



February, 2015 Volume 10, Issue 5

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**PLATINUM AWARD
Program Year 2013-2014
CONGRATULATIONS!!**



**Rachel Field
AGA Guam
Chapter President**

PRESIDENT'S MESSAGE

Hello AGA Members and Happy Love Month to you all! I hope this month was spent with your loved ones and that you all had a wonderful time.

There are several events coming up within the next few months that I hope each of you would be part of.

First, please join us at our February General Membership meeting this coming Wednesday, February 25 at the Sheraton Hotel. Our guest speaker is former Senator Chris Duenas who will discuss "Performance Based Budgeting vs. Unfunded Mandates."

This will be our last meeting at the Sheraton and will hold our meetings at the Hyatt Hotel for the remainder of the program year. Please also remember that attending our general meetings may get you eligible for the PDT Raffle held in May 2015.

Just around the corner is CGFM Month. Mark your calendars for Friday, March 22 as we will be holding a training event instructed by Dr. Karri Perez. It's a half-day event and you'll be able to earn up to

4 CPEs. In honor of those holding the CGFM designation, this will be a complimentary training session.

Thank you to Rodalyn Gerardo, Yuka Hechanova and Jojo Guevara for coordinating this event.

Something else on the horizon is the 14th Annual AGA Guam Chapter ACCOUNTABILITY 5K Run/Walk to be held this June 2015! If you are interested in being part of the planning committee, please let us know.

This is always a fun event and great way to help out students who are interested in the accounting and government discipline. A portion of the proceeds of this event go towards the Hermenia Dierking and AGA Scholarship for the UOG and GCC students.

Are you interested in becoming an AGA Officer? Nominations will be open shortly. So if you are interested or know of anyone interested, please submit your nominations to agaguamchapter@gmail.com.

I hope you enjoy this month's newsletter. If you would like to submit articles, pictures, or any announcements, please contact our Newsletter Editor, Matthew Quinata. See you at our upcoming events!

Stay Awesome,

**Rachel Field
AGA Guam
Chapter President**



Upcoming Events/ General Meeting Information

AGA Guam's Upcoming Events & Reminders

General Membership Meeting

Wednesday

February 25, 2015

11:30pm—1:00pm

Sheraton Laguna Guam Resort

AGA Members - \$14

JAS students - \$8

Non-Members - \$22

February General Meeting Guest Speaker

Senator Chris Duenas,

Special Assistant External Affairs of
the Office of the Governor.

Topic:

**"Performance Based Budgeting vs.
Unfunded Mandates."**

Community Service Frances Danieli, CGFM Chairperson

If you have any ideas, suggestions for
our AGA Chapter to volunteer and
donate our time, please contact
Frances or **Mark Palarca**, Vice Chair.
Frances: danieli6@guam.net

CGFM Month March 2015

Congratulations to all our CGFMs
Attend the training event on
Friday, March 22, 2015
Four (4) CPE credits
Free for CGFMs
See Rodalyn Gerardo, Yuka Cabrera
or Jojo Guevara for details.

March 2, 2015

Government of Guam Holiday
Chamorro History/Heritage Day

February 2015 General Meeting



Our February General Meeting will be held at Sheraton Laguna Guam Resort in Tamuning on Wednesday, February 25, 2015. Our Guest Speaker is former Senator, **Chris Duenas**. Mr. Duenas is currently a Special Assistant of External Affairs with the Office of the Governor. He will be speaking on Performance Based Budgeting versus Unfunded Mandates.

Nominations for AGA Officers

We are accepting officer nominations for program year 2015 to 2016. We are seeking interested members for the position of President-Elect, Treasurer, and Secretary to serve with our incoming President Ricky Hernandez.

