

THE KASELEHLIE PRESS

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THE

KASELEHLIE PRESS

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Historical River of Palikir Vanishes Long term residents suspect their water has been diverted to the PUC tank

By **BILL JAYNES**

The Kaselehlie Press

On February 5, a Monday, in Palikir, Pohnpei, I shot over a hundred photos of the Kiriedleng River, that is, I took pictures of what used to be the Kiriedleng, a name that literally means "murky river from heaven". Indeed, the Kiriedleng is spring fed but the spring isn't lately feeding the river the way that it did just a few weeks ago.

Kiriedleng is dried up now and the cracked and steaming gully that once contained it was strewn on that day with aquatic carcasses in the early stages of rot. The carcasses were commingled with trash that had been discarded in the river over the years. The people who threw it there probably thought it would never be seen again. It seems to be a common belief in the watersheds of Pohnpei, where all manner of trash and excrement is thrown, sometimes without a second thought.

Twenty feet east of the circumferential road where vehicles fly by two or three a minute, an eel, later rescued by students from Palikir Elementary



Decaying aquatic life in what was the Kiriedleng

School, squirmed in a quarter inch puddle desperately trying to breathe the hot water. Twenty or more of his kin within just a few feet had not been as lucky. They were long gone and twisted. Fresh water shrimp, colored black in life lay in the sun cooked red; ready for eating except for the ecstatic, buzzing squadrons of hairy black and green flies that had been feeding and laying their eggs in and on them for a

day or two. The Conservation Society of Pohnpei had a Tilapia (an invasive non-indigenous species of fish) eradication program slated for the Kiriedleng. They no longer have to bother with that river. All they have to do now is find out where the children of the village moved the live ones they "rescued". The kids must certainly have thought they were doing a good thing.

For people who don't live in Pohnpei it is difficult to imagine that when the annual rainfall falls as low as 10 feet 8 inches as it did in 1998 a drought is underway here. The monthly average of rainfall in the last ten years has been 15 inches but during El Nino conditions that amount drops, sometimes significantly. There were only 4.9 inches of rain in January of this year.

Mark Lander of the Water and Environmental Research Institute (WERI) of the University of Guam said that at the top of the watershed in the Nana Laud crater where they have one of their hydrometers (rain gauges), the rainfall average has been hovering between the 27 and 29 foot mark for the last three years, a figure that he said, quite possibly qualifies Pohnpei as one of the top 10 rainiest places in the world.

The annual rainfall for the last 10 years averaged 15 feet at the hydrometers that the National Weather Service maintains in Palikir and Kolonia at the bottom of the watershed where

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FSM Health Care System Teetering; Medical Fees Increase

Salvaging an equitable and quality health care system for all has fast become a priority in the FSM

By **OLIVIER WORTEL**

The Kaselehlie Press

KOLONIA, Pohnpei – Health care in the FSM has traditionally been a pretty good deal. Anyone, insured or not, could, and still can, go to any of the State Hospitals and expect to be treated. Payment for medical services has been made in the form of giving local food to a state hospital to include in its meals – in lieu of cash. In Kosrae in particular, this has not been an uncommon practice. Traditionally, the System has basically said: No insurance? No cash? No problem.

And in recent years, starting in the late-90's, the services and choices and quality of the health care system improved with the establishment of the private clinics in Chuuk and Pohnpei, the two most

populated states of the federation. Yet, unlike the state hospitals, they are not subsidized directly by their governments, and make their profits almost entirely on the claims they bill to the MiCare health insurer each week, each month, each year. MiCare is the country's only nationally managed health care insurer, and by and large, the backbone of the health care system's ability to function in a self-sufficient and sustainable way.

MiCare currently counts about 20,000 people as members, one-sixth of the FSM population. (Chuuk holds roughly 55,000, Pohnpei 35,000, Yap about 11,500, and Kosrae 8,500 local residents.) It's a low per-capita coverage rate by any reasonable standard. Most who are insured are government employees enrolled in the plan, paying 48% of the premiums, while the govern-

ment pays the remaining 52%. Private groups are also enrolled in the plan, sharing with their employees the same ratio of premium payments. The remainder of the MiCare membership constitutes a relative minority of individuals who sign up, paying 100% of the monthly premium for health insurance by themselves. The plan is optional, not mandatory.

The growing costs absorbed by the insurer are coming in large part from the billings of the private clinics for services and products rendered, which are then passed on to MiCare. To the point that MiCare is being crushed under the weight of medical claims from both public and private medical service providers, having over the last several years accumulated a debt of over \$1 million. (Kosrae and Yap hospitals, according to a MiCare staff person, each receive

set disbursements every three months to cover the variable number of patients they treat, and thus do not bill claims to MiCare. Kosrae and Yap also have no private clinics, and rely exclusively on their single state hospitals to treat their citizenry.)

MiCare came into existence in the early 80's, designed to work in tandem with the four state hospitals and various public dispensaries of the nation, whose focus was not so much on profits, but on providing a government service. But with the MiCare insurance teetering on the brink of financial bankruptcy – a recent \$300,000 appropriation from the FSM Congress has helped somewhat – health care costs, like everything else in the environment of this nation's rapid commercial and consumerist ex-

see "Micare" on page 6

NEWS

Candidates Answer Questions of Transparency Micronesia

In an effort to give voters another tool to make informed decisions in the Congressional Election, The Kaselehlle Press asked Herman Semes of Transparency Micronesia to formulate a list of questions for the candidates. The questions were posted on the MicSem Discussions Forum as well as the January 24th edition of this newspaper. The candidates had until February 16 to respond to the questions. Of the 35 candidates across the FSM only three responded. Their answers will be listed here in alphabetical order by candidates' last names.

The questions Mr. Semes posed were as follows:

1. Beginning this Fiscal Year 2007 until the end of Compact II in 2023, there will be an annual reduction of \$800,000 from the Compact fund. An amended Gross Revenue Tax takes effect January, 2007, which will drastically reduce national local revenue that would be needed to replace

the Compact fund reduction and would also reduce the States' share of the national taxes. Can you explain the logic behind the reduction in GRT and the impact of such loss of revenue on the on-going programs of the national and state governments and what you plan to do to make sure that current services are maintained at all levels of government?

2. FSM has 16 years remaining before Compact II terminates in 2023. In its annual meeting in August, 2006, Chairman of JEMCO made it clear that FSM needed to make its own commitments to ensure that FSM would be able to sustain its own government after the Compact II ends. It is clearly evident that the only way for FSM to be self-supporting is to help create a favorable investment climate and create a strong partnership with the private sector. In trying to build the private sector, would you support an "open door" policy for foreign in-

vestors or would you prefer to empower the local entrepreneurs and invite foreign investors to work with them in building the economy of FSM?

3. Lack of transparency and accountability in government creates an environment of corruption in government at all levels. There are clear evidences of white collar corruption that are being ignored and not being litigated. Would you support an Anti-Corruption Law to be established in FSM that would cover the whole FSM society?

4. MiCare and the FSM Social Security are in financial distress. Health care providers overseas are beginning to reject services to MiCare members. Future retirees may find it difficult to collect retirement benefits in the years to come. What policies need to be put in place that will protect the interest of the people in MiCare and Social Security?

5. FSM States having been responsible for the basic educational, health and social services have continually faced financial constraints which affect the delivery of these basic services effectively and efficiently. The 50-50 revenue sharing seems to favor the national government and not the state governments. Would you support a constitutional amendment to change the revenue sharing to one more in favor of the states? Also, the FSM National Government is not sharing fishing access fees with the States. Would you support sharing the fishing access fee on a 50-50 share?

6. The fact that the President of the FSM is elected by only 14 people in the FSM Congress makes the President answerable to the Congress and not the people. It also does not provide true "check and balance". Would you support the Nation to have its president elected directly by the people?

Mohner A. Esiel

1. There is no logic behind this sad and publicity stunt by our FSM Congress. One might view it as a campaign move for re-election comes March 6, 2007. We all know that the GRT amendment would affect both national and state interest in its effort to move forward with development plans. Equally important is the implementation of the Infrastructure Development Fund that has recently been suspended due to the conflict of interest issues depicted in the contract between GMP and PMU.

We need to revisit the GRT issue and address it seriously together, state and national in order to smooth out the rough edges and institute a sound policy direction that would be beneficial to us. We need to research the current tax structure to see what we can do to keep abreast with our commitments under the compact. This undertaking will be difficult and painful, especially in recognizing our current financial status.

2. If there is one thing that everyone in the FSM would agree to in terms of the FSM Economy is that we do not have a vibrant and strong economic base. We continue to exist exclusively on cash economy; funds extended to us under the Compact, and other donor countries, which really provide us a false economy in conventional terms based on production and sales of goods and services.

However, in response to the question, I would suggest utilizing both options, depending on what each state policy dictates. It can be foreign sole proprietor or joint venture, depending on the collective interest. The rationale behind this; (a) we need to stimulate the economy through foreign investment, we all know that. An investment scenario that would not compete with what our local entrepreneur can do such as wholesaling, retailing, farming, etc. However, on a broader scale we must prioritize our policies and enact laws that would enhance the economy of the state and the nation in general.

We need to encourage foreign investment concentrating on export. We need

See "Mr. Esiel" next page

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NEWS

...Mr. Esiel

to venture into manufacturing to export finished products. And it should and must be the responsibility of the government to identify outside markets for us to trade whatever is manufactured in the FSM.

We must come to realize that good governance has to be built on the quality of the system so that development is based on this rather than simply relying only on political will, personal will of a strong leader and state power, which may not be sustainable over the longer term. We must stop playing politics and concentrate more on economic development if we are to survive after 2023. A healthy and vibrant business environment is always a sign of economic success.

3. Yes. Sound public policy stems from the very concept that transparency and accountability is to good governance as food is to people. We are dependent on the will of the people and their shared role in the making of public policy, and are therefore crucial and cannot be undermined. I would strongly advocate and even sponsor a bill that would reflect that interest, if

elected. Public sound policy on transparency and accountability should and must be the pillars of our future because it is the foundation of good governance.

Many times we have seen economic policies overturned the very next day a new administration has taken over. I believe that government is merely a facilitator of the means for progress and not the source. On the other hand, the Constitution with all its noble principles and guarantees creates a culture of dependence and expectations, which is impossible to achieve. I believe the situation today is akin to that of a sakau addict: you know it will kill you yet you can't get rid of it. We know that what we are doing is illegal but we continue to do it getting satisfaction and richness out of it while it slowly catch up. Corruption involving government officials is simply a reflection of the poor quality of public governance in the FSM, in the case Pohnpei.

