

Visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com)

**Register  
Your Business  
in our new regional  
Business Directory at  
[http://www.pacificsbdc.com/directories/  
get-listed-directory](http://www.pacificsbdc.com/directories/get-listed-directory)**

# Chuuk, FSM celebrates “World Tuna Day”

## INSIDE

PISBDCN receives  
Accreditation renewal  
until 2023  
**Page 2**

A Message and A Challenge  
**Page 4**

From Hobby to Business  
**Page 7**

JM Mini Mart  
**PAGE 10**

Yap SBDC Training Events  
**PAGE 13**

Harbor View Store  
**PAGE 14**

#SBDC Day 2019  
**PAGE 15**



The Pacific Islands Small Business Development Center is a program supported by the U.S. Small Business Administration under a cooperative agreement and extended to the public on a non-discriminatory basis. SBA cannot endorse any products, opinions, or services of any external parties or activities. This material is based on work supported by the U.S. Small Business Administration. Any opinions, findings, conclusions or recommendations expressed are those of the author (s) and do not necessarily reflect the views of the SBA.



*A local vendor demonstrating different ways of cooking tuna.*



**By: Ketsen Haregaichig**  
Center Director/Certified Small  
Business Advisor  
Chuuk SBDC

Chuuk State celebrated World Tuna Day on May 2, 2019, at the Anderson Field. This was the first celebration of “World Tuna Day” in the state of Chuuk but the third in the Federated States of Micronesia (FSM).

The event started with a parade from the CFTI dock to the Anderson field, followed by a short opening ceremony, where the Honorable Yosiwo George, Vice President of the Nation, was a keynote speaker. The Honorable Vice President Yosiwo George and Mathew Chigyal from NORMA gave speeches on the importance of Tuna to the Economic Development of the FSM. The day was filled with many exciting activities for both adults and kids. There was an essay and drawing competition on Tuna among the high schools and elementary students. There were also competitions on sewing, cooking, handicrafts, singing, traditional dances, and chants that related to the theme “World Tuna Day”.

## PISBDCN welcomes new Advisory Board Members

Pacific Islands Small Business Development Center Network (PISBDCN) is excited to announce and welcome two new Board Members: Maxine Lazlo from CNMI and Robson Henry from Kosrae.

“These two new board members will be a great addition to the PISBDCN Advisory Board, especially with their experience and expertise,” said Denise Mendiola, PISBDCN Acting Network Director.



Lazlo

CNMI’s new Advisory Board Member is Maxine Lazlo, Executive Director of the Saipan Chamber of Commerce. She is the committee lead on work related workforce development, sustain-

able economic development, business advancement, and governmental relations.

Kosrae’s new Advisory Board Mem-



Henry

ber Robson Henry is a retired US Army Veteran. He is currently the President of the Kosrae Island Veterans Association. He advocates on behalf of veterans, focusing on identifying programs to provide veterans with access to high-quality medical care in the FSM, addressing issues of Post-Traumatic Stress Disorder (PTSD) amongst veterans, and assisting veterans in receiving benefits.

### Editorial/Production Staff

Rindraty Celes Limtiaco,  
President, G.P.I.

Pacific Islands  
Small Business Development  
Center Network,  
Editorial

Jae Fermin James,  
Advertising Director



Pictured from left: Pamela Peralta, Associate Network Director; Laurine Sablan, Administrative Assistant; Cheery Yeaban, Network Program Associate; Denise Mendiola, Acting Network Director; and Jane Ray, Small Business Advisor & Training Program Coordinator.

*“Accreditation ensures that we are operating efficiently and effectively within the standards they set.”*

## Pacific Islands SBDC receives accreditation renewal until 2023

The Pacific Islands Small Business Development Center Network (PISBDCN) at the University of Guam received a renewal of its accreditation until December 2023. The network oversees six individual SBDC offices throughout Micronesia, and every five years, it undergoes a review that determines if it is meeting the standards and requirements set by the U.S. Small Business Association (SBA) and America's Small Business Development Centers (ASBDC).

“We must be accredited or else we risk losing our membership with ASBDC and partnership with SBA,” said Denise M. Mendiola, who serves as the PISBDCN acting network director and the Guam SBDC director. “Accreditation ensures that we are operating efficiently and effectively within the standards they set.”

In October 2018, an accreditation team consisting of other SBDCs contracted by the SBA conducted a site visit and interviewed the PISBDCN staff and advisory board members as well as the center's host, sponsors, and clients to assess the program.

*The accreditation process also reviews how PISBDCN can improve its services.*

“The SBA has given us new goals to achieve this year. Right now we're focusing on food security and the Micronesia Regional Trade Program — a five-year project to encourage regional trade and international export,” Mendiola said.

The PISBDCN exists to support the growth and economic development of the U.S.-affiliated Pacific Islands in the Western Pacific region by providing training and free business counseling to existing and prospective small businesses. Under the umbrella of the Network lead center are service centers in Guam, Yap, Chuuk, Kosrae, the Northern Mariana Islands, and Palau. PISBDCN is part of the ASBDC network with 1,000 SBDCs within 63 networks across the United States and its territories.

Pacific Business Partners  
Officers, Staff  
and Board Members



**Pacific Islands Small Business Development Center Network**

Location: University of Guam,  
UOG Station  
P.O. Box 5014, Mangilao, Guam 96923  
Telephone: (671) 735-2590  
Fax: (671) 734-2002  
Website: www.pacificsbdc.com

Denise Mendiola  
Acting Network Director  
denise@pacificsbdc.com  
Pamela Peralta, Ed.D.,  
Associate Network Director  
Cheery Fe Yeaban,  
Network Program Associate  
cheery@pacificsbdc.com

### Guam SBDC

P.O. Box 5014, Mangilao, Guam 96923  
Telephone: (671) 735-2590  
Fax: (671) 734-2002  
Denise Mendiola, WIB Program  
Coordinator/Senior Business Advisor  
Jane Ray, Business Advisor  
Lorie Sablan, Administrative Assistant

### Chuuk SBDC

P.O. Box 1604 Weno, Chuuk FM 96942  
Telephone: (691) 330-5846  
Email: ketsen@pacificsbdc.com  
Ketsen Haregaichig, Director/Business  
Advisor  
Cassandra Dereas, Business Advisor  
Misterin Aizawa, Office Manager

### Commonwealth of the Northern Mariana Islands (CNMI) SBDC

P.O. Box 5795 CHRB Saipan, MP 96950  
Telephone: (670) 664-3018  
Fax: (670) 664-3067  
Email: nbabauta@pacificsbdc.com  
Nicole Babauta, Director/Business  
Advisor  
Lorie Pangilinan, Office Manager

