD**

|                       |  |                      |            |
|-----------------------|--|----------------------|------------|
| <b>NAME:</b>          | <b>Michael Anthony SGRO</b>  |                      |            |
| <b>DATE OF BIRTH:</b> | [REDACTED]   | <b>FINGERPRINT #</b> | [REDACTED] |
| ■                     | <b>The individual has no record of criminal conviction(s) in GPD files that are subject to Guam law and rules and regulations of the Department.</b> |                      |            |

\*\*\*\*\*NOTHING FOLLOWS\*\*\*\*\*

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

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

By Direction: **BARBIE**

*for* **STEPHEN C. IGNACIO**  
Chief of Police





# SUPERIOR COURT OF GUAM

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

Telephone (671) 475-3370/475-3449

Fax (671) 472-2856

**DANIELLE T. ROSETE**  
Clerk of Court

Name: **MICHAEL ANTHONY SGRO**

SS#:

ID#

Date of Birth:

## CERTIFICATE OF SEARCH

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

**Criminal Cases:**

- A.  No Case Found
- B. 1. Criminal Case No.
- 2. Criminal Case No.
- 3. Criminal Case No.
- 4. Criminal Case No.
- 5. Criminal Case No.

**Civil Cases:**

- A.  No Case Found
- B. 1. Civil Case No.
- 2. Civil Case No.
- 3. Civil Case No.
- 4. Civil Case No.
- 5. Civil Case No.

Criminal Record: Page 1 of 1

Civil Record: Page 1 of 1

Request for further information may be addressed at the Records Division of the Superior Court of Guam, Guam Judicial Center, 120 West O'Brien Drive, Hagatña, Guam. Hours of operation are Monday – Friday, 8:00 a.m. to 5:00 p.m. Closed Saturday, Sunday and local/federal holidays. Court Clearances are Non-Refundable.

Dated: 07/30/2019

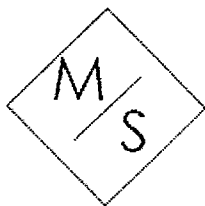
**DANIELLE T. ROSETE**  
Clerk of Court

BY:   
**CARLENE C. SANTOS**  
Deputy Clerk

Prepared By: **JML**



The absence of an original Court Seal invalidates this document



# MICHAEL SGRO



## Summary

Enthusiastic and diligent professional with 8-plus years of experience in corporate strategy and business development within the fitness industry. Ambitious and passionate to provide solutions to improve the overall health of our island and the local business community.

## Skills

- Sales and Marketing Development
- Sales Process Engineering
- Brand-Building Strategies
- Profit and Revenue-Generating Strategies
- Business Planning

## Experience

### **General Manager** 2016 - Current

Paradise Fitness | GUAM

- Oversee 3 Locations: Hagatna, Dededo, and Tumon.
- Worked directly with the CEO, architect, engineers, to create project design scopes and implement roadmaps for Paradise Premium Fitness in Tumon.
- Authored the business plan for Paradise Premium Fitness.
- Kept abreast of the latest trends and recommended enhancements that would challenge and refine the company's product offerings.
- Conduct sufficient club meetings to review performance and offer direction, motivation and guidance toward achieving individual and company goals per location.
- Implement, supervise and direct regular training to ensure all club employees are trained in operations, fitness or sales SOPs and other company policies.
- Establish a fun, safe, healthy, and community-focused club culture that delivers high member satisfaction and achieves maximum profitability.

### **Club Operations Manager** 2014 - 2016

Paradise Fitness | Hagåtña, GUAM

- Identified and capitalized on profit generating opportunities while managing payroll, budgets, business plans, profits, costing and expenses
- Strengthened operational efficiencies and traceability by developing organizational systems for financial records and sales reports
- Implemented new operational procedures and followed-up with compliance checks by monitoring club systems and employee performance
- Recruited, hired, trained and mentored all fitness attendants
- Ensure that all club members are delivered a high member service experience
- Resolved member concerns and complaints in a timely professional manner.
- Monitor club facilities and equipment for appearance, cleanliness and functionality

### **Sales Manager** 2012 - 2014

Paradise Fitness | GUAM

- Managed the overall sales department for 2 Locations: Hagatna and Dededo.
- Increased monthly and yearly sales by 15% within the first 2 years.
- Strengthened revenue opportunities by developing sales strategies based on industry trends and competitor analysis.

- Conducted weekly sales team meetings to review key performance indicators, set goals and provide customized coaching for each sales representative to exceed sales targets.
- Created customized corporate wellness packages within the business private sector.
- Handled all presentations and negotiations with corporate accounts.
- Formed a personal training department of 10 trainers and implemented new policies and procedures.
- Developed and strengthened social media platforms on Instagram and Facebook.
- Aided senior leadership during the executive decision-making process by generating data reports and offering analysis to improve operational efficiencies.
- Coordinated partnerships with local clinics and doctors in providing community outreach initiatives promoting The American Medical Association "Exercise is Medicine" campaign.

**Sales Manager**

2011 - 2012

24 Hour Fitness | Hawaii Kai, HI

- Lead and mentored the Sales Advisor team to increase club revenue with an emphasis on retention, new club memberships and personal training.
- Spearheaded the execution of national membership sales Standard Operating Procedures (SOPs) to provide a consistent 24 Hour Fitness experience.
- Worked closely with the District Manager, General Manager, and other department heads to ensure transparency and profitability.
- Spearheaded weekly and monthly team sales meetings to review benchmark key performance indicators to track trends and develop strategic action plans.
- Exceeded company sales goals and increased membership and personal training sales by 17% compared to LY sales.

**Sales Representative**

2010 - 2011

24 Hour Fitness | Hawaii Kai, HI

- Created new business internally through member promotions and referrals.
- Built rapport with potential members and assisted them to achieve their fitness goals.
- Promoted to Sales Manager within 6 months for consistently exceeding sales goals and remained within the Top 3 Sales Representatives in the District and Top 10 in the Region.

**Education**

**Bachelor of Arts: Business Administration**

2010

Chaminade University of Honolulu | Honolulu, Hawaii

**High-School Diploma**

2006

Father Duenas Memorial School | Guam

**Professional Affiliations**

Guam Young Professionals

Father Duenas Memorial School Alumni Association

IHRSA – International Health, Racquet and Sports-Club Association

**Certifications**

Certified Personal Trainer (CPT)

National Academy of Sports Medicine (NASM)



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## 1st Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.