Witness the fact that Congress is expected to enact a law every time a bad incident happens rather than give the appropriate government agency a chance to

investigate and rectify the wrong done. For example, misallocation and expenditure of appropriated funds for projects not specified by law. In turn there is a tendency to amend the law to reflect the misallocation of funds to make it legal after the fact, among others. The net result is failed expectations, which in turn, leads to indifference and opposition.

The institution of a transparent and accountable government is good and effective government. These are the vital ingredients for economic development to take place, or else we will just be another failed state in the Pacific where the rich will become more richer while the poor become more poorer or in simple terms "haves" and "the have nots." We must have in place a strong transparent and accountable system because it would provide a positive rippling effect of good governance. Accountability can be both an end in itself representing democratic values and a means towards the development of more efficient and effective government in order to provide for the need of its people.

4. We must at this point in time appreciate that the government cannot continue subsidizing these benefits without the support of the private sector industry. That is the more reason why we must entertain foreign investment to stimulate a healthy and vibrant economy in order to assist support these services. I think we probably have experienced in some instances both public and private sector industry aging work force that to certain extend are not productive anymore because it is not mandatory to retire at age 60. It has also been observed that this trend will continue take its effect on these programs into the future unless we do some serious reform to address it.

As for now, if the law allows every government employee and private sector employee to retire at age 60, we might deplete the limited funds we have in our systems, maybe within 5 plus years. These two vital programs must be studied and researched carefully before a policy direction is taken to avoid the unthinkable, and that is the pain and suffering our people will

see "Mr. Esiel" on the next page

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NEWS

..Mr. Esiel

encounter. In the meantime our governments should work together and assist support financially medical needs for our people while the matter evaluated thoroughly. Life is precious and we cannot disregard that responsibility to provide for our people.

5. The key relationship in the FSM that impacts our development is the relation between the national government and state constituents. Our National Government is constituted among men by men to protect and facilitate the affairs of the society and not to impede its progress. We governed ourselves through elected representatives and they are entrusted by us to advance us and lead us and in so doing they are further obligated to inform the people of;

- (a) Policy decisions that enhance or affects the people
- (b) Distribution of revenue/revenue sharing
- (c) Infrastructure development needs and priorities
- (d) Accountability of our resources and revenue
- (e) Information sharing, among others

Our local revenues generates barely 20% of the total national revenues collected and much of it is from income taxes and very minimal from the sales of goods and services. The major contributor over the past years was MMA, now NORMA, through fees collected from fishing license. Portion of the fishing license fees collected and the 50% revenue sharing is also allocated to the 4-FSM States through project appropriations. In reality, the states actually experienced a revenue sharing return of more than 50% through the projects and services.

The problem we have today is that the states are not realizing the return of these funds intended for projects, goods and services because of the pork-barreling scheme. The question we should be asking is: Do we support pork-barrel projects? My answer to that is No. I do not support pork barrel projects because it provides a false interpretation on the legality of how these funds are expended through projects that might apparently are not authorized by law.

We must work together if we are to be recognized sub-regionally and regionally, let alone globally. And we must have a strong and responsible government that can lead us through these difficult times. The objective of a strong national government is to maximize its economic plans through the enhancement of the productive sectors of the four FSM states. We all know that the private sector is rightfully the most emphasized policy in the FSM

and our leaders have never passed up opportunities to state its importance. These sentiments, I think, should be translated into real support. Politics and development of the private sector must be kept apart. I mentioned these because if we had not abused the funding that was made available to us during the first compact we would not be debating this issue today. I think what needs to be done is to reform and transform our government system in order to be responsive to the requirements and needs of today.

The past and current efforts initiated to review the structure of the government and private sector is an excellent and noble task, however, the terms of reference should be carefully put together to reflect our set goals and objectives.

6. Yes. The right of the people to influence the direction of the government and public policy is original and one that the government is held responsible and not to get in the way. I would strongly support that the Constitution is amended to empower the people to vote for their president. It is an overdue constitutional right that the people of the FSM rightfully deserve and should be given to them.

The right to vote is a basic right extended and is a powerful tool for us to voice our views and opinions on the direction of our policies. In exercising this right, information becomes the pillar of the decisions we make. Absent the right to vote for the President, what influence do we have over the President that benefits the many since he is chosen among his 14-friends to sit as President of the nation. It is high time for the FSM to be heard and to be heard loud enough that would compel our congress to adopt a resolution calling for the amendment of the FSM Constitution to allow FSM citizens to vote for their President.

In conclusion, young as we are, we are driven not by choice but by need of survival and we are already contemplating on our future. Although we seem to be drained with the ups and downs of life in Pohnpei, we have to make a brave choice. And with deep prayers, we all hope that God will one day decide to send us a savior (a special, talented, skilled, compassionate leader) to rescue us from the mess created by our own countrymen who do not have the heart or conscience to do what is best for the country. What should we do? We should and must be given that right to vote for the President.

Resio S. Moses

1. The question expressed concerns about Congressional Act No. 14-111 amending certain sections of Title 54 of the FSM Code which eliminated the GRT on businesses. Will this

change of law affect the states' ability to provide public services? Yes, most definitely. Even before the effective date of the law our states of Chuuk and Kosrae are already facing cash flow problems. The implementation of the law will further exacerbate the problem, and Pohnpei and Yap may find themselves in a similar predicament as in the cases of Chuuk and Kosrae.

Based on the foregoing, for myself I did not (and still do not) see any logic behind

the business GRT amendment and, as such, I spoke strongly against the passage of the new law and voted no on it. As of late, President Urusemal has transmitted a bill to delay the implementation of the law, but Congress did not act on it last session. This attests to Congress' unreasonableness on this issue. Hopefully, the new Congress will amend the law, thus easing the cash flow in the states.

2. On foreign investment, of the two alternative scenarios presented, I see it more meritorious to empower our entrepreneurs, but of course, with some "controls" to ensure that local businesses do not take unfair advantage of foreign investor partners.

3. On anti-corruption legislation, the FSM needs a simplistic but coherent ethics law now, but there has been a lack of interest in the subject on the part of the current lawmakers. In the past, I co-sponsored an ethics proposal introduced by former Senator George, but for unknown reasons, that legislation did not see the light of day. I am resolved to resurrect the same or similar proposal when the opportunity again presents itself.

4. The question which relates to the MiCare and our Social Security systems is a bit more alarmist than the situations now. The programs are not yet in "financial distress", although they may be if no enhancement interventions are put in place.

New legislation is already in place to help the Social Security system attain more fiscal sustainability. Additional steps are being taken by the system to improve its administration, including making current Chuuk's payment of its contributions which have been in arrears for several years.

We owe, the last time I hear, a little over one million to health care providers, locally and abroad. The Congress has directly appropriated emergency funds to assist the MiCare program, and steps are being taken by the program to increase contributions by participants. I know that Director George and Board are working diligently to overcome the current cash flow problem the program is facing and to

strengthen the administration and management of the program.

5. On division of the fishing-access fee, I have always supported, and will continue to support, the 50/50 proposition, or a greater cut to the states.

6. On political recruitment methodology for the presidency, a direct election may not lend itself to a true "check-and-balance" in government. It may not necessarily improve the current check-and-balance system, but it might change the influence the Congress has on the Executive Branch. An immediate effect, as I see it, may be the shift of control from the Congress to the voters of Chuuk; theoretically, Chuuk may elect, or control, the President of the FSM until kingdom

Paulino Rodriguez

1. The annual reduction of \$800,000.00 from the Compact fund and the amended Gross Revenue Tax both of which will take effected Fiscal Year 2007 and Calendar Year 2007 respectively is barbarian in definition and out of context with the idea of effectuating these drastic moves/actions at this point in time. Some poor, unfortunate and unlucky PTA employees were laid off a couple of weeks ago. What would happen to their immediate family? My friends and countrymen my heart is pumping red blood and my eyes are shedding white crystal tears for you, wherever you may be. I'll be there waiting for you if you want to meet me under my lucky star to solve our problems. Our/My plat for the future is to down-size certain non-essential areas such as leasing and renting of private office buildings and office rooms. Avoid and eliminate expensive, extravagant travels. Private usage of government means of transportation both on land and sea outside of government time and etc.

2. I like wide open doors; I don't like to be closed in behind closed doors. But, if empowering local entrepreneurs to lure or invite foreign investors to work with them in building the economy of the FSM that would be great. Let us pray that foreign investors still have faith and trust in us after what we have done with our multi-million dollars corporation such as the Pohnpei Fisheries Corporation (PFC), National Fisheries Corporation (NFC), and the others, most if not all failed. Therefore we must, at all times, place someone very capable and very honest at the steering wheel.

3. I fully support whatever Anti-Corporation Law that could be established in the FSM that would cover the whole FSM Society from top to bottom.

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...Kiriedleng

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most of us live. There's a high standard deviation on that figure so the total rainfall recorded there in the last decade went as high as just over 17 feet.

The island is currently experiencing what the FSM Weather Service terms a moderate El Nino. Caroline Adams who maintains the records for rainfall in the FSM said that the El Nino may be at its peak and might possibly taper off from this point forward; good news for the forests that have burned during this time.

Pohnpei needs just about all the rain it can get. According to the Pohnpei Forestry Department every coconut on every tree in Pohnpei requires 25 gallons of water per day in order to thrive. Taro fields must be constantly wet in order to stay healthy. It seems that everything that grows in Pohnpei requires a great deal of rain. The effects of an El Nino, even a moderate one can be devastating for the island, especially when those effects are coupled with man made drains on the watershed like highland deforestation, or, if Palikir residents have it right, man made wells.

43 year-old Patrick Alex was born and raised in Palikir. He used the river nearly every day of his life. He said that in his memory the river was never dry, not even in the drought of '97-'98. When he called the Environmental Protection Agency about his concern, he said that he was told that the river probably dried up due to El Nino conditions.

Alex, standing on the bridge above the Kiriedleng was colorful in his response. "P.U.C. made its own El Nino right there!" He pointed angrily at the well a few hundred feet away. The well was recently drilled on behalf of the Pohnpei Utilities Corporation by the U.S. Navy's "Seabees". "It's a steel El Nino!"



Social time in a Pais River 500 meters by road from the dried up Kiriedleng

Clayton Santos of the EPA, who is in charge of the evaluation said he never told anyone that El Nino caused the dry up of the Kiriedleng. He is writing a report but could not comment on any of the evaluations he had made so far until Etiny Hadley, his boss, cleared him to do so.