### Yap SBDC

P.O. Box 1171 Colonia, Yap FM 96943  
Telephone: (691) 350-4801  
Fax: (691) 350-4803  
Email: jamesl@pacificsbdc.com  
James Limar, Director/Business  
Advisor  
Michael Gaan, Business Advisor  
Geraldine Mitagow, Business Advisor  
Helen Tinan, Office Manager

### Palau SBDC

P.O. Box 816 Korrur Palau 96940  
Telephone: (680) 587-6004  
Fax: (680) 587-1549  
Email: lt@pacificsbdc.com  
Ltelatk Fritz, Director/Business Advisor  
Alfia Alfonso, Administrative Assistant

### Kosrae SBDC

P.O. Box 577, Tofol Kosrae State FM 96944  
Telephone: (691) 370-2751  
Fax: (691) 370-2066  
Email: skiller@pacificsbdc.com  
Skiller Jackson, Director/Business  
Advisor  
Emily O'Steen, Business Advisor  
Sepe Tolenna, Office Manager

### PISBDCN Advisory Board

Lee Webber, Chairman (Guam)  
Phillip Reklai, Vice Chairman (Palau)  
Denise Mendiola, Secretary (Guam)  
James Gilmar, Member (Yap)  
Robson Henry, Member (Kosrae)  
Douglas Marar, Member (Chuuk)  
Dr. Anita Enriquez, Member (Guam)  
Christine Quichocho, Member (Guam)  
Tria Paulino, Member (Guam)  
Dr. Annette T. Santos, Member (Guam)  
Ken Lujan, Ex-Officio (SBA)  
Maxine Lazlo, Member (CNMI)

# E-ComOnetel

**By: Cheery Fe Yeban**  
Network Program Associate,  
PISBDCN

Jayna Park, General Manager of E-Communications LLC., started her own business because of her desire to take charge and constantly challenge herself. By owning and managing her own business, she was able to achieve and do all of the things that got her working every day. She recalls that she enjoyed taking business classes at the University of Guam and excelled in those business classes. It is the challenges that she faces in her business that motivates her. She says that “business presents challenges that keep me motivated”.

Her extensive experience in the communication industry started in 1998; the knowledge she gained over the years has helped her to manage her business. Another job experience that she found useful was her experience in door-to-door sales for Guam Cable TV in 1997. Jayna also believes that as a business owner, it is important to learn and have social skills as well as the motivation to keep learning. Don't be afraid to try everything. She firmly believes that one can't build experience from reading books or hearing stories; you must experience firsthand.

Jayna signed up as a client at the Guam Small Business Development Center to see how the center could help her in making her dreams of owning a business into a reality. She stated that the Guam SBDC provided her with guidelines and a complete toolset for business owners to use. She said that the center also provided her beneficial information through a well-organized network; and that it is up to the individual on how they will use the information provided to start their business.

The startup process for Jayna was what she calls a “blur stage”. For her, it was chaotic. She forgot how it felt or even remember if she had one. She recalled things did not go as planned,



## Contact Information

**Business Type:**  
Telecommunications

**Business Owner:**  
Jayna Park

**Tel:** 671-687-7174

**E-mail:** jayna@ecomllc.net  
P.O. Box 12069  
Tamuning, Guam 96931



unexpected problems arose, and uncertainty kept her awake. Her company's grand opening was nothing like a red-carpet event. Instead, it was ex-

tremely stressful.

When it came to funding her business, Jayna had to tap into everything and anything possible which is

recommended for a future entrepreneur. She did not think about the consequences of the interest rates and how it would affect the overall finance of the business. She would have done it differently if she could redo the whole startup process again.

Some of the biggest challenges she had to overcome during the start-up process was the funding. Money for a business is like the oxygen and the business owner can't do much or grow without it. Finding the appropriate and adequate funding is key to success. Forming a team to grow the business together was another challenge she had to overcome. Having a vision for the business is important. However, leading a team who might not have the same vision can be difficult. Showing her team her vision for her business was another key component of paving the way to success.

When it comes to owning a business, challenges and triumphs go hand in hand. Her most memorable triumph when she started the business was when she saw how thankful and grateful her customers were with the service she and her team provided. She mentioned that the customers were actually worried at one point that the business wouldn't stay open due to the struggles of small businesses, but she reassured them that “she is here to stay”. She felt a sense of accomplishment and a purpose as a result of her customers.

Jayna's short term goal is to pace efficiently with the ever changing tourism communication needs. As for her long term goal, it's to aim towards growing the local Asian customer base in terms of wireless subscribers.

Her advice to anyone who dreams of starting their own business is to be prepared to fail over and over and to persevere through it. She believes that every person has a chance to be successful. It is just a matter of hanging in there until success comes your way. And by going through all the challenges and triumphs, you will eventually develop the skills and resilience to better manage your business.

## A Message and A Challenge

**By: Joe & Tom Roberto**  
*Owners of North and East Island Tinting*

Operating a small business in Guam has many rewards with many, if not more, challenges we deal with as business owners.

Sourcing supplies locally, hiring the right staff, and operating daily are the short list of a much longer and tedious list of tasks. As a result, small business owners must be flexible, creative, persistent, and innovative. If we were to pick one which is most challenging, it is keeping positive and loyal employees while making sure everyone is maintaining a happy and healthy work environment.

Managing a business while keeping costs down are key factors of a profitable business. However, one major factor we truly believe in is our employees. Without their effort, enthusiasm, and commitment, no successful business is truly successful. Our employees are proud of where they work, what they do, and work hard to earn every customer's respect, happiness, and loyalty.



Sure, the bottom line is important. However, it is not everything as our employee related expenses such as medical, dental insurance, paid vacations, pay increases, and continual training affect the end results. We believe our staff are not expenses but very real and human assets.

est assets to your success.

Here is a photo of employees receiving their monthly profit-sharing checks. We challenge every employer on Guam to do the same. After all your employee's success is your success.

Five years ago in January 2014, we added more benefits for our employees and their families. We began offering monthly profit-sharing, a year later in 2015 we added retirement plans, and in 2016 we included life insurance.

With all the benefits our staff receives, we had one mandatory return of investment -- to provide every customer the best service we have to offer. Quality customer service is repeated daily. The smiles our customers show is a proof of everyone's willingness with a mission to serve.