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Office of Senator Sabina Perez <[office@senatorperez.org](mailto:office@senatorperez.org)>

Wed, Sep 4, 2019 at 4:57 PM

To: [johnm@bankpacific.com](mailto:johnm@bankpacific.com), [michael@guamparadisefitness.com](mailto:michael@guamparadisefitness.com), [lpalomo@guampuc.com](mailto:lpalomo@guampuc.com), [mel.mendiola@investguam.com](mailto:mel.mendiola@investguam.com), [a.hernandez@investguam.com](mailto:a.hernandez@investguam.com), [larry.toves@investguam.com](mailto:larry.toves@investguam.com), "Dafne M. Shimizu" <[Dafne.Shimizu@revtax.guam.gov](mailto:Dafne.Shimizu@revtax.guam.gov)>, "Michele B. Santos" <[Michele.Santos@revtax.guam.gov](mailto:Michele.Santos@revtax.guam.gov)>, [frank.lujan@otech.guam.gov](mailto:frank.lujan@otech.guam.gov), [bjcruz@guamopa.com](mailto:bjcruz@guamopa.com), "Claudia S. Acfalle" <[claudia.acfalle@gsa.guam.gov](mailto:claudia.acfalle@gsa.guam.gov)>, Robert Kono <[robert.kono@gsa.guam.gov](mailto:robert.kono@gsa.guam.gov)>, Chelsa Muna-Brecht <[chelsa.munabrecht@agriculture.guam.gov](mailto:chelsa.munabrecht@agriculture.guam.gov)>, "Walter S. Leon Guerrero" <[walter.leonguerrero@epa.guam.gov](mailto:walter.leonguerrero@epa.guam.gov)>, "John Thos. Brown" <[jngo@ozemail.com.au](mailto:jngo@ozemail.com.au)>, [dlmdir@land.guam.gov](mailto:dlmdir@land.guam.gov), [joseph.borja@land.guam.gov](mailto:joseph.borja@land.guam.gov), [rstopasna@ghura.org](mailto:rstopasna@ghura.org), [efnapoli@ghura.org](mailto:efnapoli@ghura.org), [linda.denorcey@dphss.guam.gov](mailto:linda.denorcey@dphss.guam.gov), [laurent.duenas@dphss.guam.gov](mailto:laurent.duenas@dphss.guam.gov), Sarah Thomas-Nededog <[sarah.thomasnededog@westcare.com](mailto:sarah.thomasnededog@westcare.com)>, Samantha Eliptico <[samantha.eliptico@westcare.com](mailto:samantha.eliptico@westcare.com)>, Angelina Marie Cruz <[amscruz@gdoe.net](mailto:amscruz@gdoe.net)>, Amor Say <[amsay@ghura.org](mailto:amsay@ghura.org)>, [info@guamchamber.com.gu](mailto:info@guamchamber.com.gu), "Leevin T. Camacho" <[law@guamag.org](mailto:law@guamag.org)>, Lester Carlson <[lester.carlson@bbmr.guam.gov](mailto:lester.carlson@bbmr.guam.gov)>, [vince.arriola@dpw.guam.gov](mailto:vince.arriola@dpw.guam.gov), [edward.birn@doa.guam.gov](mailto:edward.birn@doa.guam.gov), Tyrone Taitano <[tyrone.taitano@bsp.guam.gov](mailto:tyrone.taitano@bsp.guam.gov)>, [theresa.arriola@gbhwc.guam.gov](mailto:theresa.arriola@gbhwc.guam.gov), Mary Okada <[mary.okada@guamcc.edu](mailto:mary.okada@guamcc.edu)>, [tkrise@triton.uog.edu](mailto:tkrise@triton.uog.edu), [jonfernandez@gdoe.net](mailto:jonfernandez@gdoe.net), [mdr@gdoe.net](mailto:mdr@gdoe.net), Richard Ybanez <[richard.ybanez@dpr.guam.gov](mailto:richard.ybanez@dpr.guam.gov)>, [sjbrennan@doc.guam.gov](mailto:sjbrennan@doc.guam.gov), [rjrespicio@portguam.com](mailto:rjrespicio@portguam.com), [tom.ada@guamairport.net](mailto:tom.ada@guamairport.net), [Ignacio.peredo@cqa.guam.gov](mailto:Ignacio.peredo@cqa.guam.gov), [director@cqa.guam.gov](mailto:director@cqa.guam.gov), [gpls@gpls.guam.gov](mailto:gpls@gpls.guam.gov), [david.dellisola@dol.guam.gov](mailto:david.dellisola@dol.guam.gov), Jayne Therese Flores <[jayne.flores@guam.gov](mailto:jayne.flores@guam.gov)>, "Stephanie G. Flores" <[stephanie.flores@guam.gov](mailto:stephanie.flores@guam.gov)>, [jack.hattig@cltc.guam.gov](mailto:jack.hattig@cltc.guam.gov), [melvin.borja@guam.gov](mailto:melvin.borja@guam.gov), [jermaine.alerta@gddc.guam.gov](mailto:jermaine.alerta@gddc.guam.gov), [fred.bordallo@gvao.guam.gov](mailto:fred.bordallo@gvao.guam.gov), [lasia.casil@hrra.guam.gov](mailto:lasia.casil@hrra.guam.gov), [daniel.leonguerrero@csc.guam.gov](mailto:daniel.leonguerrero@csc.guam.gov), [annmarie.arceo@dca.guam.gov](mailto:annmarie.arceo@dca.guam.gov), [joseph.angoco@galc.guam.gov](mailto:joseph.angoco@galc.guam.gov), [melanie.brennan@dya.guam.gov](mailto:melanie.brennan@dya.guam.gov), [pmblas@ite.net](mailto:pmblas@ite.net), [vote@gec.guam.gov](mailto:vote@gec.guam.gov), [rebecca.respicio@energy.guam.gov](mailto:rebecca.respicio@energy.guam.gov), [daniel.stone@gfd.guam.gov](mailto:daniel.stone@gfd.guam.gov), [alice.taijeron@ghc.guam.gov](mailto:alice.taijeron@ghc.guam.gov), [lillian.perez-posadas@gmha.org](mailto:lillian.perez-posadas@gmha.org), [stephen.ignacio@gpd.guam.gov](mailto:stephen.ignacio@gpd.guam.gov), [jbenavente@gpagwa.com](mailto:jbenavente@gpagwa.com), [celestin.babauta@grta.guam.gov](mailto:celestin.babauta@grta.guam.gov), [pilar.laguana@visitguam.org](mailto:pilar.laguana@visitguam.org), Miguel Bordallo <[mcbordallo@guamwaterworks.org](mailto:mcbordallo@guamwaterworks.org)>, [mcogadmin@teleguam.net](mailto:mcogadmin@teleguam.net), John Lizama <[jqlizama@guamcourts.org](mailto:jqlizama@guamcourts.org)>, [rcruz@guamcourts.org](mailto:rcruz@guamcourts.org), [djtydingco@gta.net](mailto:djtydingco@gta.net)  
Cc: Sabrina Salas Matanane <[sabrina@kuam.com](mailto:sabrina@kuam.com)>, [nestor@kuam.com](mailto:nestor@kuam.com), Chris Barnett <[malafunkshun@kuam.com](mailto:malafunkshun@kuam.com)>, [joan@kuam.com](mailto:joan@kuam.com), [news@sorensenmediagroup.com](mailto:news@sorensenmediagroup.com), [reporters@postguam.com](mailto:reporters@postguam.com), [news@guampdn.com](mailto:news@guampdn.com), [news@k57.com](mailto:news@k57.com), [phill@k57.com](mailto:phill@k57.com), [rliantiaco@guampdn.com](mailto:rliantiaco@guampdn.com), [heugenio@guampdn.com](mailto:heugenio@guampdn.com), John O'Connor <[johntaoconnor@gmail.com](mailto:johntaoconnor@gmail.com)>, [kstokish@gmail.com](mailto:kstokish@gmail.com), [editor@pacificislandtimes.com](mailto:editor@pacificislandtimes.com), Maureen Maratita <[publisher@glimpsesofguam.com](mailto:publisher@glimpsesofguam.com)>, [businesseditor@glimpsesofguam.com](mailto:businesseditor@glimpsesofguam.com), [assist\\_editor@glimpsesofguam.com](mailto:assist_editor@glimpsesofguam.com), [reporter2@glimpsesofguam.com](mailto:reporter2@glimpsesofguam.com), Guam Progress <[guamprogress@yahoo.com](mailto:guamprogress@yahoo.com)>, [colinperez@gmail.com](mailto:colinperez@gmail.com), [Gabejereza@gmail.com](mailto:Gabejereza@gmail.com), [aebenavente@gdoe.net](mailto:aebenavente@gdoe.net), [phnotice@guamlegislature.org](mailto:phnotice@guamlegislature.org)