Burdick Roby, partner with his future wife, Benida at the BurBen store in Palikir noticed some weeks ago that the river was receding and began marking its level on the concrete support of the bridge. He made his mark with a rock in the morning and again in the evening. The first mark that Roby made is several feet short of the stain left by the average water level on the bridge support. The scratched marks he made are still there. They show that the level of the river fell an average of 6 inches at night and two inches during the day when the sun was at its apex.

A report issued by P.U.C. said that the well was put into service on January 15, the month that had the lowest rainfall during the current El Nino. The well is pumping 175 gallons per minute, 252,000 gallons per day, from the ground 150 feet below.

Two hundred meters away from the Kiriedleng on the road to Pais, a small stream babbled energetically over the stones. 300 meters further down the road a river flowed next to the Barnabas Catholic Church. Young children jumped off the bridge and swam in the river wearing only the special unencumbered smiles that children of all races have when they are happy in the way that only they seem to be able to be.

On the other side of the bridge a short way off, three women sat on stones in the river laughing and talking while small piles of laundry waited patiently in no hurry to be washed. There was enough water for both activities.

Roby said that in 1998 when he was still in High School, both of those water sources dried up completely. He said that the residents of Pais came to the Kiriedleng River to bathe and to wash their clothes when they couldn't do either in their own dried up rivers. Like Alex, he said that the river had never been dry in his life.

Merins Hadley-Race said the same thing. She reported the situation to the



Smiling children play in a river 500 meters from the dried up Kiriedleng

Office of Historic Preservation in Pohnpei because of the river's historic significance. Robert Hadley, Assistant General Manager for Water/Sewer at PUC, when he was told that several people said the well had not been dry in their lifetimes said, "I don't believe that."

On February 1st, Hadley and another employee of PUC visited the Kiriedleng to do an assessment of the surface water at the bridge. In the report of that visit he said that on the east side of the bridge which he called the "Inland site (sic)", there was water at a "stationary level" though he did not say what the level was or how long it took to determine that the water level was stationary. On the other side of the bridge which is slightly higher, there was no water. He said that 100 feet further west there was "no sign of water in among the taro patch and the trees in the stream patch."

According to locals, the taro patch is owned by a family that uses it to make their living and to eat.

In PUC's report Hadley said that during the drilling process they encountered five "bubbles", reservoirs of water encased in rock. Though the well was drilled to a depth of 250 feet, the pump is currently pumping at a depth of between 150 and 180 feet where Hadley said in an interview, harmful bacteria cannot survive. Concrete and steel casings were placed around the well's shaft to avoid draining water from the "bubbles" above

the one from which they are pumping water.

The PUC report said that the hydrogeologist (ground water specialist) who identified the site gave "no indication of an affect to the surface water." The report did not indicate whether or not the expert was ever asked if it might. "Even the experts are never 100% sure of its (the well's) environmental impact", the report said.

"This is considered to be one of the best well(s) on Pohnpei", Hadley said in the report. The well was put into service because "the public are not getting their water daily demand satisfied. This is due mainly to wastage of water."

Local residents say that many of them have had new service provided to them since the well was drilled including one of them that called PUC about the river's apparent demise.

The data supporting the internal report written by Hadley has not yet been made available to The Kaselehlie Press despite repeated attempts. Clayton Santos who has been working on a report of the situation is waiting for the data as well so that he can complete his report for the EPA. Apparently the only thing keeping the supporting data from being released is the lack of toner for a copy machine at PUC. "It's too small for me to think about", Hadley said when asked when copies might be available.

Public Announcement from MiCare

Met wia mehn pakair ohng koaros me wia member en micare defsm health insurance, me tepida march 1, 2007 present eisek (10%) en pweipwei en insurance pahn kohda. Wekideklahn pweipwei kapw wet iei me sansal pah.

This is to inform all MiCare (FSM Health Insurance) members that effective March 1, 2007, there will be a 10% across the board premium increase for the FSM Health Insurance. This revised Premium Schedule is attached for your information.

BASIC OPTION \$14.30 BI-WEEKLY
SUPPLEMENTAL RESIDENT OPTION \$32.45 BI-WEEKLY
SUPP-NON-RESIDENT OPTION..... \$44.55 BI-WEEKLY

Everyone is welcome to visit MiCare Central Office in Kolonia, Pohnpei or call telephone number (691) 320-2549 or visit your local MiCare Offices in Kosrae, Yap, and Chuuk, for more information.

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Thank you.

Yosiwo P. George
Administrator, MiCare

Kalangan,

Yosiwo P. George
Administrator, MiCare

Bi-Weekly Premium Schedules

Type of Covered Person	Basic Health Option	Supplemental Health Option For Residents	Supplemental Health Option for Non Residents
Eligible Employee	\$ 14.30	\$ 32.45	\$ 44.55
Dependent Spouse	\$ 14.30	\$ 32.45	\$ 44.55
Dependent Minor Children <small>(first four children are covered by one premium under Basic and Supplemental health Option for Residents, each dependant minor child must pay the premium under Supplemental Health Option for Non Residents)</small>	\$ 14.30	\$ 32.45	\$ 44.55
Additional Dependent Minor Children (each)	\$ 3.58	\$ 8.12	\$ 44.55
Other Dependents and Household Members (e.g. grandparent, niece, brother in law)	\$ 14.30	\$ 32.45	\$ 44.55



MiCare (FSM Health Insurance Plan)

NEW RATE

10% Premium Increase Effective March 1, 2007

PLAN OPTION		Employee Share (48%)	Employer Share(52%)	Biweekly Premium
Basic Plan (BA)	New Rate	\$6.86	\$7.44	\$14.30
	Old Rate	\$6.24	\$6.76	\$13.00
Supplemental Plan (SR)	New Rate	\$15.58	\$16.87	\$32.45
	Old Rate	\$14.16	\$15.34	\$29.50
Supp. Non Resident (SNR)	New Rate	\$21.38	\$23.17	\$44.55
	Old Rate	\$19.44	\$21.06	\$40.50

Note: First four (4) children are covered by one (1) premium under BA & SR Options. For SNR option, each dependent child must pay SNR premium.

Premium for Additional Dependent Minor Children in excess of first four children (18 or under):

New Rate	\$3.58 each/bi-wkly (Basic)	\$8.12 each/bi-wkly (SR)	\$44.55 each/bi-wkly (SNR)
Old Rate	\$3.25 each/bi-wkly (basic)	\$7.38 each/bi-wkly (SR)	\$10.13 each/bi-wkly (SNR)

For more information, please contact your local MiCare office. Pohnpei 320-2549/5865/3415 Email: micare@mail.fm
 Chuuk 330-5891 fsmgchpchk@mail.fm • Yap 350-2307 fsmgchpyap@mail.fm • Kosrae 370-2935 fsmgchpkos@mail.fm

...Micare

continued from page 1

pansion, will be going up.

MiCare's Administrator, Yosiwo George, says patients currently "don't feel" the expense of the care they actually receive, particularly from the private clinics. The bill for services, at both public and private medical providers, is unseen and unknown and goes directly to MiCare to pay. George, who came into the MiCare program as its Administrator last year, after a distinguished tenure as Kosrae's Chief Justice, is determined to make the plan solvent, and make it work. He stated in a series of interviews that he is committed to making this happen within another year through a two-pronged approach. The first is a 10% premium increase to members.

"The premium was structured in such a way that it could not cover its own costs...but because of the

financial situation now and the increased costs...we need to make it balanced, collect what we spend," George stated at the MiCare office which is preparing itself for the impending rate increase in March.

This is only part of the potential overall increase in cost to the members, the public at large, and the system as a whole. The other side of the equation to bring the beleaguered national health insurer back to respectability is the MiCare decision to *revise* what is known as the Relative Unit Value (RUV) fee schedule, a list that sets a cap on the amount public and private health providers can expect to receive from MiCare for the services they have provided, and then charged, to the public. Generally speaking, under the revised RUV, what providers can bill to MiCare for medicines, specialist services, surgical procedures, physical exams, and so forth, has decreased, and in a few instances, ceased completely.

"This is a group effort," explains

George, taking the long, big view of the entire system. "They (providers) need to be reasonable in their pricing."

Taken together, it's a high-wire balancing act, based on a very simple economic principle. On the one hand, MiCare is trying to control what it has to pay to the various health care providers by reducing the amount that public and private clinics can bill to insurance. And on the other, increasing money it receives through higher premium collections. Increase revenue. Decrease expenditures.

The fall out – to the patients, the consumers – will soon be determined, but the private clinics in the FSM, who quite often provide a cleaner, more efficient, and more modern service to clients, are already a little stressed over the announcement of a new RUV and forthcoming revised MOA's (Memorandum's Of Agreement, contracts that each provider affiliated with MiCare must negotiate and agree to). For example, will the private clinics have to charge customers out of pocket for patient services that will be curtailed by the new RUV? Will this result in less business?

The Pohnpei Family Health Clinic, Kolonia Dental Clinic, Genesis Island Family Clinic, MedPharm Pharmacy and Clinic, Sefin (Chuuk) Health Clinic, Chuuk Family Clinic & Pharmacy, the Micropharmacy of Chuuk, and to a lesser degree, the off-island providers in Guam, Hawaii, and the Philippines will have to readjust on how they operate vis-à-vis the MiCare plan and their customers.

Providers have until the end of this month to sign the new MOA's and agree to the revised RUV fee schedule, according to a MiCare memorandum sent out on February 9, or have their current contracts suspended, requiring health plan "members...to pay cash upfront and seek reimbursement" from MiCare.

The clinics find themselves in somewhat of a quandary; a rock and a hard place perhaps. Turning away patients for an inability to pay, even for the private clinics, is nearly out of the question; losing patients is not good for business. Yet collecting money from patients is also, as one clinic owner explained, "very, very difficult." Conversely, charges billed to MiCare are guaranteed to be

paid. This has led to the clinics in Pohnpei in particular relying quite heavily on MiCare as a source of revenue. Charging patients for care is not good for business; while all people need medical care, very few have the money to pay for it, and won't.

There is uncertainty at this point. "We can't just abruptly stop," says Dr. Merlynn Abello-Alfonso, on the necessity of providing continuing services to her patients at Genesis, a popular and well-run private clinic in Pohnpei. "We have a commitment to our patients and we have to see them. We can't say, 'We can't see you because you can't pay'."