Please send nominations by Saturday, February 28, 2014 to the nomination committee:

Ricky Hernandez - artemiorh@gmail.com

Jason Katigbak – jasonkatigbak@gmail.com

Vincent Duenas – vincentd@guamwaterworks.org

Doreen Crisostomo – doreentc@guam.net

Self-nominations for interested members are encouraged. Please contact our President-Elect, Ricky Hernandez, if there are any further



Program year 2014-2015 Officers

Recap on January 2014 General Meeting

Joseph P. Bradley, Senior Vice President/Chief Economist and Business Continuity Officer, Bank of Guam spoke at our January meeting on the topic of the Economic Outlook for Guam and the rest of Micronesian islands. Mr. Bradley is an economist by profession and has worked with the Bank of Guam since 1992. He worked as the Chief Economist for the government of Guam and served for 10 years as a Board Director of the Pacific Islands Development Bank. He has taught numerous courses at the University of Guam and has provided consulting services for more than 25 years. He received his BA in 1977 from the University of Nebraska at Omaha in Business Admin and his Masters a year later in Economics. He is also a Certified Corporate Trust Specialist.



President Elect Ricky Hernandez with Mr. Bradley.



Joe Bradley pulling the ticket for the free lunch. AND THE WINNER IS.....



Bobbie Howard, CPA.

Winner of the free lunch.



Top reasons to study Economics

1. Economists can supply it on demand.
2. You can talk about money without ever having to make any.
3. Mick Jagger and Arnold Schwarzenegger both studied economics and look how they turned out.
4. When you are in the unemployment line, at least you will know why you are there.
5. When you get drunk, you can tell everyone that you are just researching the law of diminishing marginal utility.



Junior Accountants Society (JAS)

Students' comments to February Guest Speaker, Joe Bradley's presentation

The University of Guam's Junior Accountants Society (JAS) members are invited to our monthly general membership meetings. As part of their involvement, students are encouraged to contribute their thoughts of the guest speaker's presentations for class. Thank you to Dr. Doreen Crisostomo and students for contributing and sharing your thoughts for our AGA Guam Newsletter.

Moniliza De Chavez, UOG Criminal Justice and Public Administration major - I liked how the presentation focused on the main aspects about Guam's economic outlook rather than talking about every detail that would take hours. With the combination of the places he talked about, it was nice how he focused on what related to Guam and had relevance to in topics like unemployment, oil/gas prices, and customer spending. On Guam's part, of course, the big driver of the economy is the military build-up and the effects can be seen on Guam already, so that was something I could picture in Guam's future. What I also thought was news to me was how a lot of money is being spent or is going to be spent on improving power and water, which is needed indefinitely on Guam even now with the build-up.

Jared Roberto, UOG Accounting major- Overall, I can say I learned a lot today, not just about Guam's economy but the economies of different industry leading countries as well. I have not touched the subject of economics since my first year of attending UOG for a BA-110 class in 2010. Also, Joe Bradley was interesting to have a man of such knowledge share it to me for just \$8. I can definitely say I was pleased

with his presentation and look forward to hearing Bradley more in the coming future.

Romar Tapeceria, UOG Accounting major- I also noticed from the presentation, the speaker is one of the thousands of people here on the island that believes construction is drives the business cycle on island, which I definitely disagree. We all know that construction can be the biggest source of income for most people here on the island only if the military build up pushes through. And besides, the news about the military has been around in the past couple of years but we only have seen minimal progress about the build up. At present time, the island's tourism is the number one industry not the construction industry. The tourism industry generates million dollars for the islands economy and creates thousands of jobs for the people.

Charmaine Orbe, UOG Accounting major- Although we are all aware of the fact that our island only has one source of revenue, tourism, Mr. Bradley confidently predicts that Guam will do fine in the next years. As a graduating student, his outlook gives me a sense of assurance because with a growing economy, I will not have a hard time looking for job in Guam. -

Toni Rose Roque, UOG Accounting major- I enjoyed Mr. Bradley's presentation because he spoke about recent trends pertaining to the Micronesian areas, most especially Guam. Often times I sit in presentations that do not have much relevance to issues on Guam. Mr. Bradley's presentation covered topics such as financial trends in Japan, China, Micronesian Islands such as Chuuk, Palau and Guam. I found it interesting how he tied trends of Iraq, Saudi Arabia and Greece to the trends in the Micronesian and Asian areas. He was able to tie economic trends between two regions that were geographically far away through

gas and oil prices. I enjoyed Mr. Bradley's presentation because his speaking style was not monotonous—he kept his discussion straight to the point and included some humor to keep his audience listening. -

Vanessa Valencia, UOG Accounting major- The topic of infrastructure interested me because I just did a discussion question on the nature of the three major activity categories of a state and local government, which includes governmental activities, business-type activities, and fiduciary activities. Infrastructure deals with governmental activities because it is a necessity for the community that the government provides for. It is unfortunate knowing that the government is not doing much on the potholes of cross-island road. Bradley spoke on how there is little improvement of the roads on Guam. However, I see the roads constantly in construction so I have to disagree with him. This shows initiative and concernment from the government. Some people are starting to forget the purpose of the government, which is to be for the people. If the Government of Guam is not trying to enhance its island, then no one would.