September 4, 2019

### MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*

Subject: **1<sup>st</sup> Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.**

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing on **Wednesday, September 11, 2019 at 10:30 a.m.** This public hearing will take place in *Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

**10:30 a.m.**

**Executive Appointment of Mr. Michael A. Sgro to serve as a Member of the Guam Banking & Insurance Board.**

**Executive Appointment of Mr. John McKinnon to serve as a Member (Bank Industry) of the Guam Banking & Insurance Board.**

**Bill No. 56-35 (COR), As Substituted - Telo T. Taitague/ William M. Castro** -An act to add a new Article 4 to Chapter 12, Division 1, Title 12, Guam Code Annotated, relative to creating a task force to review information, conduct a feasibility study, and develop policy concerning submarine cables.

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Testimonies should be addressed to Senator Sabina Flores Perez, Chairperson, and will be accepted via hand delivery to our office, our mailbox at the Guam Congress Building at 163 *Chalan Santo Papa, Hagåtña*, Guam 96910, via email to [office@senatorperez.org](mailto:office@senatorperez.org), no later than 4pm, September 16, 2019.

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

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 **9.11 1st Notice.pdf**  
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**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA TRENDAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

September 4, 2019

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## 2nd Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.

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

Mon, Sep 9, 2019 at 9:19 AM

To: johnm@bankpacific.com, michael@guamparadisefitness.com, lpalomo@guampuc.com, mel.mendiola@investguam.com, a.hernandez@investguam.com, larry.toves@investguam.com, "Dafne M. Shimizu" <Dafne.Shimizu@revtax.guam.gov>, "Michele B. Santos" <Michele.Santos@revtax.guam.gov>, frank.lujan@otech.guam.gov, bjcruz@guamopa.com, "Claudia S. Acfalle" <claudia.acfalle@gsa.guam.gov>, Robert Kono <robert.kono@gsa.guam.gov>, Chelsa Muna-Brecht <chelsa.munabrecht@agriculture.guam.gov>, "Walter S. Leon Guerrero" <walter.leonguerrero@epa.guam.gov>, "John Thos. Brown" <jngo@ozemail.com.au>, dlmdir@land.guam.gov, joseph.borja@land.guam.gov, rstopasna@ghura.org, efnapoli@ghura.org, linda.denorcey@dphss.guam.gov, laurent.duenas@dphss.guam.gov, Sarah Thomas-Nededog <sarah.thomasnededog@westcare.com>, Samantha Eliptico <samantha.eliptico@westcare.com>, Angelina Marie Cruz <amscruz@gdoe.net>, Amor Say <amsay@ghura.org>, info@guamchamber.com.gu, "Leevin T. Camacho" <law@guamag.org>, Lester Carlson <lester.carlson@bbmr.guam.gov>, vince.arriola@dpw.guam.gov, edward.birn@doa.guam.gov, Tyrone Taitano <tyrone.taitano@bsp.guam.gov>, theresa.arriola@gbhwc.guam.gov, Mary Okada <mary.okada@guamcc.edu>, tkrise@triton.uog.edu, jonfernandez@gdoe.net, mdr@gdoe.net, Richard Ybanez <richard.ybanez@dpr.guam.gov>, sjbrennan@doc.guam.gov, rjrespicio@portguam.com, tom.ada@guamairport.net, Ignacio.peredo@cqa.guam.gov, director@cqa.guam.gov, gpls@gpls.guam.gov, david.dellisola@dol.guam.gov, Jayne Therese Flores <jayne.flores@guam.gov>, "Stephanie G. Flores" <stephanie.flores@guam.gov>, jack.hattig@cltc.guam.gov, melvin.borja@guam.gov, jermaine.alerta@gddc.guam.gov, fred.bordallo@gvao.guam.gov, lasia.casil@hrra.guam.gov, daniel.leonguerrero@csc.guam.gov, annmarie.arceo@dca.guam.gov, joseph.angoco@galc.guam.gov, melanie.brennan@dya.guam.gov, pmbblas@ite.net, vote@gec.guam.gov, rebecca.respicio@energy.guam.gov, daniel.stone@gfd.guam.gov, alice.taijeron@ghc.guam.gov, lillian.perez-posadas@gmha.org, stephen.ignacio@gpd.guam.gov, jbenavente@gpagwa.com, celestin.babauta@grta.guam.gov, pilar.laguana@visitguam.org, Miguel Bordallo <mcbordallo@guamwaterworks.org>, mcogadmin@teleguam.net, John Lizama <jqlizama@guamcourts.org>, rcruz@guamcourts.org, djtydingco@gta.net  
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September 9, 2019

### MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*

Subject: **2<sup>nd</sup> Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.**

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**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA TRENTAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

September 9, 2019

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GUAM DAILY POST • MONDAY, SEPTEMBER 9, 2019

# Dorian heads north after swiping NC

KITTY HAWK, N.C. (Reuters) - Hurricane Dorian briefly made landfall on the Outer Banks of North Carolina on Friday, hitting the beach-fringed barrier islands with powerful winds and battering waves, days after reducing parts of the Bahamas to rubble.