Each member of your staff is more than an employee; they are your great

## 2019 SBA Awards



**By: Kenneth Q. Lujan**  
*Branch Manager, Guam Branch Office  
U.S. Small Business Administration*

As part of National Small Business Week, the U.S. Small Business Administration

takes the opportunity to highlight the impact of outstanding entrepreneurs, small business owners, and community members from all 50 states and U.S. territories. Every day, they're working to grow small businesses, create 21st century jobs, drive inno-

vation, and increase America's global competitiveness. And in recognizing the changing face of America, the SBA's National Small Business Week awards honor individuals and businesses that reflect our nation's rich diversity.

This year, the SBA Guam Branch Office recognized the following award winners for their success and contributions to the island's community.

- **Richard Chan and Mika Caldwell**, President and Vice President, ARCHWAY, Inc., Small Business Person of the Year;

- **Lt. Col. Esther Aguigui**, Adjutant General, Guam National Guard, Veteran Small Business Champion of the Year award;

- **Vanessa L. Williams**, Attorney, Law Office of Vanessa L. Williams, P.C., Women In Business Champion of the Year award;

- **Josephine L. Mariano**, Senior VP /Central Operations and BSA Administrator, Bank of Guam, Financial Services Champion of the Year award; and

- **Ursula Herrera**, Owner, ChamGlam Botanika, Home-Based Business Champion of the Year.



# GUAM SBDC TRAINING SCHEDULE

## **“QuickBooks All Day Bootcamp”**

**Friday, June 28, 2019**

**from 8:30am – 5:00pm**

**\*\*Registration & payment deadline**

**06/25/19 at 12:00 pm**

Presented by Denise Mendiola, Senior Business Advisor/BOG WIB Program Coordinator

**Fee:** \$125 per person

**Synopsis:** In this all-day seminar, we'll get you up to speed on QuickBooks' many features, tools, and menus; explore the easiest, most efficient ways to put QuickBooks to work for you; and drill down into more advanced functions. You'll be surprised at how swiftly you'll gain the knowledge and confidence you need to take full advantage of this powerful program! Topics that will be covered: QuickBooks Basics to setting up and running with confidence; creating customers and vendors, chart of accounts and bank account; create sales invoices and recording your first sales or payments; handling bounced checks and recording deposits; different ways to handle and enter bills; most importantly generating financial reports to help you to better manage the operation efficiently.

## **“Financing Options for Small Business Needs”**

**Friday, July 19, 2019**

**from 8:30am – 11:00am**

**\*\*Registration & payment deadline**

**07/16/19 at 12:00 pm**

Presented by Jane Ray, Business Advisor/ Training Program Coordinator

**Fee:** \$20.00 per person

**Synopsis:** Gaining access to capital can be difficult as a small business owner and is an important part of running a small business. Knowing what options are available on Guam is important to meet your business needs.

Knowing when to borrow, understanding why your small business needs to borrow, and how much you need to borrow are all aspects that will be covered. Examine the criteria that Banks look for when applying for business loans and what to expect throughout the application process. This workshop covers several areas in which will prepare a small business to be ready when applying for a business loan.

## **“How to Prepare a Marketing Plan”**

**Friday, August 2, 2019**

**from 8:30am – 11:00am**

**\*\*Registration & payment deadline**

**07/30/19 at 12:00 pm**

Presented by Denise Mendiola, Senior Business Advisor/BOG WIB Program Coordinator

**Fee:** \$20.00 per person

**Synopsis:** In this workshop, you will learn the importance of market research, target markets, positioning, and your marketing message. This workshop provides you with a step-by-step guide to preparing a formal marketing plan. Depending on the nature and size of your business, your marketing plan could be complex and detailed, or very simple and straightforward. But unless you have a formal marketing plan of some kind, it will be very difficult for you to implement a marketing strategy that is both consistent and focused.

## **“QuickBooks Training IV”**

**Friday, August 16, 2019**

**from 8:30am – 11:00am**

**\*\*Registration & payment deadline**

**08/13/19 at 12:00 pm**

Presented by Denise Mendiola, Senior Business Advisor/BOG WIB Program Coordinator

**Fee:** \$50 per person

**Synopsis:** This course will showcase the different ways a small business can enter bills

and how to use the Pay Bills window in QuickBooks. This course will also show you as a business owner on how to generate different reports for operation and financial performance evaluation. These informative reports help management make better and informed decision in regards operation, finances and cash flow.

## **“Introduction to Financial Statement”**

**Friday, August 23, 2019**

**from 8:30am – 11:00am**

**\*\*Registration & payment deadline**

**08/20/19 at 12:00 pm**

Presented by Jane Ray, Business Advisor/ Training Program Coordinator

**Fee:** \$20.00 per person

**Synopsis:** Attendees unfamiliar with accounting practices will be introduced to basic financial accounting concepts and financial statement including but not limited to profit & loss, balance sheets and cash flow statements. Each attendee will also learn how to read, and use the tools and techniques needed for understanding business's financial statement. Main components of each report will be reviewed and how each statement interacts with another to help you effectively develop financial controls. Knowing the importance of timely and accurate financial statements will result in the ability to successfully understand the financial health of the business.

All workshops are located at the University of Guam Jesus and Eugenia Leon Guerrero Business and Public Administration Building, First Floor, Room #148, unless indicated otherwise.

**TO REGISTER log onto**  
**<http://pisbdcn.ecenterdirect.com>**

### **TO MAKE PAYMENT online**

log on to your eCenter account and click PAY NOW. Cash, checks (payable to University of Guam) & major credit cards (AMEX, Visa, and MasterCard) accepted.

We provide FREE one-to-one, confidential business counseling. Just click “Request for Counseling” on our website to register as a client. For more information, please visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com) or call the Guam SBDC Office at (671) 735-2590.

*DISCLAIMER: The Pacific Islands Small Business Development Center Network (PISBDN) at the University of Guam – School of Business & Public Administration is partially funded by a cooperative agreement with the U.S. Small Business Administration (SBA). All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Requests for reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Language assistance services are available for limited English proficient individuals with at least two weeks advance notice. For arrangements, please contact Laurine Sablan, P.O. Box 5014 Mangilao, Guam 96923, Tel: (671)735-2590, or Email [sbdc@pacificsbdc.com](mailto:sbdc@pacificsbdc.com). Services are extended to the public on a non-discriminatory basis.*



In commemoration of the 75th Anniversary of The Liberation of Guam, Pacific Historic Parks is hosting an international education conference.



