

THE KASELEHLIE PRESS

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THE KASELEHLIE PRESS

Vol. 7, Issue No. 14 June 13, 2007

This bi-weekly publication is \$1.00

Pohnpei State Establishes Its Own Joint Commission on Fuel

“...it is most appropriate that our government manages its own fuel farm for the benefit of our people”

By **BILL JAYNES**
The Kaselehlie Press

(Pohnpei, FSM) - The ancient concept of “Divide et Impera”, or “Divide and Conquer” has long been practiced by military leaders and negotiators who want to win. Mobil Oil Micronesia, Incorporated (MOMI) had nothing to do with it, but the “opposition” seems at least on the face of things to be dividing itself.

In his January 27, 2006 State of the State address Governor Johnny David said, “A major problem that we need to deal with is the rising cost of fuel. Pohnpei State is a member of the FSM fuel task force. Our efforts in this area will be in concert with others in this nation.”

In a May 16 letter to the Speaker



Part of the Mobil Oil Fuel Farm in Pohnpei

of the 6th Pohnpei Legislature, Senator Nelson N. Pelep, Governor David announced his appointments to a new Pohnpei Fuel Task Force. The Governor appointed Lt. Governor Jack E. Yakana to be the Chairman. Other committee members include State Planning Advisor Hubert Yamada,

Acting Attorney General L.M. Bacalando, Jr., Director of Treasury and Administration Finley S. Perman, and Budget Officer Semensin James. The Task Force is already working to find a way to fund the purchase of the Fuel Farm in Dekehtik, Pohnpei.

Pohnpei Utilities Corporation, the State’s largest consumer of fuel did not have a representative appointed. Governor David did invite the Legislature to make two additional nominations to the task force. Due to a very crowded schedule during the graduation week, Speaker Pelep was not available to tell The Kaselehlie Press who they would appoint to the Task Force.

Pohnpei State wants to own the fuel farm in Pohnpei. Governor David said in his letter, “I am concerned that under a FSM entity Pohnpei State’s specific interests will be superseded by the general interests of the three fuel farms under one management. I believe that fuel management is an important matter that must be directly

see “FSM Fuel” on page 3

Kosrae Leadership Conference Calls for Belt Tightening in the State

Implementation Team Charged With Implementing the Cost Saving Measures by the End of Current Fiscal Year

By **BILL JAYNES**
The Kaselehlie Press

Perhaps no one knows better that Kosrae needs to tighten its financial belt if they are going to solve the financial problems with which they are faced than Governor Robert Weilbacher. That was the subject of a Leadership Conference in Kosrae on May 29 and 30.

Former Governor Rinsley Sigrah showed up for the meetings but didn’t stay long though no fingers were being pointed at him for the problems the Conference was trying to resolve.

The Conference established two tough resolutions designed to help see Kosrae through one of the worst financial crises they have ever faced.

The Conference identified nearly \$2 million of cost cutting measures. All of the measures are to be implemented by the beginning of the next fiscal year. The departments responsible for implementation of the measures were identified in the supporting documents but an Adjustment Program Implementation Team is already in operation and charged with seeing that deadlines are met.

The measures were rated on a scale of the degree of difficulty for implementation from “Easy” to “Difficult”. Responsibility for implementation was assigned for each measure.

Governor Weilbacher has already made substantial cuts in the travel budget and has gone so far as to arrange to sell the two Jeeps that the top two leaders of the Government used to drive. He has also cut travel and representation funds for the Government. Subtract \$75,000 from the Kosrae budget.

His choice for Hospital Administrator, Don Post has already said that he will give back a hefty portion of his salary for the position with the understanding that the money is to be set aside in a special fund for Hospital needs

A measure rated as “Difficult” calls for a reduction of the government by 98 employees by October of 2007. The cuts will come from each department of the Government. The Kosrae Government is currently staffed by approximately 650 employees. The cuts represent a reduction of 15% of the staff from the all levels of Government. Cost savings are estimated at

over \$800,000. The savings figures quoted in the supporting data for the resolutions were very specific—down to the dollar amount as if specific positions had already been identified.

The implementation team is asking for the axe to fall on an additional 32 positions that will save the state an extra \$284,000 in salaries.