Dr. Alfonso realizes the impending difficulties to people with limited incomes. "It's difficult to expect people to cope when salaries are frozen." Conversely, the life of her clinic, and the other private providers, is also an issue. "It's going to be a fight for survival," she admits, in the very clean clinic she oversees on a day-to-day basis. "We have to figure out how to go about it."

Certain realities must be considered. Are we continuing a trend of moving further from the socialized medicine of the past and inching toward medical services based on two classes: those that can pay, and those that cannot? Perhaps not, but it's hard to say at this point. From discussions with individuals that are key players in this scenario, the long-term goal is to provide universal coverage at an equitable rate, with the opportunity to choose amongst several providers, both public and private. But this is still a ways off.

Right now, in terms of health care – indeed, across the board – the country is headed for some hardcore choices and higher prices. Like it or not.

Editor's Note: *The preceding story is the first in a series that will examine and present the issues surrounding the FSM Health Care System, and some of the pivotal components and views within it. Primarily, we felt at the KPress that a series of stories on the subject will allow us to present a broader and more complete picture of the myriad challenges on an issue that is of paramount importance. And perhaps secondarily, there will be perspectives and developments that will emerge and will require follow-up after press time.*



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Secretariat of the Pacific Community: 60 Years in Paradise

"We'll be looking forward to see how we can continue to serve the people of this wonderful region."

By **OLIVIER WORTEL**
The Kaselehlle Press

KOLONIA, Pohnpei – If you didn't have a chance to pick up one of the sky-blue Secretariat of the Pacific Community 60th Anniversary t-shirts, you missed out on an excellent piece of clothing.

On February 6, in the beautiful Pohnpei Botanical Gardens of Kolonia Town, the North Pacific regional office of SPC commemorated 60 years of helping island nations in the Pacific to build skills in the areas of health, agriculture, and fisheries.

There were field demonstrations in compost making, bucket irrigation, and making organic pesticides. The organic pesticide program was pretty cool. Did you know you the ingredients for your sashimi sauce are a pesticide as well (local hot chili peppers, lime and vinegar)? Good stuff.

There were excellent demonstrations and displays throughout the day by the Island Food Community of Pohnpei, the Conservation Society of Pohnpei, the SPC Plant Protection and Quarantine, SPC Forestry Program, the FSM Biosafety Project, the SPC Adolescent and Reproductive Health Program, and the newly opened SPC Development of Sustainable Agriculture in the Pacific program, amongst others.

The day-long event also saw speeches from Pohnpei Lt. Governor Jack Yakana, FSM Vice President Redley Killion, and the SPC Officer-In-Charge for the North Pacific regional office, Konrad Englberger.

Yakana ended his brief laudatory speech by asking the attending foreign ambassadors and public to "take advantage of SPC's presence in Pohnpei," noting the advantage of it being based in Pohnpei, and the facility of requesting assistance from the region organization.

"SPC was founded after World War II under the Cranberra Agreement by six colonial powers (Australia, France, New Zealand, the Netherlands, the United Kingdom, and the United States) that then administered territories in the Pacific with the purpose 'to promote and enhance the social and economic development and well-being of Pacific Island people,'" said Englberger in his detailed speech.

SPC covers all 22 island nations of Melanesia, Micronesia, and Polynesia. Samoa was the first island country to gain full membership to SPC in 1965. The organization is headquartered in Noumea, New Caledonia, with two other offices in Suva, Fiji, and of course Pohnpei, Federated States of Micronesia.

SPC is expanding its North Pacific region office (which includes the FSM, the Marshall Islands, Palau, and Nauru) with a veterinarian to posted in the coming weeks to "help in the prevention program against the Bird flu" virus.

SPC has a total budget of \$46 million annually, with funding primarily coming from its founding members, as well as the European Union, United Nations Population Fund, the Global Environment Facility, the Asian Development Bank, and the



Chinese Ambassador Liu Fei, and US Ambassador Suzanne Hale at concentrate on the speech by Konrad Englberger of SPC

Global Fund to fight AIDS, Tuberculosis, and Malaria.

It has three divisions whereby it provides technical assistance, training, research, and funding support: Land Resources, Marine Resources, and Social Resources. Its land division looks to support sustainable management of forest and agricultural systems and trade. The marine resources division supports development and monitoring of the region's valuable tuna and reef fisheries, and helps to establish commercial aquaculture systems. Its social division focuses on public health issues and development, particularly as it relates to women and gender issues.

Englberger closed his speech by reiterating the program's efforts to support "sustainable livelihood and well-being of tomorrow's generation...of this unique and wonderful region."

The SPC 60th Anniversary Quiz given was a doozy. 30 questions for the chance to win \$75, \$50, and \$25, respectively. (What are the two official languages of SPC? French and English. Who is the FSM Ambassador to Fiji? Kodaro Gallen. What is Air Nauru's new name? Our Airline. List the smallest and largest Pacific Islands in land area.....Tokelau and Papua New Guinea.)

Marion Henry of the FSM Department of Economic Affairs won first place, Suzanne Lowe of the FSM Department of Foreign Affairs won second place, and Engley Ioanis of COM-FSM Land Grant won third place. I don't know how I lost, but the t-shirt this reporter received sure is nice. And so are all of the on-going SPC funded programs related to land, marine, and social resources. Way to go SPC. Keep up the good work.

...Mr. Rodriguez

continued from page 4

4. Strict policies such as annual audit and court trial when reports are found to be negative; when someone is found guilty he/she must be terminated; serve time in prison and pay back whatever amount he/she has misused or stolen.

5. I fully support a constitutional amendment to change the revenue sharing to one that is in favor of the states. The four states are the ones immediately responsible for its population.

6. I am in support of having the President of the FSM elected directly by the FSM populace. This way he will be answerable to the people NOT to Congress.

UPCOMING REVIVAL AT CALVARY BAPTIST CHURCH with EVANGELIST RANDY CHOVAN

Evangelist Randy Chovan will be the guest at the Calvary Baptist Church in Kolonia from March 11th – 16th. Meetings will begin on Sunday, March 11th at 9:00 AM, 11:00 AM, and 6:30 PM, and continue at 6:30 PM every evening until Friday, March 16th.

*There will be a nursery provided for each meeting.
Calvary Baptist Church is located on Ohmine road
in Kolonia, Pohnpei.*

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the next issue is
March 2, 2007**

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- EDGE Class 10



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- MP3/AAC/MPEG4player
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Pohnpei Utilities Corporation Public Announcement

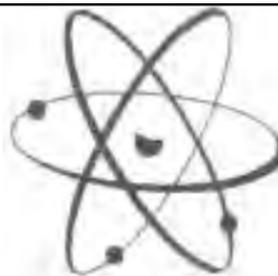
This is to advise the general public that Mobil Oil Micronesia, Inc. has raised the price of diesel to \$3.15 per gallon. This translates to 26 cents per kilowatt hour for fuel. The operation costs still remained at 10 cents as the approved tariff in 1996. The new tariff is 36 cents (26 fuel + 10 cents operation) per kilowatt hour, which will become effective March 12, 2007.

The diesel cost now constitutes 71% of the PUC annual budget or \$7,690,000. Fiscal year 2007 budget is \$10,900,000.

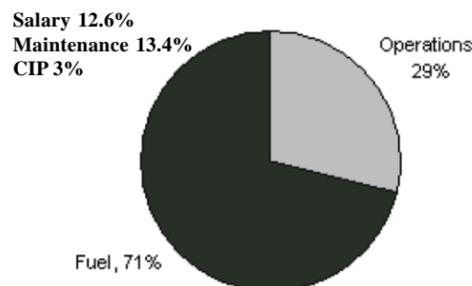
In order to maintain reliable services to all customers and to avoid disconnection of such services, PUC is requesting customers who have outstanding debts to please come and pay.

Thank you.

kWh used per month at:	\$2/gal	\$2.5/gal	\$3/gal	\$3.5/gal
250	\$56.00	\$76.25	\$86.00	\$96.75
350	\$92.40	\$106.75	\$121.10	\$136.45
450	\$118.80	\$137.25	\$155.70	\$174.15
550	\$145.20	\$167.75	\$190.30	\$212.85
650	\$171.60	\$198.25	\$224.90	\$251.55
750	\$198.00	\$228.75	\$259.50	\$290.25
850	\$224.40	\$259.25	\$294.10	\$328.95
950	\$250.80	\$289.75	\$328.70	\$367.65
1050	\$277.20	\$320.25	\$363.30	\$406.35



% of Annual Fuel Budget



Comparative Rates for North Pacific Utilities

Utility	Tariff	Fuel Price	Government subsidy
Pohnpei Utilities Corporation	36 cents	\$3.15/gal	No subsidy
Kosrae Utility Corporation	20 cents	\$2.70/gal	Yes
Chuuk Utility Corporation	36 cents	n/a	No subsidy
Yap State Public Corporation	30-36 cents	2.23/gal	Last subsidy Nov. 2006
Palau Utility Corporation	25 cents	1.99/gal	No subsidy
Marshall Energy Company	25 cents	\$1.80/gal	Subsidy from fuel sales

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March 6, 2007



MENLAU USADA

RESIO S. MOSES

Senator-At-Large

KP-Perspective

Transparency?

The Kaselehlie Press was willing to print extra pages if the need arose in order to accommodate the answers that Congressional candidates gave to six questions posed by Mr. Herman Semes of Transparency Micronesia. The idea was to give you, the voters, more to go by when you make their choice on March 6th; more than the gifts you have been given by candidates; more than your familial relationship to them.

The idea came about when we were trying to get candidates to publish their views in an unedited format in The Kaselehlie Press. No one wanted to be first. Essentially, the candidates that I talked to were concerned that if they wrote first, the other candidates would simply tear down their ideas in subsequent issues. That made sense to me.

What was needed was an opportunity for the candidates to speak simultaneously on the same issues with no idea of the tack the other candidates would take. The questions would not be written by us but would come from someone like Mr. Semes whose organization is supposed to be neutral and he did provide the questions for us.

The answers would be completely confidential until the paper went out in electronic format on the 19th. We would do absolutely no editing on the answers which is why we requested them in electronic format so that we would make no transcription mistakes that might damage a candidate. Candidates themselves were the only ones allowed to answer their questions and not a third party. In the end, one candidate's responses were eliminated because he never confirmed that a third party had authorization to submit his answers, that and the fact that none of the answers ever actually made it here.

We posted the questions on the Micronesian Seminar Forum before they came out in the paper over a month ago and made a plea to anyone who was close to a candidate or was a supporter to urge their candidate to reply.