43<sup>RD</sup> PACIFIC CIRCLE CONSORTIUM  
CONNECTING PAST & PRESENT:  
EDUCATING ACROSS GENERATIONS

JULY 8 -12, 2019  
HYATT REGENCY GUAM

Hosted by:



Sponsors:

Pacific Daily News  
Hyatt Regency Guam  
KUAM Careforce  
Community First Guam Federal Credit Union  
Ambros Inc.  
Kloppenburger Enterprise, Inc.  
Coca-Cola Foremost Subway  
Guam Preservation Trust  
Guam Economic Development Authority  
In Memory of Josephine Brennan  
In Memory of Josefina Limtiaco Santos  
Next Stage Productions  
Guam Visitors Bureau  
Galaide Group LLC.

Educators, School Administrators, Historians, and University or College students majoring in history or education are encouraged to register. Space is limited.

To register visit our website at:  
[www.pccguam2019.org](http://www.pccguam2019.org)

For more information contact Jaclyn Balajadia,  
Education Manager at 477-7278 ext. 1020



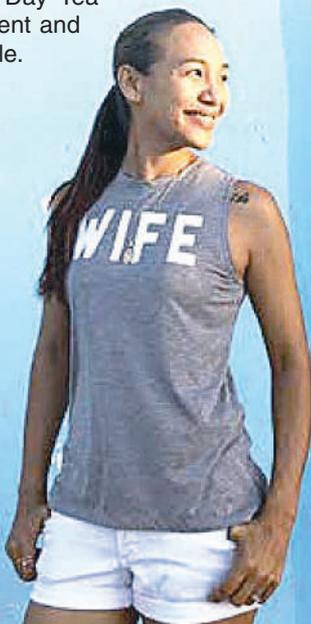
**Register Now At [www.pccguam2019.org](http://www.pccguam2019.org)**



## From Hobby to Business

**By: Nicole Babauta**  
Center Director/Certified Small Business Advisor  
CNMI SBDC

Mrs. Diana Benavente Hocog was born and raised in Saipan and moved to Rota in January 2017 as her husband's career progressed. Since her youth, Diana had always loved fashion. She traveled to many different cities and enjoyed shopping. Her love for boutiques grew more and more as she was able to find quality clothing that were both affordable and fashionable for years to come. After moving to Rota and falling in love with the island, Diana quickly realized how challenging it was to find clothing. Diana asked herself, "Why not share my love for quality and affordable clothing with the people of Rota?" And so, she decided to start her business – JD's Boutique. JD's Boutique is located in Sinapalo II (the former Rainbow Store) and is opened from Monday through Friday from 5:00 P.M. to 7:00 P.M. The boutique offers a wide range of clothing and accessories for men, women, and children of all ages and sizes. Additionally, JD's Boutique seeks to bring creative experiences to the families of Rota to include their most recent Mother's Day Tea and Cupcake Event and Ship, Shop & Style.



When asked, "What was the start up process like?" Mrs. Hocog shared, "The start-up process was the most fun because it was a time for me to begin shopping for what I was going to sell in the boutique. Everything was falling into place faster than anticipated." Mrs. Hocog included that one of her biggest challenges was learning and understanding the tax payments and procedures; however, after working with the Rota Tax and Revenue Division, she was able to get her questions answered.

The CNMI SBDC assisted Mrs. Hocog by providing resources and one-to-one business advising. Mrs. Hocog's advice for others who want to start their business is to "Visit your CNMI SBDC and share your ideas. They will be able to guide you in the right direction in making your dream of opening up your own business become a reality!"

Diana beamed that her most memorable triumph includes the endless smiles and positive feedback that customers have on their faces as they visit JD's Boutique with the ability to try on clothing before purchasing. Her long term goal is to host a fashion show that will be fun and unique for the people of Rota.



## Beans & Bags Coffee & Tea

**By: Nicole Babauta**  
Center Director/Certified Small Business Advisor  
CNMI SBDC

Beans & Bags Coffee & Tea opened its doors in April 2019 in the village of Kagman, Saipan. The business is family owned and operated by Mr. & Mrs. Dennis and Lynette Villagomez and family.

The family decided they wanted to re-invest their savings and create a safe haven of bringing the people of the Kagman community together.

Beans & Bags Coffee & Tea also believes in the conservation and preservation of natural resources and protecting "Mother Earth"; and promotes an eco-friendly environment and practices in its daily operations.

When asked, "Why did you decide to start your business?" Mrs. Villagomez shares, "Our family decided to open the coffee shop in Kagman

to provide the community with more options to purchase food and drinks in the Kagman area. Additionally, we wanted to provide a venue that offered free WiFi to community members who don't have internet access at home, but most especially to our students from Kagman Elementary, ChaCha Oceanview Middle School and Kagman High School."

Mrs. Villagomez shares that the start-up process was not as hard as they thought it would be. In fact, it brought the family closer together as they worked as a team to accomplish various tasks on the checklist.

The CNMI SBDC assisted the Villagomez

Family by providing guidance and support throughout the planning and soft opening of their business.

Mrs. Villagomez shares the following advice for those looking to start their business, "Dreams of starting a business will always be a dream until you take the first step and put it in writing."



### Contact Information

Mon.-Sat.: 6:30AM - 5:30PM  
Kagman  
For more information, call  
(670) 235-BEAN (2326).

# If you're not online... Your customers can't find you.



## Let us put you on the digital map.

Expertly designed and built just for your business, a website brings you customers. More visits from local searchers. More views on smart phones and tablets. And an effective local website design gets more conversions from your target consumers.

You get a professional website with a customized theme and color palette – and dozens of options to choose from. Each theme includes all the pages you'll need to describe your business and encourage prospects to contact you. Plus, your website is responsive, meaning it's optimized for viewing on desktop, laptops, tablets and mobile devices.

#### Websites include:

- Set of 15 standard pages
- Migration of up to 10 pages of existing website content
- Phone number and a contact form on every page
- Monthly Maintenance
- URL Ownership
- Secure Hosting

## For only \$299/mo.

**Pacific Daily News** | **LOCALiQ**

PART OF THE USA TODAY NETWORK

For more information, contact us today | Tel. 671.479.0226





## CNMI SBDC Training Schedule

### “How to Write a Business Plan”

June 28, 2019 from 8:30AM – 10:30AM

**Synopsis:** The seminar will cover all the elements to be included in a business plan & explain with examples what is required for each section. The focus of the seminar will be the three M's – Money, Management, & Marketing. Participants will also be provided with a sample business plan, sources of industry research information, and introduced to online business planning tool that are accessible at any time through a laptop or computer.

### “Federal Contracting Boot Camp”

July 2, 2019 from 8:30AM –10:30 AM

**Synopsis:** Each year, the federal government awards hundreds of billions of dollars in federal contracts to business to meet the needs of federal agencies and the military. This training will cover the steps needed in order to do business with the federal government.