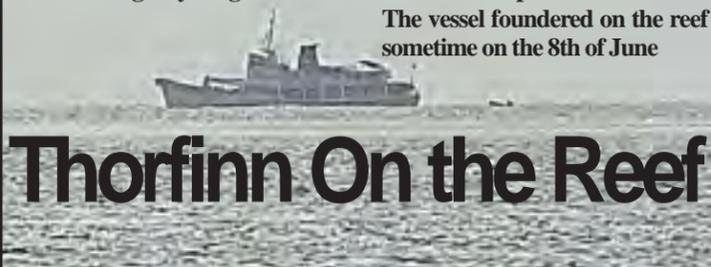
The plan includes a 5% reduction in salaries across the board. The implementation team has recommended an additional 5% for a total of 10% reduction. They have asked for a limit of \$15,000 for government employees and a reduction in work hours of 12.5%.

Kosrae has already implemented an increased sales tax and “sin” tax that combined are projected to give them an additional \$209,396 in revenue. The State is also asking that the Municipal Governments in Kosrae agree to grant back to them on a temporary basis, the amount of tax that they would normally share in.

The implementation team is calling for privatization of services that have already been identified. The documentation was not clear on what types of services were projected for privatization. The team also called for improved efficiency and enforcement of tax collection.

Details at press time were sketchy but authorities say that the vessel had picked up a large supply of Waste Oil from PUC in Pohnpei and that there is a danger of leakage if it is not removed. Contractors are researching ways to get the oil out of it for safe disposal.

The vessel foundered on the reef sometime on the 8th of June



NEWS

Questions for Chuuk and Kosrae At-Large Candidates

Although the Special Election will be held only in Kosrae and Chuuk to fill seats vacated by H.E. President Emanuel Mori and Vice President Alik Alik, the winning candidates will join other members of Congress in making laws and policies that will affect the lives of all citizens in FSM.

In the last congressional election, Transparency Micronesia posted certain questions for the candidates in all states and only three out of the 35 candidates answered the questions. And only one out of the three won his election.

Once again, Transparency Micronesia and The Kaselehlie Press are extending an invitation to the nominated candidates to answer a few questions to help voters to make a choice they understand based on issues and where you stand on them rather than on other

unrelated factors.

These questions are posted on the Micronesian Seminar Forum. The amount of time you have to respond to these questions is significantly shorter this time. In order to get your answers into the last paper before the election we will need your responses by no later than June 22 at 6:00 in the evening. We would ask that you submit your responses electronically. We will open all responses at 6:00 on the evening of the 22nd and will lay them out for the newspaper which goes out in PDF format on the morning of the 25th and goes out in print form on the 27th of June. Answers will be listed in the paper alphabetically by state and candidate last name.

Good luck to all of the candidates.

1. President Mori and Vice

President Alik are elected from two FSM States that are currently facing financial difficulties. Both states have resorted to assistance from the National Government to bail them out of their financial woes. What would you do in the National Government that will help your state in bringing it back to its own financial stability?

2. During the last step down of Compact I funding after 1996, FSM States went through difficult financial times that led them to challenge the FSM Government on the revenue division to be changed from 50-50 to 80-20 in favor of the states. The states also sought division of the fishing access fees which the National Government is not sharing with the states. FSM Supreme Court ruled in favor of the National Government on the fishing access fee and the 80-20 constitutional amendment failed to pass in the states. As a result, the states continue to have insufficient funds to carry out their mandated responsibilities among other things. Do you think changing the revenue sharing formula at this time would help to improve the financial standings of your state? If so, would you support your state if another attempt to amend the constitutional revenue sharing formula from 50-50 to 80-20 or any other formula weighted more heavily towards the States were to be initiated by

the states or in Congress?

3. In your opinion, do you think the National Government should keep all the fishing access fees to itself or should it share on a 50-50 basis with the states considering the financial situation of FSM states?

4. Beginning FY 2007 till the end of the Compact II in 2023, there will be a declining balance of the compact fund which must be supplemented by local revenues in order to maintain the current level of public services. What role should the National Government play in ensuring that there would be an adequate stream of local revenues to supplement reduction in compact funds?

5. After nearly fifty years as US Trust Territory and 28 years of self-government, we continue to see economic development failures. What role do you think government should play in the economic development of this country?

6. How should the National Government deal with international monopolies operating in our country? Should we nationalize supply of fuel or offer incentives for competitors to enter the market?

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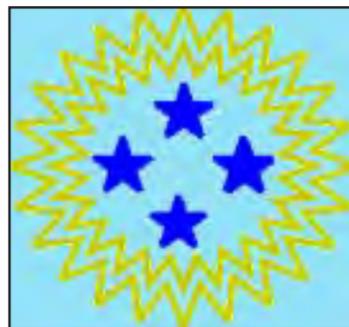
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Bill Jaynes
Managing Editor

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NEWS

...FSM Fuel

continued from page 1

managed by one government rather than grouped with other governments....The area that we need a joint arrangement is the supplying of fuel for the three groups under one arrangement because it is cost effective."