As all ideas do this one had its flaws but it was one of the few ideas floating out there to make the public aware of the views of the candidates somewhere that wasn't next to a sakau stone or on the coconut wireless. At least one debate was scheduled in Pohnpei. Perhaps there have been others

throughout the FSM but since I wasn't made aware of the one that I belatedly found out about here it would be reasonable to expect that I wouldn't be made aware of the ones that may have taken place on other islands. The candidate that didn't show for that debate perhaps thought that a debate before High School students who can't vote was not important. Maybe the College would have attracted his attention with its voting age students.

I know how the organizers of that debate must have felt on that day just the same. At least you got 66.7 percent of the hoped for attendance. We got an 8.5 percent response rate. With 35 candidates for Congress across the FSM it only seemed reasonable that a greater number of responses to the questions posed by Transparency International would have been forthcoming.

One of the flaws of our method was the distribution method. Micronesian Seminar Forum requires that candidates have a computer with internet access in order to get the questions. We made an assumption we shouldn't have made, that most people in a position to make a bid for Congress had access to a computer. The Kaselehlie Press has a circulation rate of less than 1% of the population of the FSM. There are a huge number of people in the FSM that don't have access to the Kaselehlie Press and if they do they may not be taking advantage of it, like the students I spoke to in three sessions at COM's career day last week, none of whom have been reading the paper. We understand that the paper is shared around a fair amount but still, some candidate might not have had access to the issue with the questions.

We provided a few free copies to candidates. None of the candidates that received a free copy of the newspaper responded.

The absence of your candidate from the responses we published earlier in this paper does not necessarily indicate that they are avoiding transparency but it just might. It's possible that the time for an agency like Transparency Micronesia is needed perhaps now more than ever.

Bill Jaynes
Managing Editor

LETTERS TO THE EDITOR

May the best man win

It is quite difficult not to notice the activities that are quietly taking place in the sakau bars and the pictures of candidates plastered on the walls of permissible venues. The message is ringing clearly for those who would make it their business to pay attention. Little commotions here and there signal the growing enthusiasm of potential voters and promising candidates.

Elections are just around the corner. For some, it is business as usual. For others, it is a far more serious outcry, not to mention that it is during such elections that our future is literally put on the bargaining table. The leaders that we elect today would then be the decision makers of critical issues that would affect the quality of our livelihood tomorrow.

By now, we all have become experienced voters because we are well aware of the rationale or reasons as to why we vote for a certain candidate.

Some candidates may be closer to our bloodline than others. Some candidates may be active participants in our social circles— family, church, and community affairs. Some candidates may have some redeeming qualities, which we readily admire beyond other prescriptions. Some candidates appear more favorable than the rest with their perfect sense of timing; they know when to endow incentives to the hungry populace. However many reasons are there to justify our votes, let us not forget that we no longer have the luxury to cast our votes hastily as it were a chess game played without much forethought. This is a pivotal period in our history.

As echoed in the courageous efforts of our wise predecessors, a new legacy must be forged as we elect our "new knights" to the round table as world ambassadors to safeguard our distant and fragile future.

We need to stand up and recon-

cile the past as we turn to face the challenges of tomorrow. We must learn to take bold and calculative steps to address the pressing issues of today, which will later continue to haunt us if they were not resolved with a great sense of urgency.

Many a day has come and gone for us only to find out that we remain in this helpless cycle. What have we really done in the past that would exempt us from being accountable for our future? The first phase of the Compact of the freely Associated States of this Federation, we call the FSM is now history, but as a nation we are moving forward into its second and transitional stage. The political processes within our democratic States begin to run under a much vigilant administration.

As a consequence, the higher ranking personnel in the National and State governments are feeling the pressures of stricter ruling bodies like that of JEMCO. Perhaps, this could be a blessing in disguise for the good-natured and well-intentioned island leaders, who need to learn to follow proper protocol and etiquette in their own oval offices.

The fact of the matter is Compact II has arrived for a better recourse in the sense that our political leaders must comply to the letter to meet the expectations of Uncle Sam—United States. Like everyone else, the political leaders of this young Federation have obligations to tend and responsibilities to fulfill while protecting the interest of its citizens. It is not my intention to resound any grievances or discontentment with our present leadership.

On the contrary, I along with those who still believe in the power of the electoral process and would like to first

See "Best" on page 12

Letters to the Editor are not researched in the same manner as articles. They are simply the opinions and views of our readers. However, the policy of the paper is that we have your name, address and phone number in order to have it in print. The Editor has the right to edit Letters to the Editor. We still appreciate all tips and letters sent but just can't print them without a name.
Thank You. The Editor

SEND US TIPS
phone 320-6547,
fax 320-6571 or kpress@mail.fm

OPINION**...Best***continued from page 11*

commend our leaders for past accomplishments and successes at the same time wishing them well for future initiatives. Secondly, I would like to take this opportunity to remind the general public to exercise their right to vote in the upcoming elections, for it may very well be the only the key left in your hands to make a change for a better governance for Compact II. Finally, as privileged citizens of the Federation, we should rededicate ourselves toward rectifying the dissensions within our governments to stake a better claim for the future... so we can begin the process by conscientiously casting one vote at a time for the best candidate.

*Your humble servant,
Mario S. Abello*

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The FSM Election Office is seeking interested expat volunteers to observe polling or counting and tabulation in the upcoming election.

They need volunteers that have 1 to 2 hours on March 6 more if you have the time

They will be having a training on February 23rd

**For more information contact J. John at the FSM Election Office
phone: 320-4283
email: ned@mail.fm**

JOB OPENING

Position: **DEPUTY EXECUTIVE DIRECTOR**

Location: Pohnpei

Deadline for Applications: March 4, 2007

**Essential Functions:**

The Conservation Society of Pohnpei's Deputy Director will provide administrative support to the Executive Director, working closely with the Management staff and under the direct supervision of the Executive Director to ensure successful implementation of community based conservation projects around Pohnpei and efficient functioning of the CSP office. S/he will supervise the Management staff, volunteers and interns, assisting them with development of annual workplans and budgets. S/he will be responsible for overseeing the day-to-day operational management of CSP's three programs. S/he will play a key role in fundraising for the three programs and lead CSP staff in project concept development, proposal writing, and budget tracking. S/he will assist the Office Manager with daily accounting and budget management, as well as development of financial reports. S/he will be a local spokesperson for CSP as needed to support the Executive Director both on and off island. **Priority consideration will be given to Micronesian nationals or long-term residents.**

KNOWLEDGE/SKILLS:

- Bachelor's degree and 3-5 years' experience in the functional field
- Knowledge of conservation principles in terrestrial and/or marine
- Excellent administrative skills, attention to details and numerical ability.
- Working knowledge of Microsoft Office suite and photo editing software.
- Excellent written and oral communications in English.
- Works effectively under pressure and meets deadlines.
- Diagnoses complex problems and identifies innovative solutions.
- Makes strategic decisions based on analysis, experience and judgment.
- Ability to work cooperatively often under pressure to complete project work and achieve goals.
- Experience in grant proposal writing and local fundraising efforts
- Work in partnership with other organizations in a collaborative capacity.

TO APPLY

Email cover letter and resume by **March 4, 2007** to:
Patterson Shed, Executive Director, Conservation Society of Pohnpei,
cspdirector@mail.fm

Lukenmoanlap?

(editor's note: This letter came in response to McGarry's statement that he is still the Lukenmoanlap of Kitti)

Pursuant to your press release of Vol 7, Issue 4 Jan. 24, 2007, we would like to make a correction with regard to the issue of Lukenmoanlap, McGarry Miguel audit response.

The Government Audit Standards require that auditors shall be in compliance with the law during the audit engagement.

For your information, Pohnpei Constituion Article 13, Section 6(3) mandated that upon service

of the Notice of Impeachment, the official shall be suspended from his duties but with pay pending judgment.

Thank you,
*Annes H. Leben
State Public Auditor*

CORRECTION:

In the last issue, due to a misunderstanding the editor said in the article regarding MiCare that their \$170,000 deficit position was after the National Government supplied \$300,000. That was the figure before the cash injection rather than after. Please accept our apologies.



SAVING THE LAST GREAT PLACES ON EARTH

**Job Opening
Conservation Finance & Policy Adviser - Micronesia Challenge**

Pohnpei, Federated States of Micronesia

Closing Date: March 8, 2007

The Nature Conservancy is seeking a Conservation Finance & Policy Adviser/Micronesia Challenge. S/he will develop, coordinate and/or implement a strategy to further the work of the Conservancy and its conservation partners in the Micronesia Challenge through interaction with the governments and jurisdictions of FSM, Palau, Marshall Islands, Guam and the Northern Marianas and relevant national and multinational agencies. S/he will build and help coordinate relationships with government and non-government partners, build and communicate an understanding of the policy framework across Micronesia, identify conservation policy and public funding opportunities, assist governments and partners develop sustainable financing strategies and mobilize public funds, evaluate the potential for TNC involvement, and implement a program to achieve the agreed policy and public funding outcomes including technical assistance and training opportunities to build partner and government capacity to implement the Micronesia Challenge at national and multi-national level. In addition, s/he will work to influence the outcome of legislative planning, policy, and funding initiatives at the national level, and involve TNC and partners towards that end. S/he also will help establish and maintain networks and relevant partnerships such as National Implementation Support Partnerships, and serves as contact with the external professional community in the policy arena in Micronesia to keep abreast of new developments and to report on and share the Conservancy's experiences with others. S/he will help to raise funds for overall functional initiatives and/or specific projects, by providing input for proposal writing, negotiating with bilateral and multilateral agencies and donor cultivation as needed. This position reports directly to the Micronesia Program Director.

Requirements:

Bachelor's degree and 3-5 years' experience in the functional field, or equivalent. Master's degree may be preferred or required; Working knowledge of current policy trends in Micronesia; Excellent communications in English and language of the countries of Micronesia; Understanding of and relevant experience in the culture of Micronesia; Demonstrated knowledge of the functional needs and practices of Micronesia; Supervisory experience, including ability to set objectives and manage performance.

To apply: Send a cover letter outlining relevant experience, resume and 3 professional references to
"P.O. Box 216, Pohnpei FSM 96941" or to slebehn@tnc.org by **March 8, 2007**.

The Nature Conservancy is an Equal Opportunity Employer

OPINION

More “Center of the Universe” Awards

Since the last issue I’ve observed several people practicing some of the techniques we’ve mentioned here and some that we have not. Apparently a stiff competition has been sparked by the Center of the Universe awards. If there are going to be two or more awardees in any issue I try to make them for related reasons but the recipients in this issue are truly singular in nature and so I can’t do that this time.