### “How to Develop a Financial Plan”

August 6, 2019 from 8:30AM –10:30 AM

**Synopsis:** A financial plan is the heart of any startup or existing business. It is a culmination of the income statement, the cash-flow projection and the business' balance sheet. The financial plan is a way to look at the business through a financial lens, which is the view most investors or bankers prefer. When preparing a financial plan, it is not mandatory that you be a mathematician, but you need to understand how the numbers affect a business. This training will provide a foundation on both the financial reports and methodology to develop the numbers for those reports.



everything they will need to get started, including an introduction to business plans and the importance of preparing one; exploring the legal forms of business (sole proprietorship, partnership, corporation, and limited liability partnership/company) and which one is right for your business needs; local or federal licensing requirements for the business. Participants will be able to obtain vital information and resources to start and own a business. This training will take the mystery out of starting a business and help participants better evaluate their business idea.

**TO REGISTER log onto**  
<http://pisbdcn.ecenterdirect.com>

For more information please visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com) or call the CNMI SBDC Office at (670) 664-3018.

### “How to Start a Business”

August 20, 2019 from 8:30AM –10:30 AM

**Synopsis:** The seminar will help individuals learn



## PALAU SBDC Training Schedule

### “How to Set Up/ Manage Email and Social Media Accounts”

July 3, 2019 from 10:00AM – 12:00PM

**Synopsis:** The participants will learn the important of using email in business and get hands-on training on how to set-up email accounts. Participants will also have the opportunity to learn how to sync emails on their smartphones.

### “QuickBooks Bootcamp”

August 21, 2019 from 8:30AM – 4:30 PM

**Synopsis:** In this all-day seminar, we'll get you up to speed on QuickBooks' many features, tools, and menus; explore the easiest, most efficient ways to put QuickBooks to work for you; and drill down into more advanced functions. You'll be surprised at how swiftly you'll gain the knowledge and confidence you need to take full advantage of this powerful program! Topics that will be covered: QuickBooks Basics to setting up and running with confidence; creating customers and vendors, chart of accounts and bank account; create sales invoices and recording your first sales or payments; handling bounced checks and recording deposits; different ways to handle and enter bills; most importantly generating financial reports to help you to better manage the operation efficiently.

### “Managing Cash Flow”

August 28, 2019 from 9:30AM – 11:30AM

**Synopsis:** During the start-up year, many business owners become overwhelmed with keeping means business owner may not realize how well they could be doing, if only they ma score” of the business.

### “Palau Business Forum”

September 26, 2019 from 9:30AM – 2:30PM

**Synopsis:** Forum for small business owners and managers operating in the Republic of Palau. Topics to be covered include common business regulations from the national government and selected state governments; upcoming business opportunities; and financing opportunities.

### “Managing Cash Flow”

October 16, 2019 from 9:30AM – 11:30AM

**Synopsis:** During the start-up year, many business owners become overwhelmed with keeping means business owner may not realize how well they could be doing, if only they ma score” of the business.

**TO REGISTER log onto**  
<http://pisbdcn.ecenterdirect.com>

For more information please visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com) or call the PALAU SBDC Office at (680) 587-6004.

\*DISCLAIMER\*: The Pacific Islands Small Business Development Center Network (PISBDCN) at the University of Guam – School of Business & Public Administration is partially funded by a cooperative agreement with the U.S. Small Business Administration (SBA). All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Requests for reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Language assistance services are available for limited English proficient individuals with at least two weeks advance notice. For arrangements, please contact your local SBDC Center.



# JM Mini Mart

**By: Ltlatk Fritz**

Center Director/Certified Small Business Advisor  
PALAU SBDC

What do you do after spending decades working in education? Joshua Darrow recently retired from the Ministry of Education after spending many years working as a speech clinician in Special Education. Both Joshua and his wife, Monica Darrow, were contemplating on what to do with their retirement. They were going to spend more time with their grandchildren and themselves, but they wanted something more. They wanted to keep busy, stay active, and just enjoy their retirement years.

Joshua reached out to Palau SBDC to ask about starting a business. While the couple still wanted to do good for the community, they knew they wanted to be their own boss. Do things their way and at a leisurely pace. While seeking assistance from SBDC, Joshua was asked to reflect on what he was good at and what he enjoyed doing.

Joshua liked fishing and even thought about starting a fishing company for his retirement. But during the planning process, Joshua realized that a fishing business required too much time, effort, and money to maintain. He still wanted to enjoy himself.



The business advisor asked Joshua to look for a need in his community that could be solved with a business. Meeting that need would still be considered helping others.

Joshua came up with the idea to start a mom & pop store in their neighborhood - last minute

stuff like ingredients for cooking just steps away from the many homes in Itechetii. The location was also conveniently located next door to an elementary school. The customer base was just the "right size" for a small mom & pop store that Joshua was planning. To be better prepared, Joshua attended several SBDC work-

shops to build his business skills in managing cash flow and business reporting.

It has been two years since JM Mini Mart first opened for business in the tiny cul-de-sac community of Itechetii in Iyebukel hamlet. Since April 2017, Joshua and Monica Darrow take turns running the shop selling canned goods, candy, cold soft drinks, butane, and other common household goods. The couple keeps track of their inventory and even goes shopping together during "down time".

Joshua regularly manages the business monthly financial reports using the skills he learned from the workshops and business counseling by SBDC. He still visits the SBDC to get further assistance in growing his small business. But more importantly, Joshua and Monica support each other in the business and listen to the needs (wants) of their customers. They are committed

to nurturing their business and maintaining at a level in which they can still enjoy their time and retirement.

Joshua credited Palau SBDC for assistance in business planning, managing business cash flow, understanding all the costs in running the business, and helping him complete his business loan packages.

## Contact Information

Type: Mom & Pop Store  
Owner(s): Joshua & Monica Darrow  
Location: Itechetii, Iyebukel, Koror, Palau

# Angaur Island Tours

**By: Ltlatk Fritz**

Center Director/Certified Small Business Advisor  
PALAU SBDC

Henly Tomei is the owner of a new business in Ngermasech, Angaur called Angaur Island Tour. Henly Tomei currently works for Angaur State as a boat operator for the weekly ferries to and from Angaur. As the southernmost state in Palau, the island of Angaur has a charming community of about 120 full-time residents.

As a boat operator for Angaur State, Henly has observed an increase in travel to Angaur by foreign and local tourists. There are more state visits by various government

## Contact Information

Type: Transportation Service  
Owner: Mr. Henly Tomei  
Location: Ngermasech, Angaur  
Contact: (680) 779-5628

agencies, NGOs, and non-profit organizations in recent years. There is interest to increase tourism to Angaur by state and national authorities. There are more places to stay in Angaur, but not a lot of options when it comes to ground transportation. That's where Henly saw the need and stepped in to create Angaur Island Tour to fill the need.