Articles:

Secrets in the 1040

7 things you can learn during tax prep to build a stronger client relationship

As tax season heats up, it never hurts to look at the opportunities for better client service that are buried in the Form 1040. Perhaps nothing provides a clearer line of sight into a client's full financial picture -- and, by extension, gives you a better understanding of your clients' needs and how to address them.

Consider these seven ideas to deepen your relationships with your clients by digging deeper into their 1040s.



1. MISSED IRA OPPORTUNITIES

It may sound simplistic, but always look to see whether clients are taking IRA deductions (Line 32). Setting up, maintaining and fully taking advantage of the benefits provided by an IRA is a basic -- though crucial -- part of the investment planning process.

Still, clients often do not have one -- and sometimes it's the clients you least expect. Don't assume anything: Always make sure your clients have IRAs and, perhaps more importantly, make sure they are making the maximum allowable contributions.

2. WITHDRAWAL PROBLEMS

For clients in the distribution phase, your opportunity to help may be a bit different. Understand whether the IRA distributions (Line 15) that clients are making are appropriate given their profile.

Based on cash flow projections and long-term goals, you may conclude that they are not taking enough money from their IRA each year. It's also possible that they are taking too much. One of the biggest concerns Americans have is outliving their money, and excessive IRA distributions could deplete their assets too quickly.

3. RETIREMENT PLAN OPPORTUNITIES



Many small-business owners wrongly believe that setting up a business retirement plan is too expensive and burdensome. Others are simply unaware that such an option exists.

Schedule C (Line 12) or Schedule E (Line 17 with an active business) will let you know whether a client is eligible for a small-business retirement plan, like a Simplified Employee Pension (SEP), IRA or other qualified plan option. Such options could not only help business owners better prepare for retirement but also significantly lower their yearly tax bills. If business owners already have a retirement plan, the deduction is on Line 28 -- and that could be an opportunity for a review.

4. CONSERVATIVE ALLOCATIONS

Clients with taxable interest (Line 8a), which is generally derived from CDs or saving accounts, present an ideal opportunity for you to gain a better appreciation of the overall financial picture.

Given the current low interest-rate environment for deposit instruments -- unlikely to change dramatically in the near future -- Line 8 provides an opening to have a conversation about placing these assets in investment vehicles that may offer greater returns.

5. POTENTIAL FOR TAX ALPHA

Individuals making more than \$200,000, and married couples filing jointly that make over \$250,000, are required to pay a 3.8% Medicare surtax on dividends (Line 9), capital gains (Line 13) and taxable interest (Line 8a).

By suggesting investments with low turnover rates, suggesting or implementing more aggressive tax-loss harvesting strategies to minimize capital gains, or directing them toward tax-deferred vehicles, you may be able to help clients in the above income brackets achieve greater tax efficiency.

6. COMPETITIVE CHALLENGES

If a client reports dividends (Line 9) and/or capital gains (Line 13) that were generated by another financial advisor, then it's clear that you may have competition.

This is not a threat, or mean that you can't offer useful advice. Consider it an opportunity to talk to the client about whether they're getting the service they need.

7. INSURANCE SHORTFALLS

This may seem obvious, but you should always know if your clients have dependents (Line 6c), particularly if they are children. Such information creates a stronger relationship, of course -- but you may also want to suggest additional life insurance coverage or assistance with college planning to any clients with dependent children.

by Chad Smith, a wealth management strategist at HD Vest Investment Services. (www.accountingtoday.com)



Top Accounting Technology Stories in 2014

Our editors' picks for the biggest technology stories in 2014.