The storm made landfall at Cape Hatteras about 9 a.m. with maximum sustained winds of 90 mph, according to the National Hurricane Center. That was far weaker than its slow, deadly tour through the Bahamas earlier in the week that caused at least 43 deaths, according to news media accounts late Friday, and likely many more.

By late afternoon, Dorian was moving away from the mid-Atlantic states and headed toward Canada where it was expected to bring hurricane-force winds to parts of Nova Scotia by Saturday evening, the National Hurricane Center said.

The storm surge inundated the Outer Banks' Ocracoke Island, cutting off power and submerging many homes and buildings, North Carolina Gov. Roy Cooper told reporters.

Floodwaters came halfway up to kitchen countertops and battered fences and boardwalks, according to images on social media. One island resident uploaded a video on social media showing people driving a speedboat down a flooded street.

"We estimate about 800 people remained on the island during the storm and have heard reports from residents who say the flooding there was catastrophic," Coopersaid. "We're thankful not to have reports of serious injury or death since the storm arrived."

One resident in need of immediate medical attention was airlifted off



**CLEANUP:** A girl removes belongings from her home after a tornado spawned by Hurricane Dorian ripped off her roof in Carolina Shores, N.C., Sept. 6. Jonathan Drake/Reuters

## More inside

Hurricane leaves devastation in Bahamas, Page 16.

Ocracoke, and helicopters will fly in food and water, the governor added.

The Outer Banks are a picturesque series of narrow islands known for their beaches, lighthouses and natural beauty.

The Kitty Hawk area, on the northern end of the Outer Banks, emerged from the storm with little damage. Many houses near the ocean lost power on Friday, but houses on higher ground continued to have power and cable television.

### Storm surge

Stacy and Ryan Marshall said their home, which is not oceanfront, came through unscathed. They drove to the beach on Friday afternoon to view the storm surge. "We got lucky, just lost a couple of boards on the fence," Stacy Marshall said.

South Carolina Gov. Henry McMaster held a news conference with smiling officials, saying that the storm had not been as bad as had been feared and floodwaters had ebbed in coastal areas.

# Ryan, Booker temper attacks on Biden

MANCHESTER, N.H. (Tribune News Service) - Two Democratic presidential hopefuls walked back their attacks on front-runner Joe Biden as they faced questions Saturday about their previous statements on the former vice president.

Rep. Tim Ryan of Ohio, who this week said he's lost faith in the front-runner's ability to beat Donald Trump, and New Jersey Sen. Cory Booker, who spent weeks criticizing Biden's record on race, both said their goal is to win back the White House.

"I have some concerns with a lot of the candidates," Ryan said at the New Hampshire state Democratic Convention in Manchester. "It was a comment that I made and I'm not backtracking from it; it is a concern you're hearing from a lot of people."

But Ryan, who has languished in the low single digits in polls and failed to qualify for the third debate next week, said to reporters at the event that he isn't concerned about Biden's age, after telling Bloomberg on Thursday that he doesn't have faith that a "declining" Biden can defeat Trump.

When pressed to explain, Ryan cited "a lack of clarity" when Biden articulates his positions. Asked about whether such attacks threaten Democratic unity, Ryan said the party has a common goal.

"There is a very unifying force in this world for Democrats and he is the current occupant of the White House," Ryan said.

In his call for unity in Manchester, Booker offered up a veiled swipe against rival Bernie Sanders of Vermont.

"We Democrats have to be careful," Booker said in prepared remarks. "I don't care who our nominee is, but we cannot tolerate Democrats who



**DEMOCRATIC UNITY:** Democratic presidential candidate Sen. Cory Booker of New Jersey speaks in front of supporters outside the New Hampshire Democratic Party Convention on Sept. 7 in Manchester, N.H. Scott Eisen/Getty Images/Tribune News Service

turn against other Democrats and try to tear us down."

Booker's remarks were seen as directed at Sanders, who refused to wholeheartedly back Hillary Clinton after she won the nomination in 2016.

Booker, who trails the top-tier candidates at 2.5% in a recent average of polls by RealClearPolitics, was asked later by reporters to explain his call for unity after repeatedly faulting Biden on race issues, including calling him "an architect of mass incarceration" for working on the 1994 tough-on-crime legislation.

"I think pointing out differences is OK," Booker said. "I'm talking about what we've seen in the past election where you had Democrats literally, even after the primary was over, trying to tear down the nominee of our party."

Sanders was widely criticized by Democrats in 2016 for not being sufficiently supportive of Clinton after she won the nomination. While Sanders eventually backed her, aides and allies complained his tone was begrudging and didn't help bring his supporters on board.

**Senator Sabina Flores Perez**  
Committee on Environment, Revenue and Taxation, and Procurement

**Public Hearing Notice**  
Wednesday, September 11, 2019  
I Liheslaturan Guahan, Public Hearing Room

**AGENDA**

**10:30am**

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**OFFICE OF PUBLIC ACCOUNTABILITY**

**REQUEST FOR PROPOSAL**  
**OPA-RFP-19-001**

**HUMAN RESOURCES**  
**CONSULTING SERVICES**  
**FOR FISCAL YEARS 2020, 2021, and 2022**

The Office of Public Accountability (OPA) is soliciting written proposals for Human Resources (HR) Consulting Services on an as-needed basis. The OPA requires the services of qualified individuals with general knowledge, skill, and experience in providing consultation on HR-related matters and training. Such individuals shall have a minimum of 10 years of HR consulting experience.

RFPs may be downloaded from [www.opaguam.org](http://www.opaguam.org) or picked-up from the address below. Proposals should be prepared simply and economically, providing a straightforward, concise description of the offeror's ability to fulfill the requirements of the proposal. In order to ensure a uniform review process and to obtain the maximum degree of comparability, it is required that proposals be organized and submitted in the manner and format specified in the RFP, and each offeror agrees to be bound by all specified terms and conditions.

**Issued by:** Office of Public Accountability  
Suite 401, DNA Building  
238 Archbishop Flores Street  
Hagåtña, Guam 96910

**Date Issued:** Monday, September 9, 2019

**RFP Deadline:** Friday, October 4, 2019 at 12:00 p.m. (Guam Time)

To be considered, all proposals must be written and submitted with one (1) original and three (3) copies by 12:00 p.m. (Guam Time), Friday, October 4, 2019 to OPA. Proposals must be mailed or hand-delivered to the address above and proposals submitted after the deadline will not be accepted.