Henly reached out to Palau SBDC seeking help in building a business plan to apply for a

business loan from the local development bank. Henly did his research by observing competition and talking to people from various industries. But the main source of information for his business plan was from his experience in the transportation industry; he listened and talked to the travelers going to Angaur. Life in Angaur is simple. Henly plans to keep Angaur Island Tour simple. Customers can choose to drive around or enjoy a ride around Angaur.

For more information on how Palau SBDC can help your business,

contact 587-6004. Business counseling is free for eligible clients.



# CHUUK SBDC Training Schedule

## “Record Keeping”

Wednesday, July 10, 2019 from 9:00am – 11:00am

**Synopsis:** Participants will learn the importance of a good Record Keeping System and know how to keep their business record.

## “Customer Service”

Thursday, July 11, 2019 from 9:00am – 11:00am

**Synopsis:** Participants will learn the importance of good Customer Service to a business. They will learn some good way to treat customers and handle customers' complains.

## “Banking”

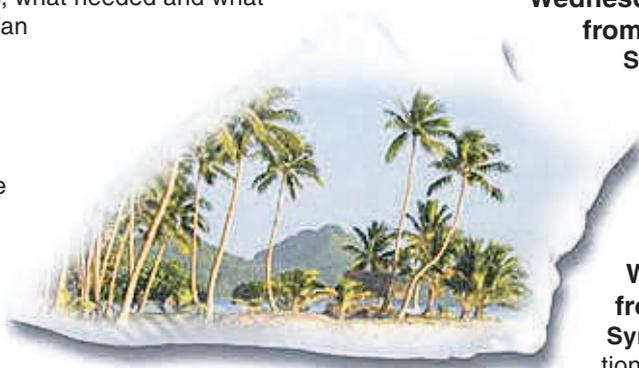
Friday, July 12, 2019 from 9:00am – 11:00am

**Synopsis:** Participants will learn what services that the banks have, banks' requirements for business loans, what needed and what to know before applying for business loan

## “Marketing”

Saturday, July 13, 2019  
from 9:00am – 11:00am

**Synopsis:** Participants will learn some ways of marketing or advertising their businesses, they will learn what will be best for their businesses and why a Marketing Plan is very important to be in place before opening a business.



## “Quality Assurance”

Wednesday, August 14, 2019 from 9:00am – 11:00am

**Synopsis:** During the course, the participants will learn the meaning and importance of Quality System in a business. They will also learn what is Quality Assurance and Why is important in a business. At the end they will be able to have Quality Products and able to maintain the good quality of their products.

## “Quality Control”

Thursday, August 15, 2019 from 9:00am – 11:00am

**Synopsis:** Participants will learn what is Quality Control and the importance of Quality Control in a business. They will also learn ways of controlling or keeping same quality on their products all the times. At the end the participants will know why they must have good quality products and services in their business participants will learn the importance of a good Record Keeping System and know how to keep their business record.

## “Analyzing Transaction”

Friday, August 16, 2019 from 9:00am – 11:00am

**Synopsis:** Participants will learn and understand what happen when a transaction done in a business. They will learn that one transaction always affects two things in the business accounting system.

## “Posting Transaction”

Saturday, August 17, 2019 from 9:00am – 11:00am

**Synopsis:** Participants will learn how to report or record each transaction. Participants will learn how to record each transaction and understands why it recorded that way.

## “Customer Service”

Wednesday, October 23, 2019  
from 9:00am – 11:00am

**Synopsis:** Participants will learn the importance of good Customer Service to a business. They will learn some good way to treat customers and handle customers' complains.

## “Cash Flow Projections”

Wednesday, October 23, 2019  
from 9:00am – 11:00am

**Synopsis:** Participants will learn what information reported on a cash flow projection. Participants will be given sample templates to fill out. They will learn the purpose of a cash flow projection.

## “Profit & Loss”

Friday, October 25, 2019 from 9:00am – 11:00am

**Synopsis:** In this course, participants will work on Profit & Loss Statements. At the end of the training, participants will be able to complete a Profit & Loss and able to read and understand the information reported on the statement.

## “Team Work”

Wednesday, November 13, 2019 from 9:00am – 11:00am

**Synopsis:** At the end of the training, the people in upper management will know the importance of working along with employees in all areas of the business.

**TO REGISTER log onto**  
<http://pisbdcn.ecenterdirect.com>

For more information please visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com) or call the Chuuk SBDC Office at (691) 330-5846.

*\*DISCLAIMER\*: The Pacific Islands Small Business Development Center Network (PISBDN) at the University of Guam – School of Business & Public Administration is partially funded by a cooperative agreement with the U.S. Small Business Administration (SBA). All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Requests for reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Language assistance services are available for limited English proficient individuals with at least two weeks advance notice. For arrangements, please contact Misterin Aizawa, P.O. Box 1604 Weno, Chuuk 96942, or Email [chuuksbdc@pacificsbdc.com](mailto:chuuksbdc@pacificsbdc.com). Services are extended to the public on a non-discriminatory basis.*



# THANK YOU SPONSORS!

## School Year 2019-2020

Thanks to the financial support and dedication of these sponsors to promote literacy and education in our community, copies of the Pacific Daily News are delivered to island schools to assist teachers in their classrooms. Students use the Pacific Daily News as a living textbook to study current events, social science, comparative shopping, geography and many more subjects.

### Platinum Sponsor



### Diamond Sponsors



### Gold Sponsors



### Silver Sponsors



For more information about the Newspapers in Education program or how to become a sponsor, contact Frankie Cruz at 479-0210 or [ficruz@guam.gannett.com](mailto:ficruz@guam.gannett.com)

# YAP SBDC Training Schedule

## “Record Keeping for Small Business”

Wednesday, July 24, 2019 from 10:00am – 12:00pm

**Synopsis:** This training provides general guidance on financial record-keeping for a small business.

## “The 5 C’s of Credit”

Wednesday, August 21, 2019 from 10:00am – 12:00am

**Synopsis:** All banks and lenders use a system of risk assessment normally called the 5 Cs of Credit in evaluating loan requests for individuals and businesses. This workshop will cover the elements of the “5 Cs of Credit” and identify steps that individuals can take to optimize their chances for successfully meeting lenders requirements.