As CPAs embrace technology to boost their practices, software providers are improving and growing their solutions to meet those practitioner and client needs. Here, in no particular order, the largest of those tech trends impacting accountants in 2014.



Data Security

As more companies moved to the cloud, security concerns followed, especially in the wake of several high-profile data breaches—ranging from Home Depot to Sony. These hacks kept the topic top-of-mind for consumers and practitioners, as well as vendors that worked to beef up their data protection and client advisement on security best practices.

More Mobile

A mobile-first strategy was often more heavy on the lip than the service, but software providers are increasingly budgeting for today's anytime-anywhere reality. Intuit devoted part of its inaugural QuickBooks Connect event to a developer hackathon, NetSuite continues to honor the most successful developers on its cloud platform, and they both offer an open API playground to foster continued innovation. Even companies without such robust app marketplaces are beginning to lead with app development, instead of lag behind.



New Payments

While Bitcoin is still young enough that its full impact has yet to be felt on accounting, financial professionals are still preparing for the reality of digital currency. And as software providers continued to announce new integrations with payment services like Square, the debut of ApplePay made virtual swiping a mainstream activity--and a vital functionality.

Training Toward the Cloud

Intuit pushed its customers toward the cloud with the unveiling of its revamped QuickBooks Online, but, with enough Pro Advisors still clutching their desktop versions, the company assured those legacy users they will not be phasing it out anytime soon. Providers like Sage also recognize the lagging cloud adoption curve, nudging customers toward online solutions that rival their pure-cloud competitors, while offering hybrid models to temporarily bridge the gap.

Payroll Players

Accounting software providers continued to expand their ecosystems in 2014, with the largest vendors doing so through myriad acquisitions. The hottest purchases were payroll companies, with Intuit picking up U.K.-based PaySuite and Acrede, Xero acquiring Monchilla to expand services in the U.S., and Sage purchasing PayChoice. NetSuite, meanwhile, unveiled its own next-generation payroll service for large enterprise customers.

KPI Insight and Advisement

An advisor is only as good as their data, a fact many software providers have recognized in equipping accountants to fully embrace that role through more comprehensive dashboards. These analytic hubs not only increase accountants' visibility into their clients' financial health, but break the big data down into more digestible, and relevant, key performance indicators.