/s/  
**Benjamin J.F. Cruz**  
Public Auditor

*I Mina'trentai Singko Na Liheslaturan Guåhan*

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Updated as of 8/6/19



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Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN*

35<sup>TH</sup> GUAM LEGISLATURE

**AGENDA**

**PUBLIC HEARING**

**Wednesday, September 11, 2019**

***I Liheslaturan Guahan, Public Hearing Room***

The agenda is as follows:

**10:30 am**

Executive Appointment of **Mr. Michael A. Sgro** to serve as a **Member** of the **Guam Banking & Insurance Board**.

Executive Appointment of **Mr. John McKinnon** to serve as a **Member (Bank Industry)** of the **Guam Banking & Insurance Board**.

**Bill No. 56-35 (COR), As Substituted - Telo T. Taitague/ William M. Castro -**

An act to add a new Article 4 to Chapter 12, Division 1, Title 12, Guam Code Annotated, relative to creating a task force to review information, conduct a feasibility study, and develop policy concerning submarine cables.

**Bill No. 90-35 (COR), As Substituted - Sabina Flores Perez/Kelly Marsh (Taitano), PhD/Amanda L. Shelton -**

An act to repeal and reenact § 5215 of Subarticle b, Article 3, Chapter 5, Title 5, Guam Code Annotated, relative to providing for emergency procurement for threats to the environment, increasing transparency and otherwise improving emergency procurement.



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

Public Hearing

Wednesday, September 11, 2019, 10:30am

*I Liheslaturan Guahan, Public Hearing Room*

Executive Appointment of **Mr. Michael A. Sgro** to serve as a **Member** of the **Guam Banking & Insurance Board**.

| NAME<br>(please print) | AGENCY/<br>ORGANIZATION | ORAL<br>TESTIMONY | WRITTEN<br>TESTIMONY | IN<br>FAVOR | NOT IN<br>FAVOR | CONTACT INFORMATION  |
|------------------------|-------------------------|-------------------|----------------------|-------------|-----------------|----------------------|
| MICHAEL A. SGRO        | PARADISE<br>FITNESS     | ✓                 | ✓                    | ✓           |                 |                      |
| ART ILAGAN             |                         | ✓                 | ✓                    | ✓           |                 | ilagan.art@gmail.com |
| NATHAN TAIMANGA        | DUZEMO                  | ✓                 |                      | ✓           |                 |                      |
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Guam Banking & Insurance Board Testimony

Michael A. Sgro

General Manager

Paradise Fitness

Fitness Solutions LLC.

P.O. Box AP

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671-86-3232

Buenas yan Hafa Adai!

My Name is Michael Anthony Taitano Sgro.

Good Morning Madam Chair, Senator Perez,

I'm honored & humbled to be appointed to the Guam Banking & Insurance Board. First and foremost, I would like to thank Governor Lou Leon Guerrero, and Lieutenant Governor Joshua Tenorio for the opportunity to serve on this board.

I'm a Father Duenas Alumni and attended Chaminade University of Honolulu where I attained my Bachelor of Arts Degree in Business Administration. After working my way up the ladder at 24 Hour Fitness in Hawaii, I made the decision to move back home and giveback to the Island that raised me.

I believe I would be a great addition to the Team. I have 10 years of managerial experience in the private sector, primarily in the Service & Fitness Industry. I'm currently the General Manager for Paradise Fitness and oversee the overall operation for all 3 facilities.

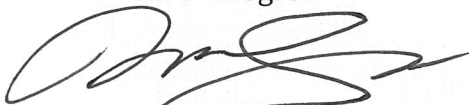
I know I may not have direct Banking & Insurance experience, but I know what it takes to run a successful Business. I understand how unique Guam's business culture is and how the Government plays a crucial role in our economy.

I'm a firm believer that success happens by focusing on the process and not the outcome. We must focus on the details to assure transparency and maximum efficiency.

I humbly ask the 35<sup>th</sup> legislature for your support and vote to serve on the Guam Banking Insurance Board.

Si Yu'us ma'åse'

Michael A. Sgro



## Testimony for the nomination of Michael Sgro

September 11, 2019

Good morning. My name is Artemio Ilagan. I was the former Director of Revenue and Taxation and the former Banking and Insurance Commissioner. I am here in support of Michael Sgro nomination as a member of the Banking and Insurance board. Mike is being nominated as a member of the board that is not associated with a bank, insurance company, a Government of Guam employee or an attorney. Mike is from the private sector. He is following the careers of his late grandfathers Pete Sgro and Frank Taitano and his father Tony Sgro. I knew Mike growing up through his father and mother Ann (Cathedral Grade School days). He is also my son Joes' classmate. They played basketball together and their class is tied at 7 games to win the most FD alumnae basketball tournaments. To win these many tournaments, requires an instinct to succeed. Mike has this instinct and carries it in running a successful fitness center. He acquired the knowledge to know what expenses are required and the income needed to run his gym. This discipline is needed in every board member of the Banking and Insurance Board. I believe Mike will be a great asset as a member of the Banking and Insurance Board.

  
Art Ilagan

September 15, 2019

Dear Senator Sabina Flores Perez,

I am writing this testimony on behalf of Mr. Michael A. Sgro, who is being appointed to serve as a Member of the Guam Banking & Insurance Board.

To describe Michael in three words, they are: integrity, team-player, and proactive. I will attest to Michael's integrity, both personally and professionally, as someone who will uphold morality to do what needs to be done for the betterment of everyone. In personal relationships, Michael has told me truths that I never wanted to hear and has tried to steer me away from my emotional decisions. Professionally, he has helped me get my private practice up on its feet and has helped me weigh the pros and cons of business decisions. With virtuous decency, I can always count on Michael to be sincere with his honesty.

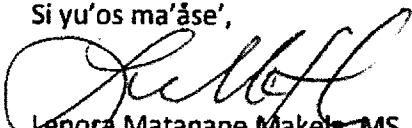
Secondly, Michael is a team player for obvious reasons like playing for the Father Duenas 2006 championship basketball team and winning an additional seven alumni tournament championships. Additionally, he exemplifies teamwork at Paradise Fitness Center as a leader who builds morale and cohesiveness between staff. This is evident in the quality customer service I experience working out there, as well as in all the nutrition workshops and program collaborations that I have done with their trainers and staff. It is motivating to work with Michael when he is consistently present between gym locations, constantly making moves for the company and doing so with a positive attitude.

Last but not least, Michael has been proactive with his career since undergraduate school. While taking summer courses together, we used to talk about our dreams in our respective fields, his business and mine nutrition. Fast forward to a decade later, we are working to carry out those visions. Michael takes every opportunity to learn from successful businesses abroad and find the local resources to add value to the company. His vision for growth, courage to take risks, and patience to learn and build keep him at the forefront of the wellness industry.