## “Price Setting Strategies”

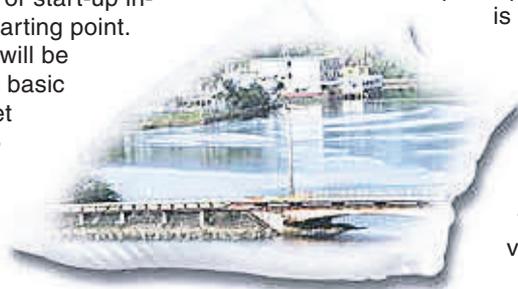
Wednesday, September 18, 2019 from 10:00am – 12:00pm

**Synopsis:** Covers the basics of price setting in terms of the following factors: Fixed and variable costs, Competition, Company objectives Proposed positioning strategies and Target group and willingness to pay.

## “Financial Statements: A Starting Point”

Monday, September 23, 2019 from 10:00am – 12:00pm

**Synopsis:** Introduces participants to the need to have a starting point in order to develop financial statements and use that as the basis going forward. The start-up business budget or start-up investment profile will be emphasized as the starting point. A sample start-up business budget template will be used to clarify and emphasize the point. The basic elements normally found in a business budget template will be discussed as they are tied to the factors of production or conduct of business. The same template will be used for the subsequent workshops of the series in the days that follow.



## “Income Statement”

Tuesday, September 24, 2019 from 10:00am – 12:00pm

**Synopsis:** Introduces participants to the basics of a business income statement, including what an income statement is, the basic elements of an income statement, and where you get the information that goes into the statement. A sample income statement template will be used during the workshop. Basic recordkeeping in order to manually generate an income statement will be discussed and emphasized during the workshop.

## “Cash Flow Statement”

Wednesday, September 25, 2019 from 10:00am – 12:00pm

**Synopsis:** Introduces participants to the basics of a cash flow statement, including what a cash flow statement is, the basic elements of a cash flow statement, and where you get the information that goes into the statement. A sample cash flow statement template will be used during the workshop. Basic recordkeeping in order to generate a cash flow statement will be discussed and emphasized during the workshop.

## “Balance Sheet”

Thursday, September 26, 2019 from 10:00am – 12:00pm

**Synopsis:** Introduces participants to the basics of a cash flow state-

ment, including what a cash flow statement is, the basic elements of a cash flow statement, and where you get the information that goes into the statement. A sample cash flow statement template will be used during the workshop. Basic recordkeeping in order to generate a cash flow statement will be discussed and emphasized during the workshop.

## “Breakeven Point Analysis”

Friday, September 27, 2019 from 10:00am – 12:00pm

**Synopsis:** Introduces participants to the concept of break-even analysis as a business management tool. Participants will be introduced to the calculation of BEP using both the equation method and the contribution method based on the income statement template used earlier in the week as part of the series.

## “How to do Simple Bookkeeping”

Wednesday, October 23, 2019 from 10:00am – 12:00pm

**Synopsis:** This workshop identifies sources of income and expenses and how to track both using the cash book. Also covers how a simple profit & loss statement can be constructed using this simple cash book.

## “Fundamentals of QuickBooks”

Wednesday, October 30, 2019 from 10:00am – 12:00pm

**Synopsis:** Using hands on approach, this workshop introduces the participants to establish an entity in QuickBooks. Its emphasis is on the basic features of the software program where one learns about the types of information s/he needs and how to track such business transactions and activities using the program. Upon completion of the workshop, one will have learnt all QuickBooks can offer, will have been familiar with the most common tasks, will have built confidence to set up a new business, and will have learnt the resources to find additional information about more advanced features of QuickBooks.

## “How to Start a Business”

Wednesday, November 20, 2019 from 10:00am –

12:00pm

**Synopsis:** Covers the essentials of starting a business: evaluate business idea, market assessment, business structure, financial projections, business plan, and financing.

## “How to Write a Business Plan”

Tuesday, December 10, 2019 from 10:00am – 12:00pm

**Synopsis:** Covers the essentials of starting a business: evaluate business idea, market assessment, business structure, financial projections, business plan, and financing.

## TO REGISTER

log onto <http://pisbdcn.ecenterdirect.com>

For more information please visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com) or call the Yap SBDC Office at (691) 350-4801 or email at [yapsbdc@pacificsbdc.com](mailto:yapsbdc@pacificsbdc.com).

# Harbor View Store

**By: Emily S. O'Steen**  
Certified Small Business  
Advisor  
Kosrae SBDC

With a need to solve the problem of not having enough convenience stores to serve the harbor breeze residents, Wanida A. Kinere opened a convenience store in the Harbor view site of Lelu Municipality. Wanida helps the residents with their daily necessities as well as to help herself and her family. I had a brief conversation with the owner about her startup process and her plans for the future.

Her five years of experience assisting her sister's convenience store is something that she can use when managing her own small business. The market for retail has grown significantly within the past few years and now appears to be still accelerating at a favorable rate because a lot of new retail stores have opened recently, and consumers prefer shopping at a nearby and convenient location suitable to their needs.



When asked how the small business development center has helped her during the process of starting up her business, she said, "SBDC deserves to be credited for all the paperwork and business plan proposal, and for positively pushing me through to reach my goals."

The startup process was hard because of fund-

ing. But with the help of SBDC in preparing the marketing plan, Wanida was able to get funding from the FSM Development Bank and with a minimal amount coming from her own savings.

For Wanida, the biggest challenge that she experienced in the start-up process was seeking lending from the financial institutions and compiling a workable business plan. However, when she was approved for the loan with the FSM Development Bank, it was one of her most memorable experiences, especially since getting approved means she can start her dream business and turn it into a reality.

Wanida's long term goal is to extend the line of business into other areas such as selling local produce. One piece of advice she would give to anyone who wants to start a business is that "starting a business can be challenging but help is just a phone call away. Call SBDC staff!"

## KOSRAE SBDC Training Schedule

### **"Financial Statements"**

**Friday, July 5th, 2019**  
**from 10:00am – 12:00pm**

Synopsis: The training will focus mainly on learning the three commonly used financial statements by businesses and lenders, the information that should be reported on the financial statements, and where these information come from. The training will also discuss on the purpose of each financial statement.

### **"Taxation in the FSM"**

**Friday, July 19, 2019**  
**from 10:00am – 11:30am**

Synopsis: With the assistance from the FSM Social Security staff, Kosrae Office and the Kosrae Tax and Revenue Office, the training will focus on the social security system, what taxes businesses need to pay, how and when to pay social secu-

arity taxes, and other information the businesses should know about FSM Social Security taxes and Customs & Tax.