Lt. Governor Jack Yakana, in a quick interview in his office said that if Pohnpei State owns the facilities it would allow the State to lease the facility to a professional operator so that they could make some money from the operation of the fuel farm.

The national government has its own plans for the fuel farms. FSM President Mori said in a letter to Speaker Isaac Figir that the negotiations with MOMI "have now advanced to the stage where a purchase of MOMI's assets on behalf of the FSM is a realistic possibility, with a formal offer

from MOMI having been received and a counter-offer on behalf of the FSM having been tendered."

President Mori announced in the letter his intention to dissolve the current *ad hoc* Fuel Task Force in preference of a new corporation requiring full time management that will be able to exercise "ownership and control over the assets at closing."

He announced that he was appointing, "...Mr. Peter M. Christian to head the transition from the Fuel Task Force to the new fuel corporation, both as interim FTF chairman and as my advance nomination to the Board of Directors of the new corporation."

Lt. Governor Yakana said that the Pohnpei State Government has no problem with Mr. Christian and that it might actually be good to have a Pohnpeian on the National FTF but that he felt there was a problem with President Mori simply making an appointment. "We have a problem with the process."

Lt. Governor Yakana was a signator to the Economic Policy Implementation Council (EPIC) resolutions calling for a national purchase of the fuel farms which according to those resolutions was supposed to have been accomplished by May 10. Governor David said in his letter that June 30 is now the deadline for the FSM to decide on the disposition of the fuel farms in the FSM.

A cloud of rumors has been circulating around what have been very tightly guarded negotiations between MOMI, and the FTF. Now the new Pohnpei Joint Commission has been added to the mix. MOMI, requires confidentiality on their negotiations, along with the details of individual agreements they make with retail and government consumers of fuel. The National Government has been concerned that giving too much information may jeopardize their negotiations with MOMI.

One of the rumors circulating is that Governor David made the move for a new task force because he is trying to set himself up for retirement which, at least on the Government front will come with the election of a new Governor in November. The rumor mill also says that Governor David wants Tan Holdings or Luen Thai to lease and run the fuel farm if the State Government obtains that asset and that he would somehow benefit from an arrangement with them.

Governor David was unavailable for comment but Lt. Governor Yakana, chair of the Joint Committee on Fuel emphatically said that neither of the rumors is true. He said that not only are there no plans for any particular firm to run the Fuel Farm on Pohnpei's behalf but that Governor David wouldn't personally benefit from any arrangement with any company. "I know him personally and I would be very surprised if he would do anything like that. I know the man."

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Governor David and PUC Board at Loggerheads Over '90-10' and Cash Flow Audit PIO Takes to the Airwaves to Publicize Governor David's Demand for Board Chair, Anna Mendiola to Resign

By **BILL JAYNES**
The Kaselehlie Press

Anna Mendiola was, on the day we interviewed her, confident and poised other than the slight jangle of nerves that most people face when a reporter is sitting across from them. You'd never know from her demeanor that Governor Johnny David's Public Information Officer was at the Governor's request, that week, running press releases on Pohnpei State Radio V6AH publicly calling for her resignation as the Board Chair of the Pohnpei Utility Corporation, a position she has held for nearly 8 years and to which Governor David appointed her.

Anna Mendiola is the CEO of the FSM Development Bank and already has a good deal to do in that position. On the day we visited her she was pouring over the thick book of FSM Development Bank loan policies trying to get them updated before her own board meeting. The PUC Board position brings her the small sum of twenty dollars per Board meeting.

She said that Governor David requested her to resign or face the possibility of being publicly fired because he felt that they could not work together. She said the rift stems from two irreconcilable differences between the two.

Governor David wanted the PUC Board to rescind the 90-10 policy in which a customer buying cash power who has a past due amount owing on their account will have 90% of their purchase applied to their arrears and 10% applied to the purchase of cash power. The 90-10 policy was to be in effect for 90 days. The board has compromised and as of Friday, June 1 they changed the policy to 75-25.

Governor David told the Board he wanted them to return to the 50-50 policy to ease the pain of collections for customers.