For these reasons stated above, I have faith and confidence that Michael will uphold the responsibilities of being a Member of the Guam Banking & Insurance Board. I will gladly answer any questions pertaining to my testimony and can be reached via phone (687.0111) or email ([Lenora@eatrightguam.com](mailto:Lenora@eatrightguam.com)).

Thank you for your time and have a nice day.

Si yu'os ma'ãse',



Lenora Matanane Makela, MS, RDN, LD, MIEP  
Registered Dietitian Nutritionist  
Eat Right Guam, Owner  
[www.eatrightguam.com](http://www.eatrightguam.com)



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA TRENDAI SINGKO NA LIHESLATURAN GUAHAN*

35<sup>TH</sup> GUAM LEGISLATURE

**COMMITTEE REPORT DIGEST**

**I. OVERVIEW**

The Committee on Environment, Revenue and Taxation, and Procurement convened a public hearing on September 11, 2019 at 10:30 a.m. in *I Liheslaturan Guahan* Public Hearing Room. Among the items on the agenda was the consideration of the appointment of Mr. Michael A. Sgro to serve as Member of the Guam Banking and Insurance Board, whose appointment history is as follows:

- Appointed by Governor Lourdes A. Leon Guerrero on July 30, 2019, to serve for six (6) years: May 6, 2019 to May 5, 2025; to fill the seat of Edelfrida A. Ada, whose term has expired.
- Appointment packet forwarded to *I Liheslaturan Guahan* on July 30, 2019.
- Appointment packet forwarded to this committee for public consideration on August 1, 2019

**Public Notice Requirements**

Public Hearing notices were disseminated via email to all Senators and all main media broadcasting outlets on September 4, 2019 and again on September 9, 2019. Publication was conducted in the **Guam Daily Post**, a newspaper of general circulation, fulfilling the 5-Day Notice and 48 Hour Notice of the Open Government Law requirements respectively.

**Senators Present**

|                                     |                              |
|-------------------------------------|------------------------------|
| Senator Sabina Flores Perez         | <i>Committee Chairperson</i> |
| Senator Kelly Marsh (Taitano), Ph.D | <i>Committee Member</i>      |
| Senator Telo T. Taitague            | <i>Committee Member</i>      |
| Senator James C. Moylan             | Legislative Member           |
| Senator William M. Castro           | Legislative Member           |

The confirmation hearing for **Mr. Michael A. Sgro** commenced at 10:30 a.m.

**II. SUMMARY OF TESTIMONY AND DISCUSSION**

**Chairperson Perez:** I would like to call up Mr. Michael Sgro and anyone who’s here to testify on his behalf. Before we begin, I would like to share with the audience the purpose of the banking and insurance board. Excuse me I did have the paper; I will bring it up shortly but perhaps we can begin with... If we can begin with the nominee.

**Michael Sgro, Appointee:** *Buenas yan Håfa adai*, my name is Michael Anthony Taitano Sgro. Good morning Madam Chair, Senator Perez, Senator Taitague and Senator Moylan. Thank you all for being here. I’m very honored and humbled to be appointed to the Guam Banking and Insurance Board. First and foremost, I would just like to thank Governor Lou Leon Guerrero and Lieutenant

Governor Josh Tenorio for giving me the opportunity to serve on this board. I'm a Father Duenas alumni and I graduated from Chaminade University of Honolulu, where I attained my Bachelors of Arts degree in Business Administration. After working my way up the ladder at 24-Hour Fitness in Hawaii, I made the decision, I wanted to come back to the island and give back to the island that raised me. I believe I'd be a great addition to the team. I have ten years of managerial experience, primarily in the service and fitness industry. Right now, I am currently the general manager of Paradise Fitness. I oversee all three facilities. I know I may not have direct banking and insurance experience, but I do know what it takes to run a successful business. I understand how unique Guam's business culture is and of course how the government plays a crucial role in our economy. I'm a very detail-oriented person. I believe that we need to focus on the details in order to assure transparency and maximum efficiency in anything we do. I really am here to ask the 35th Legislature for your support and vote to serve on the Guam Banking and Insurance board. *Si Yu'os ma'åse'.*

**Art Ilagan, Former Director, Guam Department of Revenue and Taxation:** Good morning Senators my name is Art Ilagan. I was the former director of Rev and Tax and I was the former Insurance and Banking commissioner at Rev and Tax. I am here also as a friend of Mike. I've known Mike since he was a little kid. I've known him through both his grandparents, Mr. Pete Sgro, he was a very successful businessperson and also Mr. Frank Taitano who I became very close to as we got older, of course passed away. I know Mike is being nominated for a position that's not a banker, insurance person, an attorney. He's being nominated as a private citizen, person from the business sector that he will fulfill. I think there are like nine positions and one of them is a private person that he will fulfill. Mike is of course from the private sector. I knew him from both his parents, Tony and Ann Sgro. Ann and I, even Tony were Cathedral Grade students when we were younger. I also know Mike to be an athlete.

I see in his face when he played basketball, he had that fierce intense ball player that wanted to win. He was also a classmate of my son, so I got to know him more because of my son Joe, who was also a basketball player. Mike and his class, 2006, have won seven championships of the Father Duenas Alumni Association which tied with the class of 81'. I believe they are going to be the championship holders of the most alumni class that won the tournament at Father Duenas. It takes a lot to win seven games, I see that in their players, I saw that in Mike. I think Mike would bring his qualities to help with the regulation of the insurance and banking board. Mike is a very successful manager of the fitness center, Paradise Fitness, which I go to and hopefully the government and the new insurance companies would continue with a very successful GovGuam plan for GovGuam employees, to make sure that we are fit and not sickly in living our lives. The gym has been very helpful for me. I've had, I've gained weight, I've lost weight but going to the gym the last three years has kind of made me maintain my health. I think without the gym I would be probably way overweight. I have a lot of problems with sugar and weight and fat and all that stuff. I know that Mike with his intensity and the way he is, the way he's a detail person he would be a very good asset to the insurance and banking board. I am supportive of Mike. I hope the Legislature proceeds and confirms Mike's nomination. Thank you.