The second place prize goes to a late night practitioner, not a practitioner at the wee hours but one practicing his art just before midnight. One night I stepped away from the computer for a moment and onto the front doorstep of the newspaper office for a much needed break. Our hero was trying to hail a taxi the only way his alcohol soaked mind could think to do it. He was hurling bottles into the street at passing taxis. That’s not why he deserves the second place Center of the Universe award. He gets that for using the culture card as his reason for doing it when I had the temerity to point out that not only taxis drive on the road and I was one of the people who did.

Even as I stated my argument other motorists were crunching their way through the minefield of broken glass. No matter. I am the center of the universe and am always quick to point out how other people’s actions will directly affect me. That is, of course, the strongest and most important argument that should ever be considered.

The broken bottles alone would not have earned him the center of the universe award. It’s been done better by others before, like the person who at high speed in a truck dropped what must have been 30 or 40 glass louvers at the entrance to my driveway and continued on their merry way. No, broken glass doesn’t cut it if you’ll pardon the pun or, for that matter, even if you won’t.

The second place winner for this issue knows how to use three words to great effect. Practice them over and over if you’re dedicated to being the center of the universe. “In Pohnpei we...” It has a ring to it and it’s easy to say. You can use it for just about anything. If you say it in a conspiratorial way the person you say it to will think that you are exposing a deep dark clan secret that only real Pohnpeians with ancient roots know anything about.

Today’s second place winner called me to him, leaned over and nearly whispered, “In Pohnpei we throw bottles at the taxis if they don’t stop so they’ll run over the glass and have to stop.” I didn’t know that!! I really wasn’t aware that *all* Pohnpeians throw things at taxis when they don’t stop.

The simplicity of those three words is sheer genius. With those words you can do anything you want to and involve the rest of the occupants of the island in one fell swoop. If you do it just exactly right your confidant will join you in what you are doing which of course, always makes things better. The second place winner is gifted indeed. Before I knew it I was weighing a bottle in my hand waiting for the next taxi to zoom by...

Today’s first prize winner of the Center of the Universe award is not really an individual. This time it’s going to a group of people because I’ve seen them flawlessly perform this tactic at retail businesses all over the island.

Before I go any further it’s necessary that I state unequivocally that business is good and business people are the backbone of what has become, in the islands, a cash economy. Let me also state that it is not only the business people of the islands that have earned the award. It also happens in nearly every inner city area of that great harbinger of capitalist thinking, the U.S. For many reasons I’m also giving this award to them.

Let’s get right to this thing. I was in a nameless store the other day and was attracted to the cereal aisle because there was a box of nameless cereal that the nameless manufacturer had printed in the upper right corner. The packager announced in bold print a very special price for the small box of cereal, “Only \$2.29!”

“Wow!” I thought, “Name-Brand Cereal for only \$2.29. What a deal! This is too good to be true!” Of course it was. There was a much smaller price tag pasted on the box that said the price I could shovel out of my back pocket to take that box of cereal home with me was only \$5.50.

One more, different store: I wanted to buy my son a Christmas present that had a consumable item involved with it and wanted to be sure he could afford the liquid that powered it. The

item and its powering consumable, both of which have been in the store for the last three Christmases had a major supplier’s price printed on it that said the K-.... price is \$15. The local vendor’s tag said \$30.

In the U.S. it works this way. The big grocery stores are located where the middle class people live. People living in the inner city can’t get to them so they must buy their groceries from small markets in their community to which they can walk. Where there are a small number of stores in a neighborhood the prices are higher partially because they have a captive pedestrian market and partially because they have to pay high prices for security and insurance to protect them from those who are perhaps righteously indignant.

The winners of today’s prize have got the concept wired and you deserve the prize!

Perhaps it’s time to move on to the expatriate community. I’ll be on the lookout. It shouldn’t be too hard.

Bill Jaynes
Center of the Universe



You can take this \$2.29 box of Froot Loops home for only \$5.50, only 4 hours and 4 minutes of pay at minimum wage.

Funny Exam Answers

The greatest writer of the Renaissance was William Shakespeare. He was born in the year 1564, supposedly on his birthday. He never made much money and is famous only because of his plays. He wrote tragedies, comedies, and hysterectomies, all in Islamic pentameter. Romeo and Juliet are an example of a heroic couplet. Romeo’s last wish was to be laid by Juliet.

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Major effort to focus on long term sustainable use of global tuna stocks brings mixed results at Kobe, Japan

Pohnpei, Federated States of Micronesia. Pacific Island countries were well represented at the first combined meeting of five regional fisheries management organisations (RFMOs) which are solely concerned with tuna at Kobe, Japan in late January. Approximately 77 countries that are active members of the Indian Ocean Tuna Commission, the Inter-American Tropical Tuna Commission, the International Commission for the Conservation of Atlantic Tunas, the Commission for the Conservation of Southern Bluefin Tuna or the newly established Western and Central Pacific Fisheries Commission (WCPFC) were represented at the meeting. Nine observers, including the Food and Agriculture Organisation and the Honiara based Forum Fisheries Agency (FFA), also participated in the meeting.

The meeting, which has been planned over the last two years, was an initiative of the Government of Japan. It was convened to identify common issues associated with the sustainable use and conservation of tuna resources in all

the world's oceans, to consider best practice among the world's five tuna RFMOs that may lend themselves to global harmonisation and to develop a programme of work to promote mutually beneficial collaboration among the RFMOs before a second meeting tentatively scheduled for early 2009.

The Kobe meeting noted that many of the world's tuna stocks are already over-exploited and that member countries of RFMOs need to take urgent action to reduce fishing pressure on those stocks. Mr Glenn Hurry, from Australia and Chairman of the WCPFC, during a session on fishing capacity which he facilitated, noted that it is simply not enough to reduce the number of fishing boats that are active in any given fishery. He said "it's not the number of boats that should be of concern, it is the amount of fish that vessels remove from the ocean". He added "Over the last decade it has become increasingly obvious that technological advances have meant that individual vessels today are catching far more than the equivalent vessel 10 years ago. While there does need to be a

cap on the global tuna fleet we need to focus on the actual catch and fishing effort and not become too preoccupied with vessel numbers themselves".

A recurring theme throughout the meeting was the need to accommodate the aspirations of developing States in the Atlantic, Indian Ocean and Pacific Islands region to fully participate in tuna fisheries development within waters under national jurisdiction and on the high seas. Developing coastal States, particularly the FFA member countries, clearly stated that they intend to pursue a much greater active involvement in the fishery in future years.

One of the major outcomes of the Kobe meeting was general support for an independent review of the performance of the five RFMOs. While the WCPFC is relatively new, and so already accommodates a great deal of what is considered by the international community to be best practice for the management of shared migratory fish stocks, such a review should still provide a great deal of useful information for how the

WCPFC can improve its work.

Mr Andrew Wright, Executive Director of the WCPFC welcomed the proposed review. He said "the other four RFMOs have been around for many years and, as a result, have developed processes and procedures that may be adapted for cost effective application in the western and central Pacific Ocean. Although the western and central Pacific is quite unique politically, economically and socially we should draw on experience and lessons from other oceans where possible". He added "the WCPFC has only been operational for 15 months and during that time the Commission has focussed on developing conservation and management measures for the target tuna species. The Kobe meeting serves as a stimulus for the Commission to give increased attention to broader ecosystem issues – particularly issues relating to the catch of non-target species such as sharks, sea birds and sea turtles. I expect the Commission to gradually dedicate more effort to these legitimate areas of concern in the short term".

Employment Offers - 2 Positions

Closing date 09 March 2007

Executive Assistant

(Base salary range USD21,000-35,000, with starting salary negotiable, based on quality of the candidate) and

Administrative Assistant - Data Entry

(Base salary range USD14,268-24,564, with starting salary negotiable, based on quality of the candidate)

The Western and Central Pacific Fisheries Commission (WCPFC) is seeking applications for the above two new positions: those of *Executive Assistant* and *Administrative Assistant - Data Entry*.

For those interested in applying, full terms of reference for each position can be obtained from the Finance and Administration Officer by telephoning 3201992. The Commission's website can be visited at www.wcpfc.int.

Summary of the positions' requirements:

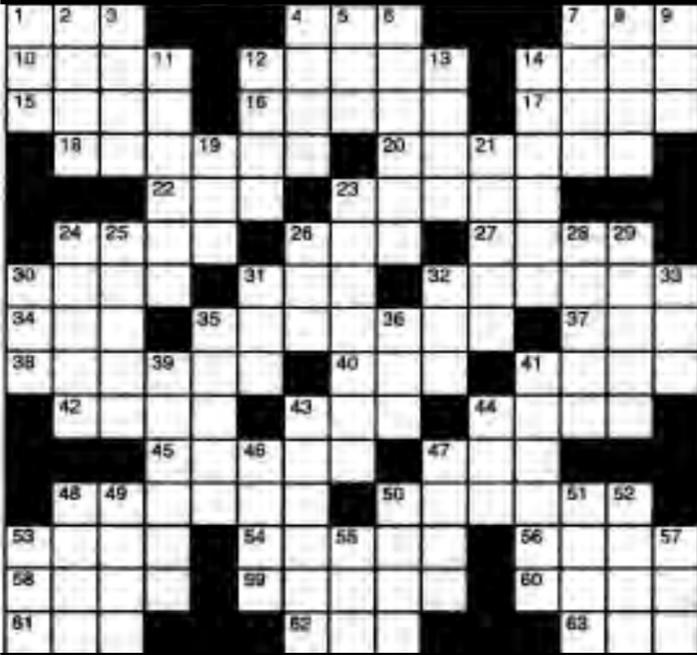
Executive Assistant: this position will be responsible to the Finance and Administration Officer and has no subordinate staff. The position's *essential qualifications* are: (a) Extensive experience in a wide range of administrative responsibilities at supervisor level or equivalent; (b) Demonstrated good attendance record & strong positive work ethic; (c) High level of oral and written communication skills in English; (d) Excellent interpersonal skills and commitment to teamwork, (e) Demonstrated capacity to work without detailed supervision and to meet deadlines; (d) Good working knowledge of computer based systems and Microsoft Office products, particularly Word, Excel and Outlook. In addition the following qualifications are *desirable*: (a) Tertiary qualifications related to business & administrative responsibilities; (b) Prior experience in an organization of similar size to the Commission as well as exposure to work with multinational, multidisciplinary colleagues.