Anna said, "What about the 80% of our customers that have paid their bills? They have a reasonable right to expect that services will continue." She said that if PUC can't collect payments on their receivables they will not be able to purchase fuel under the new Mobil Oil of Micronesia, Inc. policies. Service will be interrupted for all customers, even the ones that have paid their bills if

they cannot collect the cash required to purchase fuel for the generators.

An analysis of 8 years of audited financial statements all of which are available on the FSM Public Auditors website shows clearly that if customers had paid their bills when they were due, PUC would have had the cash they needed and would have been able to put back a small reserve in each of those 8 years.

According to Mendiola, the well publicized problem with the audit is the other main reason that Governor David wants her to step down.

According to Annes Lebehn, Pohnpei State Auditor, PUC made a request of the legislature for a loan of \$1 million to get them through the cash shortage problem. He said that as a result of that request, Governor David instructed his office to conduct a "Cash Flow Audit".

Lebehn said that the normal process for an audit conducted by his office is to have an entrance conference with management. He was told by PUC's legal council on his arrival that he had advised management not to cooperate with the audit. Lebehn said that he had no choice but to subpoena records from PUC as he is allowed by law to do. The subpoena was countered by PUC with a request for a Temporary Restraining Order (TRO) pending a lawsuit against the State. The TRO motion has not yet been heard by the courts but the action itself keeps PSA's office from obtaining the records it needs in order to conduct the audit they have been instructed to carry out.

Lebehn said that they already do audits on Pohnpei Transportation Authority, Economic Development Authority, and Municipal Governments among others. He said that they conducted PUC's audit in 2000. He didn't see anything in the law that bars them from conducting an audit of the Utility.

Mendiola said that PUC had already made arrangements with Deloitte and Touche to conduct an independent audit and that the audit has already been in process for a few weeks. They have 30 days after the completion of that audit to submit it to the Governor's of-

fice.

PUC's legal council said that the Constitution calls for the PSA to conduct an audit of every government agency every two years but it did not specify how the audit was to be conducted. He said that the law that established PUC, Title 5.1-108 did specify how PUC's audits were conducted. He said that the law does not supersede the Constitution but instead more clearly specifies how its requirements are to be met. He said that law requires PUC audits to be conducted by a registered Certified Public Accountant or an independent licensed accountant. He said that office of the Pohnpei State Auditor meets neither of those requirements

Mendiola said that one of the problems with the choice of auditor besides the law requiring an independent audit is an ongoing dispute with Lebehn himself over outstanding bills that might appear to give Lebehn a personal motivation to conduct an improper audit. She said that she was not accusing him but the possibility could exist.

At the heart of that disagreement is an outstanding utility bill that Mr. Lebehn has told PUC he does not owe on the building that now contains 2020.COM, which is operated by Truk Trading Company. He told them that he had an agreement with TTC to assume those bills and that agreement was part of the lease arrangement on the building. TTC management says that they are not aware of any such agreement but that they would check with legal council.

Mendiola said that the State suggested that they could have the office conduct the audit without the director but that PUC still felt it was an improper solution due to their lack of a CPA on staff.

She said that there was yet another problem in that Lebehn had already made some public comments on the audit on V6AH before he ever arrived at the office for the entrance conference at PUC. She felt that fact had tainted his office's ability to conduct an unbiased audit.

Lebehn said that he had not personally said anything to the radio station nor had he personally given them a press release. He said that

Governor David asked him during a staff meeting how he was progressing on the audit. Nothing at that point in time had been done on the audit. In response to questions he said that he used information from previous audits conducted by Deloitte and Touche that were already public record. He said that the Governor's Public Information Officer developed a press release from the information and released it to the radio station without his knowledge.

PUC's legal council said that if the PSA auditor's office wanted to conduct an audit after Deloitte and Touche had completed theirs it would probably not present a problem.

She said that Governor David claims that the board didn't authorize the law suit and motion for TRO and the move by legal counsel was therefore illegal. In response, Mendiola said that legal counsel acted independently in the expeditious manner that was required to protect PUC under the circumstances as he is required to do. The board later met and sanctioned the actions of Legal Counsel which, she said, is not an unusual practice.

Law suits were, at press time still pending on both sides of the issue of the audit. Anna Mendiola, though she said she felt like just giving up had not done so at press time though Governor David was still requesting her to do so.

The local Christian Ministerial Association will be sponsoring a Unity March from the Botanical Gardens to the Spanish Wall on Saturday, June 16, starting at 10:00 a.m. There will be a worship service supported by several local church congregations at the Spanish Wall following the march. Everyone is welcomed to participate in these activities.