**Nathan Taimanglo:** Thank you, Senator Flores and other members of the Legislature present. My name is Nathan Taimanglo, I currently serve as the Executive Vice President and Chief Human Resources Officer of Docomo Pacific. I'm here to submit my testimony in support of Mike. I've

known Mike pretty much my whole life. On a personal level he's no doubt had my back for much of growing up. I've also worked with him on a professional level for the last few years. The very fact that he came back to Guam, he wanted to come back and contribute back to the island is really a testimony to his willingness to be home and to support the island that raised him. He's also raising a family, a new family now and no doubt he has and possesses that's temperament, the knowledge, the know-how to really contribute to the Banking and Insurance Board. I remember a few months back Mike was asking me questions around which board do you think he can contribute to. I was like you know take your pick. I think it's really just a matter of you, who wanted to step in and serve. No doubt he would be a contributing member to the board. Even just this morning we were talking about, he actually read through all the minutes of the board from the past sessions that were that were online. He's done his homework and he's ready and willing to step up. I think just from a personal perspective he also possesses the integrity needed to have that sort of focus with a board of course that does really important work for Guam. In closing, I think with all that said, I think Mike also is one of the most driven people I know. Art spoke earlier about the seven championships that our class has won. Mike was a key part of that. He's pretty much one of the centers of that. He's quite humble and in terms of my respect for him he's no doubt one of the few people I trust. I think it speaks volumes of his character and I look forward to your confirmation of him. Thank you.

**Chairperson Perez:** Thank you, Mr. Taimanglo. I just want to go back to some of the duties of the board members and Commissioner. This is for the public to hear. The powers and duties of the board and Commissioner include:

- To regulate its own procedures and practices in accordance with the Administrative Adjudication Act.
- To implement by regulation not inconsistent with law any provision of this title and to define any term not defined in this title as may be reasonably necessary or appropriate for the Administration of this title and other laws of Guam relating to banking and insurance.
- To affirm reverse or stay the enforcement of any order or ruling of the Commissioner.
- To establish such rules and regulations in accordance with the Administrative Adjudication Act as may be necessary for the operation and management of banks.
- The board may recommend a removal of a director, trustee, officer and or employee of a national or state bank.
- The members of the board shall have access to any record of the division with reference to banking and insurance matters.
- It can also examine any person under oath in connection with any subject relating to a duty imposed upon or a power invested in the Commissioner or the board.
- These powers shall be enforced by the Superior Court of Guam.
- The board shall continuously review the provisions of this title and other laws regulating banking and insurance in Guam and may from time to time make recommendations for changes therein to *I Maga'laga* and *I Liheslatura* in the commissioner's annual report.

Having said this, being a member on the board, that's nominated, that is outside the banking and insurance industry, do you feel that there's anything in your capacity that would limit you from carrying out these duties?

**Mr. Sgro:** No, Senator Perez, thanks for the question. There definitely isn't anything at the moment.

**Chairperson Perez:** When you say at the moment, what is, can you explain that?

**Mr. Sgro:** As of right now, after reviewing like the minutes... it's to my understanding after reading the law and thank you for taking the time last week to sit down with us and explain that I believe we meet quarterly and the existing Chairwoman and Commissioner, I believe is Ms. Shimizu. There's nine members that are going to be appointed. I'll make time to make sure I'm available and willing and able to contribute in any way possible.

**Chairperson Perez:** Thank you. In regard to, in the case that there is a member that has been called to question in the banking and insurance industry, what are some of... Have you been in any situation where you had to make a call in that regards, if there's a conflict or a question regarding their capability or in violation of any of the laws?

**Mr. Sgro:** To answer your question, as far as taking conflicts, I don't take conflicts lightly. My integrity and evaluating the situation at hand and being a manager, you always have to make complex decisions. Making sure we have a clear overview of the situation and define all the terms within what's happening. I think that's very crucial in making the decision. I don't know if I answered the question or if I understood the question correctly.

**Chairperson Perez:** Can you just expound on that.

**Mr. Sgro:** What was the question again? Sorry I just want to make sure.

**Chairperson Perez:** When you're dealing with let's say a member in the banking and insurance industry and there's a question as regards to their conduct or whether they violated any laws or procedures. Have you been in situations that are similar to this where you had to make such a determination on their continuation as a member or a practicing member within the industry?

**Mr. Sgro:** I've never experienced that firsthand in the private sector dealing in the service industry, in the fitness industry, but if I were supposed to encounter this issue and problem, I would not take it lightly. I would definitely voice my concern with the team prior to making any rational decision moving forward.

**Chairperson Perez:** How would you base your determination?

**Mr. Sgro:** Well, first I would make sure I have all the facts in front of me and make sure we have all the resources at hand to make that decision together collectively.

**Chairperson Perez:** Being not part of the industry, what advantages do you think that holds or disadvantages?

**Mr. Sgro:** I really think it just gives a different set of eyes. Being born and raised on Guam but working in the private sector, I really realized that the government does play a crucial role in our

economy. Things take time when it comes to the government. That's something that I hope to contribute to make things more efficient and enhance and enforce those laws and making sure it's clear in our transparency and communicating those terms to the people.

**Chairperson Perez:** Thank you, and regards to conflict of interest. How do you determine a conflict of interest, if it exists?

**Mr. Sgro:** Right now, I don't believe there is any conflict of interest in my case as I'm non industry. As of right now there is no conflict of interest for me but moving forward if there was one, I'll definitely recur myself from that situation.

**Chairperson Perez:** Thank you. I would like to, at this time, recognize Senator Castro and Senator Kelly Marsh Taitano, who has joined me here today.

**Mr. Sgro:** Good morning, Senator Castro and Senator.

**Chairperson Perez:** I would like to open the floor to my colleagues for questions. Senator Telo Taitague.

**Senator Taitague:** Thank you, Madam Chair for the opportunity to speak. Michael, I too like Art have known you since you were very young. The first thing I wanted to say, I think Nathan hit it on the nose, when he mentioned you coming back home to contribute to the island. Someone in your capacity could easily live in the States and have a good time back there and put all your knowledge and everything to that community back there in the States like Hawaii. Hawaii is a beautiful place to live and I know you enjoyed it back there, going to school there in Hawaii. I really want to thank you for coming back. It's important that we keep this young youth knowledge here on this island. We're losing so much of it.

First, I want to thank you for doing that and second I want to thank you for stepping up to the plate, contributing your time to our community to serve on this board. Again, you're an athlete, there's so many things you can do after work and have a good time with, but I really appreciate you, it's a reflection. Your parents are, I know your parents. They're the same kind of people who contribute to the community and do what they can to help our island. Michael, even though you don't have the experience in banking I think it's what's needed on a board, a different perspective. Not somebody who's jaded by banking systems and the status quo. What you're going to bring to this table is new ideas, fresh ideas, a different eyes on banking. I'm sure you're going to study as much as you can, the process but at the same time bringing some good ideas to the industry. The only thing I have is, actually my colleague asked if you're going to be able to meet all the meetings and you did answer that but in the event that you are not can you promise us that if you can't make the meetings that you will let the Chairman know so that they can fill this vacancy as soon as possible.