New Markets

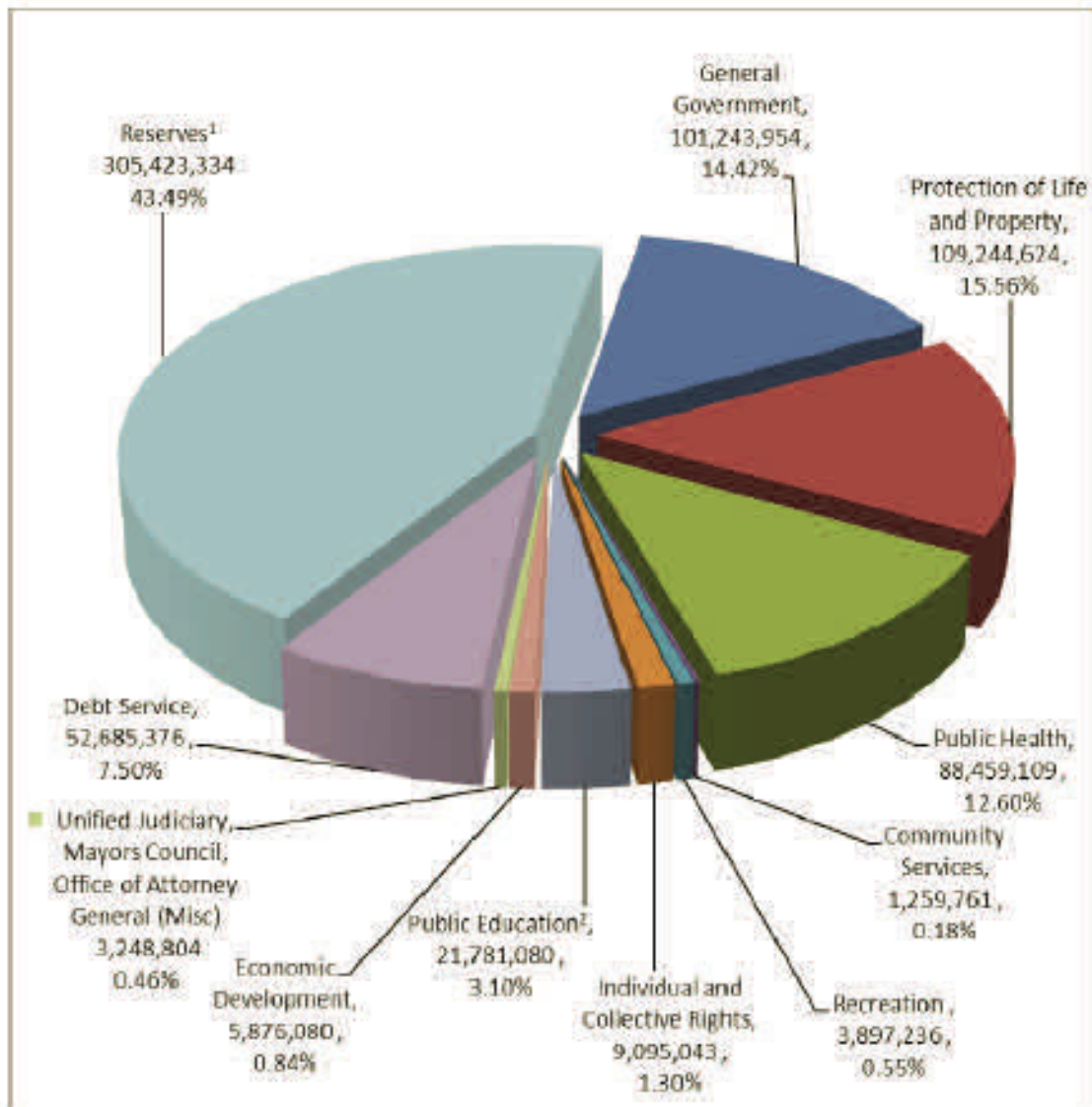
Cloud adoption has given companies like Intuit, previously limited overseas, an open platform for international growth. Globalization and its attendant tax complexity enabled experts like Avalara to add the funds, executives and partnerships necessary to support its in-demand solutions for international calculation and filing. Xero also looked overseas, but from its lucrative New Zealand and Australia foothold to greater U.S. penetration. The company faced an obstacle with the departure of its North American head Peter Karpas, who had been angling for a U.S. IPO, but continues its aggressive push into the market.



You know you are Chamorro when you use
"your" and not "you are"

FY2016 Government of Guam Executive Budget—General Fund Allocation

General Fund Allocation (Executive Branch and Reserves¹) \$702,214,401



¹Reserves for Guam Department of Education, Guam Commission on Educator Certification, University of Guam, Guam Community College, I Liheslaturan Guahan (Operations), I Liheslaturan Guahan Office of Finance and Budget (OFB), Unified Judiciary, Public Defender Services Corporation, Mayors Council of Guam, Office of Public Accountability, Office of the Attorney General, and the Guam Visitor's Bureau.

²Excludes education programs, as Department of Education, Guam Community College and University of Guam are under the reserved section for entities required to submit directly to the Legislature and for elected offices.

CGFM Information



The Mark of Excellence in Federal, State and Local Government

CGFM is a professional certification recognizing the unique skills and special knowledge required of today's government financial managers. It covers governmental accounting, auditing, financial reporting, internal controls and budgeting at the federal, state and local levels.

Interested in attaining the CGFM Certification?

If you are interested in becoming a CGFM, your AGA Guam Chapter offers CGFM Scholarships by providing reimbursements for your registration and test fees when you pass the CGFM examination within one (1) year.

The Chapter also offers and provides CGFM review materials to its members by borrowing the Chapter's study guides. The Guam Chapter may sponsor a CGFM preparation course on Guam and also promote study groups to assist its members.

Maintaining CGFM Certification

To retain the CGFM certification, all CGFM's must adhere to the AGA's Code of Ethics. In addition, to continue using the CGFM designation after their name, CGFM's must be in an active status.