Administrative Assistant - Data Entry: this position will be responsible to the Compliance Manager and has no subordinate staff. The position's *essential qualifications* are (a) Computer skills, including data entry and word processing; and (b) Excellent written and spoken English. In addition it is *desirable* that applicants have office management experience.

Applications for either position should state the names of at least two referees and address the job requirements set out in the terms of reference. The conditions of employment offered include annual leave, sick leave, medical insurance and assistance with NPF obligations. The successful applicants would be asked to commence as soon as practicable. Applications close on 09 March 2007 and should be sent by post to the Finance & Administration Officer, WCPFC, Box 2356, Kolonia, Pohnpei, FSM, 96941, or by fax to 3201108, or by email to kens@mail.fm or can be delivered in person.

Any questions about the positions may be directed as follows: for the Data Entry position, to the Compliance Manager; and for the Executive Assistant position, to the Finance & Administration Manager. Both can be contacted by phoning 320-1992.

CROSSWORD PUZZLE



SOLUTION IN NEXT ISSUE

ACROSS

- 1. Airport abbreviation
- 4. Feline
- 7. Used to be
- 10. Obligation
- 12. Feudal home
- 14. Distort
- 15. Fortune teller
- 16. Lecture
- 17. Notion
- 18. Endures
- 20. Positive electrodes
- 22. Female deer
- 23. Hand covering
- 24. Chunky soup
- 26. Female sibling
- 27. Norway city
- 30. Amongst
- 31. Bacon source
- 32. Volume units
- 34. Male sheep
- 35. Listless
- 37. Fuss
- 38. Idiot
- 40. Restricted (abbr.)
- 41. Utilizes
- 42. Streetcar
- 43. Honey producer
- 44. Mimicker
- 45. Layers
- 47. Fire residue
- 48. Fight
- 50. Distance walkers
- 53. Corridor
- 54. Married
- 56. Loan
- 58. Other
- 59. Took by theft
- 60. Expensive
- 61. New (pref.)
- 62. Jump
- 63. Secret agent

DOWN

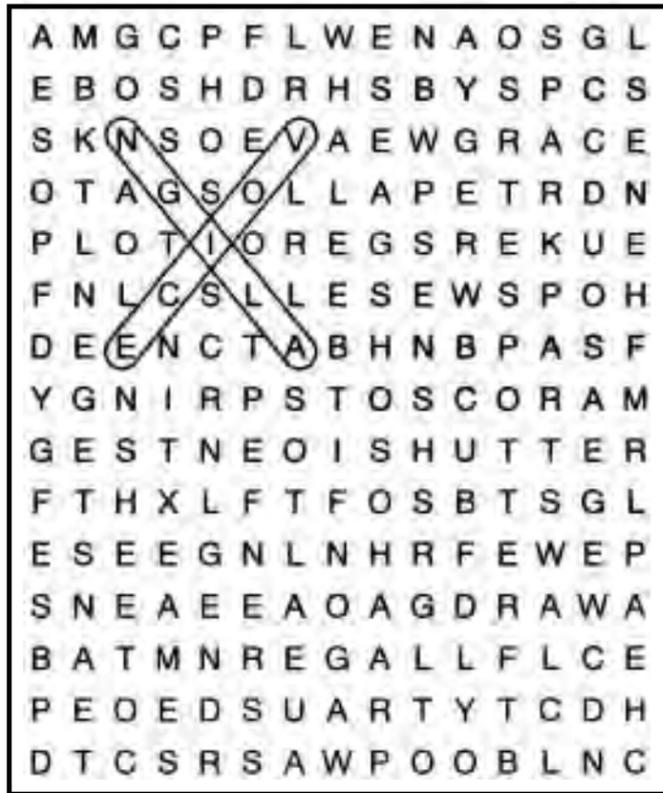
- 1. Mr. Sullivan, et al.
- 2. Golf ball holders
- 3. Aid
- 4. Automobiles
- 5. Collection
- 6. Sums
- 7. Walk in water
- 8. Greek god of war
- 9. Health resort
- 11. Swapped
- 12. Method
- 13. Nevada city
- 14. Broadest
- 19. At this time
- 21. Egg-shaped
- 23. Laughs
- 24. Intelligent
- 25. Clock
- 26. Transgression
- 28. Rent
- 29. Command
- 30. Circle part
- 31. Frying vessel
- 32. Jar top
- 33. Emergency signal (abbr.)
- 35. Restrict
- 36. Western Indian
- 39. Tell on
- 41. Sustained
- 43. Respiration
- 44. Inquire
- 46. Shade trees
- 47. Military assistant
- 48. Cotton bundle
- 49. Too
- 50. Assist
- 51. Female ruffs
- 52. Break suddenly
- 55. Female fowl
- 57. Arid

Word Search - CROSS WORDS

Hidden in the diagram below are pairs of words that cross at their common middle letter. Some are pairs of 5-letter words and some are pairs of 7-letter words. We have looped the pair ALIGN and VOICE to start your list.

ALIGN
VOICE

- A _____
- C _____
- B _____
- L _____
- B _____
- W _____
- E _____
- G _____
- E _____
- S _____
- F _____
- S _____
- F _____
- S _____
- F _____
- S _____



- G _____
- S _____
- G _____
- S _____
- H _____
- S _____
- L _____
- M _____
- O _____
- S _____
- O _____
- U _____
- P _____
- S _____
- R _____
- W _____
- S _____
- S _____
- W _____
- W _____

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RELIGION

The Christian Home

One of the great truths of the world is that no nation will be stronger than the families that make it up. As a foreigner who has come to love Micronesia I have a great desire to see the nations of Micronesia become strong, self sustaining, truly independent nations. I believe that this will not happen without strong families. The institution known as the family began with God (Genesis 2:21-25). Since God is the source of the family then we must look to His word in order to have the types of families that will make up a strong nation. The Bible tells us that strong families have several ingredients. Let us consider some of these ingredients:

First, strong homes have loving husbands as their head. The Bible commands husbands to love their wives (Ephesians 5:25; Colossians 3:19). It is interesting

to me that the phrase "husbands love your wives" is found twice in the New Testament, but the phrase "wives love your husbands" is never found. I guess this is because God knows that men need to be reminded of what women already know and practice.

What does it mean to love your wife? In Ephesians 5:25 Paul tells us that we need to follow the example of Jesus when it comes to loving our wives. A few questions about this are in order. Do you ever read of Jesus yelling at the church as if she were a stupid animal? Do you ever read of Jesus beating on the church as if she were His personal punching bag? Do you ever read of Jesus cheating on the church? No. As a result we can know that a loving husband never treats his wife in these ways. I know more wives that are physically abused, verbally abused and

cheated on then I know who are not. If we are going to have strong homes husbands must put a stop to these behaviors now. We also read that Jesus loves His bride so much that He "gave Himself for her." Jesus put His interest behind the interest of His bride. Husbands must follow this example and always put the wife first. Your wife needs to come before your parents, your brothers and sisters, your friends, your job, yourself and yes even your children.

Second, strong homes have loving, submissive wives. The idea of a wife submitting to her husband is about as popular as the idea of having Osama bin Laden over for dinner, however, the Bible commands this in several places (Ephesians 5:22; Colossians 3:18; Titus 2:5; 1st Peter 3:1). Remember God is the source of the home. God is also the source of the Bible. He knows what He is doing and we need to trust that He has our best interest in mind. In keeping with this let us consider a few

things that submission does and does not mean. Submission does not mean inferiority. In other words the husband and wife are equal partners, however, in every partnership one person must take the lead. God in His infinite wisdom has chosen husbands to take the lead in the home. Submission also does not mean that the husband always gets to do what he wants and the wife gets absolutely no say in the matter. Remember that husbands are commanded to love their wives. This means that the husband puts the wife before himself. In so doing the husband must consider what the wife wants when making all decisions. Loving husbands choose what is best for their wives not themselves. What submission does mean is that the husband, after considering the needs of his wife, has the final say in what happens in the home.

The third ingredient of strong homes is disciplined, obedient children that love and respect their parents. The Bible commands that children obey their parents (Ephesians 6:1). The Bible commands that parents discipline their children (Proverbs 22:6). The word discipline means, "training to act in accordance with rules". Parents must teach their children about the Lord (Ephesians 6:4). Parents must equip children to be good citizens. Parents also must make sure that their children are educated and that they can survive in the world when they venture out on their own.

The nations of Micronesia have a unique opportunity for greatness. However, without strong God-centered homes those nations are doomed for failure. Each of us needs to resolve to fulfill their God given role in the home the way God wants them too. We will be greatly blessed in doing so.

Scott Shanahan
Church of Christ
Pohnpei, FM

Tide Table February 21 - March 6, 2007				
POHNPEI, KOSRAE			CHUUK	
Wednesday	21 Wed 05:26AM 3.7 11:28AM 0.7 05:32PM 3.7 11:42PM 0.6	28 Wed 03:00AM 2.2 07:22AM 1.7 02:00PM 3.8 09:06PM 0.6	21 Wed 04:27AM 1.4 10:14AM 0.5 03:55PM 1.4 10:06PM 0.1	28 Wed 01:24PM 2.0 09:35PM -0.4
Thursday	22 Thu 05:58AM 3.7 12:07PM 1.0 05:57PM 3.	01 Thu 03:03AM 2.5 08:03AM 1.3 02:31PM 4.1 09:21PM 0.5	22 Thu 04:46AM 1.6 10:59AM 0.7 03:29PM 1.0 09:47PM 0.0	01 Thu 01:47PM 2.1 09:35PM -0.2
Friday	23 Fri 12:00AM 0.9 06:33AM 3.5 12:53PM 1.4 06:13PM 2.6	02 Fri 03:16AM 2.9 08:36AM 1.1 02:59PM 4.2 09:37PM 0.4	23 Fri 05:08AM 1.7 09:28PM -0.1	02 Fri 03:45AM 0.7 06:44AM 0.6 02:08PM 2.1 09:33PM -0.1
Saturday	24 Sat 12:11AM 1.1 07:16AM 3.3 02:13PM 1.9 05:51PM 2.1	03 Sat 03:32AM 3.2 09:05AM 0.9 03:23PM 4.3 09:52PM 0.4	24 Sat 05:35AM 1.7 09:19PM -0.3	03 Sat 03:15AM 0.9 07:28AM 0.5 02:26PM 2.1 09:32PM 0.0
Sunday	25 Sun 12:00AM 1.3 08:38AM 3.0 09:59PM 1.4	04 Sun 03:50AM 3.4 09:33AM 0.8 03:46PM 4.2 10:08PM 0.4	25 Sun 06:13AM 1.6 09:20PM -0.5	04 Sun 03:10AM 1.1 08:03AM 0.4 02:43PM 2.0 09:32PM 0.1
Monday	26 Mon 12:08PM 3.1 08:51PM 1.1	05 Mon 04:09AM 3.6 09:59AM 0.7 04:07PM 4.1 10:23PM 0.5	26 Mon 12:20PM 1.7 09:26PM -0.5	05 Mon 03:16AM 1.3 08:35AM 0.4 02:58PM 1.9 09:32PM 0.2
Tuesday	27 Tue 03:41AM 2.0 06:00AM 1.9 01:20PM 3.5 08:53PM 0.8	06 Tue 04:28AM 3.8 10:24AM 0.8 04:26PM 3.9 10:38PM 0.6	27 Tue 12:57PM 1.9 09:32PM -0.5	06 Tue 03:28AM 1.5 09:06AM 0.3 03:10PM 1.7 09:31PM 0.2