**Mr. Sgro:** Yes, of course, Senator.

**Senator Taitague:** Have you attended any of the meetings right now currently at the with the banking board?



**Mr. Sgro:** No, I haven't, I believe they meet quarterly. The last meeting according to the minutes was in April.

**Senator Taitague:** You have read the minutes?

**Mr. Sgro:** Yeah, I reviewed the minutes right when I was appointed to the board. I wanted to make sure I did my research and I know what I'm getting myself into.

**Senator Taitague:** My last question, Michael to you is why this board? I'm pretty sure you can probably if you'd like to go on any other board to be on but why do you want to be on this board?

**Mr. Sgro:** Like Nate mentioned and I mentioned it to Senator Perez, being in the service industry for this long I've always had a passion to just serve people and help people. To serve on any board to be honest, I could bring a lot of fresh ideas like you mentioned but as far as banking and insurance go, every business works with banks and insurances but this specific board after reading the minutes and understanding what their role is for the office and the Commissioner of Banking and Insurance I'm very excited because we play a crucial role for the economy. I just want to make things more efficient and making them more detail-oriented to move forward.

**Senator Taitague:** Well, I wish you the best of luck and you have my full support. Thank you.

**Senator Moylan:** Thank you, Madam Chairman. Mr. Sgro, congratulations on your nomination. I'm looking forward to seeing great things coming from you and as expressed by your two folks that came to testify on your behalf, Mr. Ilagan and Mr. Taimanglo, obviously your character is excellent and you're a driven man. That's a good thing. I'm most impressed by your business background and your entrepreneurship. I think it's important that our committee members do have that background to bring to the table and the fresh eyes and the excitement I believe that you have. I'm looking forward, very forward to seeing your name on our next upcoming session so we can complete the nomination and you can get to work for the people of Guam. Congratulations, sir.

**Senator Castro:** Thank you, Madam Chair. Thank you for accepting the nomination Mr. Sgro. I have a chance to look through your resume, your obviously an educated young man, you're an experienced manager and just what I thought your basketball skills are superior. I saw you at the FD alumni. I'm very pleased to know that you've been appointed. I'm impressed with the fact that the appointing authority saw it fit to get someone who's lay individual or I think if I heard you correctly who said that you're not from the industry. I think that's a unique perspective as the prior speaker brought out. You're also flanked by two people I highly respect, someone in the HR field and someone who's a finance and taxation expert. With them flanking you and offering testimony in support of the nomination, my confidence rests with you. Congratulations and thank you again, Mr. Sgro.

**Senator Marsh (Taitano):** *Manana si yu'os.* My reflections or my comments are similar to those that have been expressed. I wasn't here to hear all the testimony, but it was able to read through some of the written testimony that was provided. As was mentioned before me, to hear those that have a lengthy relationship with that industry having them supporting you in this position, understanding what you would be able to bring as somebody who is representing the private

industry, that means a lot and that carries a lot of weight. That's very important for us to be able to hear and for us to be able to consider. Some of the things that they were mentioning is that you have a good instinct, you've really developed a lot of skills in running the fitness gyms that you have. That really speaks well to your ability to learn quickly and learn what's needed and bring all of that to the table in the boards. As was mentioned that means a lot to us and we agree that they spell out you being qualified and good asset for the board. *Si Yu'os ma'åse'*.

**Chairperson Perez:** Thank you, Mr. Sgro for accepting this executive nomination. I do look forward to seeing the new perspective that you bring to the Banking Commission and insurance Commission. I think it's important knowing that you were appointed in view that you are not part of the industry, I think that's an important role, you play an important role to kind of anchor the commission in the community. I think it's important to see that with your background in in sports and the excellence that you achieved there, I think some of the skills that you've learned on the field can be applied in the boardroom. I'm also look forward to seeing that the laws that you, that we have in place and with your fresh perspective that perhaps are ways that we can make it more efficient as well as upholding the laws. I think that's what's really critical as a board member is making those determinations where there's conflict of interest and applying it and recusing yourself if necessary. It is a great responsibility and so again thank you for accepting this nomination. Thank you so much. Thank you for everybody who have come here and today providing testimony on Mr. Sgro's behalf. *Si Yu'os ma'åse'*.

Chairperson Perez then adjourned the confirmation hearing for **Mr. Michael A. Sgro**.

### **Written Testimonies:**

- Michael A. Sgro, *Nominee, Member, Guam Banking and Insurance Board*
- Art Ilagan, *Former Director, Guam Department of Revenue and Taxation*
- Lenora Matanane Makela, *Registered Dietitian Nutritionist, Eat Right Guam*

### **III. FINDINGS AND RECOMMENDATION**

The Committee on Environment, Revenue and Taxation, and Procurement finds the following on the appointment of **Mr. Michael A. Sgro**.

- Michael A. Sgro received overwhelming support for his nomination as a Member (Insurance Business) of the Guam Banking and Insurance Board.

The Committee on Environment, Revenue and Taxation, and Procurement hereby reports out the appointment of **Mr. Michael A. Sgro** to serve as a **Member (Insurance Business)** of the **Guam Banking and Insurance Board** with the recommendation FO DO CONPIPA.



**OFFICE OF SENATOR SABINA FLORES PEREZ**

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

*I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN*

35<sup>TH</sup> GUAM LEGISLATURE

**COMMITTEE VOTE SHEET**

Nomination of

**Michael A. Sgro**

To serve as a Member, the Guam Banking and Insurance Board.

For a term of Six (6) years (May 6, 2019 to May 5, 2025); to fill the seat of Edelfrida A.

Ada, whose term has expired

| COMMITTEE MEMBERS                                   | SIGNATURE AND DATE         | TO DO CONFIRM | TO NOT CONFIRM | TO REPORT OUT ONLY | TO ABSTAIN | TO PLACE IN INACTIVE FILE |
|---|----------------------------|---------------|----------------|--------------------|------------|---------------------------|
| SENATOR SABINA FLORES PEREZ<br>Chairperson          | <i>Sabina Flores Perez</i> | ✓<br>10/28/19 |                |                    |            |                           |
| VICE SPEAKER TELENA CRUZ NELSON<br>Vice Chairperson | <i>[Signature]</i>         | ✓<br>10/28/19 |                |                    |            |                           |
| SENATOR THERESE M. TERLAJE<br>Member                |                            |               |                |                    |            |                           |
| SPEAKER TINA MUÑA BARNES<br>Member                  |                            |               |                |                    |            |                           |
| SENATOR KELLY G. MARSH (TAITANO), Ph.D.<br>Member   | <i>[Signature]</i>         |               |                | ✓<br>10/28/19      |            |                           |
| SENATOR TELO T. TAITAGUE<br>Member                  | <i>[Signature]</i>         | ✓<br>10/28/19 |                |                    |            |                           |
| SENATOR MARY CAMACHO TORRES<br>Member               | <i>[Signature]</i>         | ✓<br>10/28/19 |                |                    |            |                           |