Active Status

To maintain the CGFM certification in an active status, CGFM's are required to:

- Pay the CGFM renewal Fee by the due date every year.
- Complete at least 80 hours of Continuing Professional Education (CPE) every two years in government financial management topics or related technical subjects (within the designated two-year cycle).
- Maintain and, if requested by AGA, provide detailed information on CPE hours completed.

By submitting their annual renewal payment, CGFM's affirm that they have and will continue to abide by AGA's Code of Ethics and that they have fulfilled the minimum CPE Requirements

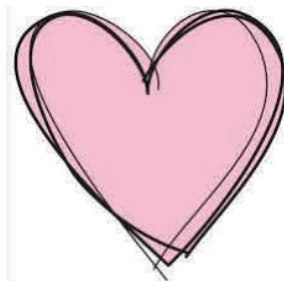
Questions?

Please see the AGA Guam Chapter's Chairperson, **Jose (JoJo) Guevara, III** CGFM for more information. Jojo's email address is jojo_guevara@hotmail.com



CGFM Award- Pacific Rim RVP and Guam Chapter Education Chair Rodalyn Marquez receiving the CGFM Award for Group B from Mary Petersen, Past National President. The ceremony was held in Orlando Florida on July 2014.

March is
CGFM
Month



Meet Your Fellow CGFM



Zeny Asuncion-Nace

CGFM, CPA, CFE

How did you get involved with AGA?

The Oakland audit firm I worked for did a lot of government audits so I signed up for the San Francisco chapter-that was in the late 80's. It was more of social lunch gathering with a speaker and not as elaborate as what we do here in our Chapter.

Why did you decide to earn the CGFM Certification?

Actually I was grandfathered so I put in my application with my government audit experience. It did require for the audit firms I worked for to certify my work experience at a managerial level. I had an audit partner from Deloitte and one from my California audit firm to attest to my audit experience in governmental entities.

How has the CGFM enhanced your career?

The credential places me in a standard of having a unique skill and special knowledge in understanding governmental compliance requirements and financial reporting. CGFM puts me in the right crowd to learn current changes in the government accounting and auditing standards.

What is the most important issue today in government financial management?

To me personally, it is about ethics and taking responsibility for our actions. It is about making choices to commit to honesty when faced with choosing between right and wrong. Without these values, our culture faces the risk for poor societal development, be this at our home or at our workplace. My motto that I preach to my auditing students is to strive to do the right thing even though it may be unpopular. You sleep better.

What accomplishment are you most proud of in your career?

I take pride in being part of the School of Business as adjunct instructor to graduating students; I feel privileged to have contributed in preparing them as they enter the workforce.

What advice would you give a new college graduate joining the field?

Get a certification and specialize. Each semester, the University's School of Business and Professional Administration graduates an average of 140 business students. To have an edge over the 139, one must secure a certification and specialize-whether this be in public accounting, private sector, Federal or local government.

What is the best thing about AGA?

The opportunity to learn from peers.



Training: National AGA Training Events/ Community Events

Innovate. Transform. Achieve.

2015 Professional Development Training

July 12–15, 2015 | 24 CPE Hours

PDT 2015

When: July 12-15 | Nashville, TN

Offering up to 24 CPE hours, PDT brings together the top officials in federal, state and local government, as well as from academia and the private sector, for three-and-a-half days of valuable training and networking.

3 Reasons Why You Should Attend:

1. Earn up to 24 CPE Hours

Enhance your lifelong learning and gain the knowledge and understanding to better improve your job effectiveness. The presentations are facilitated by both industry experts and colleagues who have faced similar challenges. In doing so you can earn up to 24.5 CPE hours.

2. Stay On The Cutting Edge

PDT 2015 program includes top-notch speakers from federal, state, local, academia and private sector bringing you key findings and educational experiences to augment your job knowledge and skills. The exhibit hall allows you to familiarize yourself with the latest equipments, technologies, products and services in the profession.

3. Network and Connect

The most unquantifiable yet beneficial aspect of any training event is networking. AGA's PDT is the place to connect with a variety of government financial experts and industry colleagues from around the nation facing the same or similar issues that you could exchange and share "Aha!" ideas and moments with to bring back to your organization.

Over 95 percent of our surveyed attendees said that they would recommend the AGA PDT to their colleagues to attend!