ISLAM A Misunderstood Religion

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EMPLOYMENT VACANCY**U.S. EMBASSY KOLONIA****NO: VA 07-01****OPEN TO:** All Interested Candidates**POSITION:** Secretary to Chief of Mission**OPENING DATE:** February 12, 2007**CLOSING DATE:** March 2, 2007**WORK HOURS:** Full-time, 40 hours/week, Monday to Friday
8:00 a.m. – 5:00 p.m. (includes 1 hour lunch break)**SALARY:** FSN - \$9,410 to \$15,062 p.a.**LENGTH OF HIRE:** Permanent position

The U.S. Embassy in Kolonia, Pohnpei, Federated States of Micronesia, is seeking an individual for the position of Secretary to the Chief of Mission (COM) in the Ambassador and Deputy Chief of Mission (DCM) Office.

BASIC FUNCTION OF THE POSITION

The employee serves as executive secretary to the Ambassador and the DCM. Performs a range of moderate to complex administrative and secretarial functions, including scheduling of appointments, arranging official travel, coordinating activities of residential staff and submitting monthly official residential expenses, submitting recurring representational vouchers, drafting and finalizing official correspondence, providing telephone and receptionist services, assisting with official visitors and their logistics, and controlling all incoming and outgoing correspondence to the Ambassador.

A copy of the complete position description listing all duties and responsibilities is available in the Human Resources Office.

QUALIFICATIONS REQUIRED

NOTE: All applicants must address each of the required selection criteria detailed below with specific and comprehensive supporting information.

1. High School certificate or High School diploma is required.
2. Four years progressively responsible secretarial or closely related clerical experience is required.
3. Level 4(Fluency) English is required.
4. Good knowledge of Microsoft Office Suite applications, to include Word, Excel, Access, PowerPoint, Outlook, and Internet Explorer is required.
5. Ability to work under tight deadlines with associated pressure is required.
6. Ability to handle sensitive but unclassified information discreetly is required.
7. Ability to type 30 words per minute is required.

TO APPLY

Interested applicants for this position must submit the following or the application will not be considered:

1. Application for U.S. Federal Employment (OF-612) - available at the Embassy; or
2. A current resume or curriculum vitae that provides the same information as an OF-612; plus
3. Candidates who claim U.S. Veterans preference must provide a copy of their Form DD-214 with their application.
4. Any other documentation (e.g. essays, certificates, awards, copies of degrees earned) that addresses the qualification requirements of the position as listed above.

SUBMIT APPLICATION TO

Management Section
U.S. Embassy
P.O. Box 1286
Kolonia, Pohnpei FM 96941

POINT OF CONTACT

Melina Y. Ferrell, HR Assistant
Telephone: (691) 320-2187
Fax: (691) 320-2186

This announcement is also on the U.S. Embassy website at kolonia.usembassy.gov or www.fm/usembassy.

CLOSING DATE FOR THIS POSITION: March 2, 2007
The U.S. Embassy in Kolonia is an Equal Opportunity Employer

COMMUNITY BULLETIN

Alcoholics Anonymous meets every Wednesday at Cantero Hall at the Roman Catholic vicariate office at 7:00pm. Public welcome. For details, call 320-2123.

Pohnpei Lions Club meets monthly every 4th Tuesday at Seabreeze Hotel at 6:30pm. Public Welcome.

The Christian Ministerial Association of Pohnpei State meets the third Wednesday of each month at 10:00 a.m. in Cantero Hall at the Roman Catholic vicariate office.

FSM Veterans Association meets the first Friday of every month at 6pm at The Rusty Anchor.

Devotions every Sunday 9:30 a.m. at the Bahai Center in Dolonier. For details, call 320-2182.

Habitat for Humanity Pohnpei holds their meeting every Tuesday from 11:30 a.m.-12:30 p.m. at the Sei Restaurant.

Soccer practice/games at PICS field Monday, Tuesday, Thursday 5:30p.m. Everyone welcome.

The Rotary Club of Pohnpei holds its weekly meetings Thursdays at 12:15p.m at PCR/Nantehlik.

St John's Catholic Church in Kosrae conducts services every Sunday at 9:30 a.m. For further information, call 370-3240 or 370-3209.

The general public is invited to attend revival services with Evangelist Randy Chovan at Calvary Baptist Church from March 11th – 16th at 6:30 PM each night.

The Community Bulletin is a free message board exclusive to announcements. To post your announcements to The Kaselehlie Press



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Thank You All!**CALL ☎ 320-3868 or 320-5058**

HEALTH & NUTRITION

“Going Yellow” Video Now Available to Rent

By **AMY LEVENDUSKY**
Pohnpei Island Food Community

“Going Yellow” has already been rented out a total of 9 times in the last 2 weeks at Video Center (located in Centerpoint). This drama/documentary produced by Micronesian Seminar in conjunction with Sight and Life and the Island Food Community of Pohnpei, presents an exciting combination of scientific information on food and health, as well as humor and entertainment. The “Going Yellow” DVD is now available for rent in the following video stores in Kolonia: Video Center, Movieland, Island Home Video, and Digital AV (by Ellen’s Market). Video Center rents out “Going Yellow” for free.

To quickly summarize the video, the story unfolds with a televised News Report on vitamin A deficiency and other serious health problems in Micronesia, which are related to the shift to consuming refined imported foods. A family (two young teenage girls, a young boy, their mother and grandmother) is watching the television program, which then shows a young beauty queen, Miss Pacifica. She explains that she eats Karat and other local foods to keep her strong and beautiful. This encourages one of the daughters to start eating better and leads into a drama that humorously explores Micronesian eating habits. The family, who is used to eating mainly rice, ramen, corned beef, and turkey tails, slowly learns to add more local foods to their diet. A cast of goofy characters, including a grandmother who cries (in a comical and nostalgic way) because she misses the local foods



Boyd Johnnyboy holds up the “Going Yellow” DVD – now available at Video Center for free

that used to be so plentiful, helps make the serious issue of nutrition entertaining and fun.

Watch for special appearances by Uncle Domingko, a farmer who still grows all his own food, and Mr. Bubba, a Texan who has flown all the way to Micronesia just to see the famous Karat banana!!! He meets the family and joins them to celebrate “World Traditional Food Day.” At the end

all “go local”, and happily eat breadfruit, Karat banana, pandanus, taro rolls, and other local food delicacies.

Other scenes in the video show activities of the Island Food Community of Pohnpei and local agencies, Women’s Day, Pohnpei Cultural Day, the Youth to Youth Program, the Mand Community local food project, traditional island food ceremonies, promotional

posters and booklets, and scenes from the DSM Nutritional Products laboratory in Switzerland, where many Micronesian foods have been analyzed for their nutrient content.

Special thanks go out to Video Center, Movieland, Island Home Video, and Digital AV for making “Going Yellow” available on their shelves.

Dollar Up Enterprises

Snickers
and M&M’s candies
55¢

Tuna
95¢

Deodorants &
Perfumes
\$1.95



*Ihlen Joseph-Chairman,
Board of Directors*



*The Bank of FSM
Kosrae Branch*

Message from Ihlen Joseph Chairman of Bank of FSM

On behalf of the Bank I am pleased to announce good news to the people of FSM regarding their Bank.

Figures alone do not give a complete picture, but the overall performance of the Bank in 2006 is considered the best result in the 20-year history of the Bank. Performance and accomplishments occurred across all aspects of the bank's operations.

In 2005 the Bank predicted a steady improvement in affairs and this has occurred at a faster rate than originally expected.

HIGHLIGHTS IN 2006:

- For the year ended December 31, 2006 the Bank earned a net \$1.2 Million (or \$1.20 a share) compared to \$938,000 (or \$1.00 a share) - [an increase of 31%]
- Total assets of the bank stood at \$77.7 Million
- Lending increased by **19%** over the year from **\$22.7 Million** to **\$ 27.1 Million**. This is the highest loan level in five years
- During the year the Bank made **2763 loans** totaling **\$21.5 Million**
- Common stock book value at year-end was **\$14.56 per share**, the highest ever.
- Opening of limited service branch in Hawaii in January 2006 provided direct access into the US market for the first time in the 20-year history of Bank of FSM.
- Ratings from our outside regulators are the best in 20 years since the Bank opened
- Staff turnover has dropped substantially from previous years suggesting a high level of workplace satisfaction and good employee morale

PLANS FOR 2007:

- The Bank is contemplating paying dividends in 2007 for the third consecutive year
- Dividends paid to shareholders ultimately benefit the people of FSM as the majority of shareholders are FSM citizens or FSM State and National Governments
- New premise in Kosrae opened and occupied in January 2007
- Work is underway for construction of new premise in Chuuk - completion in September 2007.
- Continental Onepass credit card to be available to our customers in 2007.
- Management is reviewing opportunities available to Bank in the Hawaii market, and we expect to introduce a number of great new products to FSM in coming months - because of our Hawaii presence and improved reputation.

Bank of FSM is dedicated to the people of FSM and is the only bank represented in all four States, and Hawaii operation has enabled Bank of FSM and its customers to access modern range of banking products and services previously only available to US banks.

Bank of FSM is also the only non United States Bank in the world that carries FDIC insurance outside the USA.

Bank is committed to returning more funds back to the community in future years:

- 1) **Indirectly** -through consistent dividend payments to all State and National Government shareholders, and
- 2) **Directly** - through support of any worthwhile charity, educational, sporting and cultural event.

The Board of Directors and Management of the Bank wish to thank all those that contributed towards its substantial improvement during 2006.

Member FDIC