### **"Business Plan Development"**

**Friday, August 2, 2019**  
**from 10:00am – 12:00pm**

Synopsis: This training will focus mainly on how to write up a business plan using a format commonly used by the Kosrae SBDC. The training will discuss on six major sections of a business plan, starting from; a. Business Introduction, b. Marketing Plan, c. Operating Procedures, d. Forecasting Assumptions, e. Request for Financing, and f. Financial Statements.

### **"Basic Excel Program for Office Managers/Secretaries"**

**Friday, August 16, 2019**  
**from 10:00am – 12:00pm**

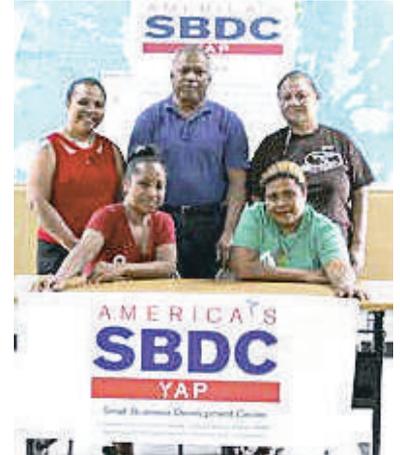
Synopsis: Learn the basics of the excel computer program for everyday record keeping most especially for keeping students records. How to keep records in excel program. Learn how to maneuver through the excel programs from opening a file, recording information in the excel program, naming files, saving and closing files.

**TO REGISTER log onto**  
**<http://pisbdcn.ecenterdirect.com>**

**For more information please visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com) or call the Kosrae SBDC Office at (691) 370-2751 or email at [kosraesbdc@pacificsbdc.com](mailto:kosraesbdc@pacificsbdc.com).**

*\*DISCLAIMER\*: The Pacific Islands Small Business Development Center Network (PISBDCN) at the University of Guam – School of Business & Public Administration is partially funded by a cooperative agreement with the U.S. Small Business Administration (SBA). All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Requests for reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Language assistance services are available for limited English proficient individuals with at least two weeks advance notice. For arrangements, please contact Elsina Sepe Tolenna, P.O. Box 577, Tofol, Kosrae FM 96944, or Email [kosraesbdc@pacificsbdc.com](mailto:kosraesbdc@pacificsbdc.com). Services are extended to the public on a non-discriminatory basis.*

# PISBDCN Celebrates SBDC Day 2019



The Pacific Islands Small Business Development Center Network (PISBDCN) along with the six service centers (Guam, CNMI (Saipan), FSM (Chuuk, Yap, Kosrae), and Republic of Palau celebrated National SBDC Day on March 20, 2019.

SBDC Day is a national, collective proclamation of the success and impact America's Small Business Development Centers have across the nation in economic development and



the small business community. Since PISBDCN's inception in 1995, the Pacific Islands SBDC Network business advisors have counseled 10,113

clients, trained 47,015 attendees, assisted 837 start or buy a business, and have helped to inject \$73,923,217 in loans and equity into their business,

enabling small businesses to support 11,176 jobs throughout the Micronesia region.

In celebration of National SBDC Day, the network was presented a Legislative Resolution for the work and impact that the network had done on island by the 35th Guam Legislature. The sub-centers throughout the Micronesia region also celebrated by hosting trainings and other activities.

## Save the Date for Startup Weekend Micronesia 2019

The University of Guam School of Business and Public Administration (SBPA) partners with Pacific Islands Small Business Development Center (PISBDCN) to host the first-ever regional event highlighting innovation and entrepreneurship throughout Micronesia. Get ready for a weekend filled with networking, business workshops, and your backyard ideas coming to life during the Startup Weekend Micronesia 2019 scheduled for the month of November.

Startup Weekend is a 3-day event in which business leaders, community members, and basically anyone who wants to share their business ideas, form teams, build a business plan, and have

the opportunity to launch small business startups.

In this event, you will connect with people driven to build something new, discover where you are on the Entrepreneur's journey, learn what it really takes to start a company, and start up your dream of becoming an entrepreneur!

The Startup Weekend Micronesia Team is comprised of 10 graduate students of the Professional Masters of Business Administration Program (PMBA) Cohort XV. This event started out as an assignment but quickly transformed into a passion project to make an impact throughout the Micronesian islands.

PMBA Cohort XV realizes the opportunity to impact the islands of

Chuuk, CNMI, Guam, Kosrae, Palau, Pohnpei, and Yap by contributing our time, resources, and professional skill sets and inspiring those around us. On Guam, we've observed an increase of younger generations developing the entrepreneurial mindset and starting small businesses that bring new, fresh, and innovative products or services to the island. We hope to stimulate similar growth and opportunities to the rest of the Micronesia region with Startup Weekend Micronesia 2019.

**For more information about this event please contact the PMBA Cohort XV at [sweekendmicronesia@gmail.com](mailto:sweekendmicronesia@gmail.com) or contact your local SBDC center.**



## PISBDCN 2019 STAFF RECOGNITION

During the 2019 PISBDCN Annual Advisory Board Meeting, the Pacific Islands SBDC Network recognized their staff for their hard work and dedication. The awards given during the Advisory Board Meeting included the 2018 SBDC Office Manager of the Year, which was awarded to Ms. Helen Tinan, Yap SBDC Office Manager.

This award was given to her for

her excellent administrative work in managing her respective SBDC Center. The 2018 SBDC Center of the year was awarded to the CNMI SBDC Center. This award was given to CNMI for achieving their 2018 goals and economic impacts amidst the challenges experienced when CNMI was hit by natural disasters in 2018.

# The Pacific Daily News e-Edition

Easy. Informative. **Electronic.**



The Pacific Daily News **e-Edition** lets you **navigate an exact replica of the printed newspaper.** You can flip through pages and skim headlines just as you would with the printed newspaper in your hands. View articles, photos, advertisements, obituaries and the classifieds with the click of a button. Whether you're at home, at work, or traveling, the Pacific Daily News will never be farther than a click away!



## Easy to Access

Viewing the latest edition is a snap! Log in from any computer with internet access to see each day's e-Edition, as well as an archive of the previous 30 editions.



## Easy to Navigate

Use the e-Edition's simple interface to browse articles by newspaper section or search by keyword. With just the click of a mouse you can turn the page, view an article or jump to a different section of the newspaper.



## Easy to Customize

Make the e-Edition your own by changing the font size for easier reading, printing or emailing favorite articles or even downloading a PDF of the entire newspaper.

Click e-Edition at [GuamPDN.com](http://GuamPDN.com) to subscribe.

**Pacific Daily News**  
PART OF THE USA TODAY NETWORK