AGA Web Conferences

Looking for a way to stretch your training budget? AGA Web Conferences make earning CPE hours easy and affordable for both groups and individuals. Web conferences feature experts on a variety of government financial management and performance topics. Each event includes time for participants to ask questions and receive answers from the presenters. These live training events are held on Wednesdays from 2–3:50 p.m. ET.

WEB Conferences: CPE Simplified

Upcoming Web Conferences 2015

Mar. 4

Government Financial Management

Mar. 18

Internal Controls

Contact webconferences@agacgfm.org with registration and program questions.

Community Service Committee

Chairperson: Frances Danieli, CGFM

Vice Chair: Mark Palarca



If you have any suggestions on how our AGA Guam Chapter can assist a Community Organization, please contact Frances Danieli or Mark Palarca.

Frances email: danieli6@guam.net

Below are several organizations our Chapter has assisted with in promoting good in our community.



Bank of Guam



Treasurer's Report

13th Annual 5K Sponsors

ASSOCIATION OF GOVERNMENT ACCOUNTANTS GUAM CHAPTER P.O. Box 1124 Hagatna Guam 96932			
Statement of Financial Position As of December 31, 2014 (Unaudited)			
Assets			
Cash in bank & Cash on Hand	\$	57,416	
Accounts Receivable	\$	7,148	
Office Equipment	\$	449	
Deposit	\$	-	
Total assets	\$	65,013	
Liabilities			
Accounts payable	\$	-	
Total liabilities	\$	-	
Net assets			
Earmarked	\$	20,889	
Unrestricted	\$	44,124	
Total Net Assets	\$	65,013	
Total Liabilities and Net Assets	\$	65,013	
Statement of Activities Six Months Ended December, 2014 (Unaudited)			
Revenues	\$	65,659	
Expenses	\$	42,340	
Increase (decrease) in net assets	\$	23,319	
Net assets at beginning of period	\$	41,694	
Ending Net Assets	\$	65,013	



Dan Fitzgerald



ERNST & YOUNG



MODERN KONSTRAK

Marcia Briones

About Us...

Our Mission

Advancing Government Accountability

Our Goals

To serve professionals in the government financial management community by:

- providing quality education
- fostering professional development certification; and
- supporting standards and research to advance government accountability

Who We Are

The AGA Guam Chapter serves professionals in the government financial management community by providing quality education, fostering professional development and certification, and supporting the standards and research to advance government accountability.

Chapter Executive Committee Members

Programs & Communications

Director: **Vincent Duenas**, MPA
email: vincentd@guamwaterworks.org

Education & RVP Pacific Rim

Chair: **Rodalyn May A. Gerardo**, CGFM, CIA, CPA, CGAP
rgerardo@guamopa.org
Co-Chair: **Yukari Hechanova**, CGFM, CPA, CIA
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CGFM

Chair: **Jose Guevara III**, CGFM;
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Editor: **Matthew Quinata**
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Website

Director: **Artemio Hernandez**, CGFM
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Membership

Chair: **Randy Wiegand**, CPA

Early Careers

Chair: **Jason V. Katigbak**, CPA, CIA, CFE, CGMA
jason.katigbak@gmail.com

Co-Chair: **Zeny Asuncion-Nace**, CGFM, CPA, CFE
znace@uguam.uog.edu

Student Representative

Shannon Bartonico, JAS President
email: shannonbartonico@gmail.com

Accountability

Chair: **Maripaz N. Perez**, CGFM, CGAP
mnperez@gpagwa.com

Co-Chair: **Josie Villanueva**
josiegv@gmail.com

Community Service

Chair: **Frances Danieli**, CGFM
danieli6@guam.net

Co-Chair: **Mark Palarca**

Awards

Chair: **Taling Taitano**, CPA, CGFM
tmtaitano@gmail.com

Scholarship

Chair: **Cora Montellano**, CGFM
cmontellano@gpagwa.com

Research/Standards

Chair: **Christopher Wolseley**, CA
cwolseley@deloitte.com

By-Laws and Procedures:

Chair: **Llewelyn Terlaje**, CGAP;
email: lterlaje@guamopa.org

Auditor:

Randy Weigand

Historian:

Jerrick Hernandez
email: jhernandez@guamopa.org