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NEWS

First FSM Citizen Appointed to the U.S. Air Force Academy Second FSM Citizen Appointed To The U.S. Naval Academy

US Embassy Press Releases

Trisha Johnson, who graduated on May 21, 2006 from Pohnpei Adventist School, has been selected for an appointment to the United States Air Force Academy in Colorado Springs, Colorado. Trisha is the oldest daughter of Dr. Okai Johnson, Anesthesiologist at Chuuk State Hospital, and Mrs. Emihner Johnson, Financial Specialist for FSM Department of Health Services, both of Mokil Municipality, Pohnpei.

An outstanding scholar and student athlete, Ms. Johnson was nominated for consideration for this appointment by the FSM Government, with the approval of the U. S. Ambassador. Forty nations nominated 145 applicants for consideration for appointments to this institution; only 18 were selected for the class of 2011. Cadet Johnson plans to study Civil Engineering at the Academy, with her full scholarship valued at \$276,000.



Trisha Johnson is only the Fourth FSM citizen to be accepted by one of the United States Service Academies, and the first female FSM citizen to be accepted at any of the U.S. Service Academies. The first was Okean Ehmes, who attended the United States Coast Guard Academy in New London, Connecticut. The second was Byron Silbanuz, currently a midshipman at the U.S. Naval Academy. The third is Eugene Amor, who earlier this year received his appointment to the U.S. Naval Academy.

Eugene Amor, who graduated on May 26th of this year from Xavier High School, has been selected for an appointment to the United States Naval Academy in Annapolis, Maryland. Eugene is the youngest son of Agnes Amor of U Municipality, who works at Pohnpei Islands Central School.

An outstanding scholar and student athlete, Amor was nominated for consideration for this appointment by the FSM Government, with the approval of the U. S.

Ambassador. Twenty-seven nations nominated 89 applicants for consideration for appointments to this institution; but only 11 were selected for the class of 2011. Midshipman Amor plans to study Aerospace Engineering at the Academy, with his full scholarship valued at \$276,000.

Eugene Amor is only the third FSM citizen to be accepted by one of the United States Service Academies. The first was Okean Ehmes, who attended the United States Coast Guard Academy in New London, Connecticut. The second was Byron Silbanuz, currently a midshipman at the U.S. Naval Academy.

FSM Citizens interested in applying for admission to one of the five U.S. Service Academies can contact the FSM Department of Foreign Affairs or the U.S. Embassy for additional information.

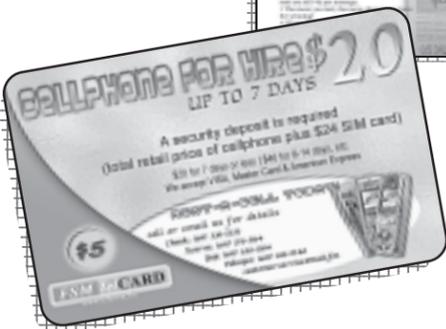
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Rechuuk Tribute Music Festival

(Kurassa, Chuuk) - This musical festival was produced to commemorate Rechuuk and its founder, Jesse 'Che' Mori's influence on music in Chuuk and abroad.

This event ran from 12:00pm to 12:00am with various local bands competing for the first prize. First place went to 'One Arm Bandit'. Second, went to 'Bro-Cous'. Vari-

ous prizes were handed out.

Per Takeru Mori, it is the events' hope that the last week of May will be designated by a resolution from the Chuuk leadership to encourage arts and music amongst the youth and talented musicians. Additionally, the event's goal is to encourage the youth across Micronesia to participate in healthy and fun activities.



First Place Winners - One Arm Bandit



Sapuk Band



The 96942 Rechuuk Crew



Second Place: Bro-Cous

Australian Embassy, Pohnpei



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The Australian Embassy- Pohnpei reserves the right to reject any or all of the bids.

Australian Embassy, Pohnpei



Minimum Amount: USD 1,300.00
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Sealed bids can be lodged at the Australian Embassy until 12 noon Thursday June 21. **No late bids will be accepted.** Arrangements to view the catchments can be made by contacting the Australian Embassy on 320 5448 during office hours.

The Embassy reserves the right to reject any or all of the bids.

NEWS

COM-FSM Snacks Locally At Spring Graduation

The College of Micronesia-FSM National campus served local snacks after the May 18, 2007 spring graduation.

According to National campus foods services manager Alvin Ong, the college cafeteria staff prepared local snacks to accommodate at least 500 people. According to Ong, the cafeteria served coconut drinks, ripe bananas, and tuna sandwiches, the only non local menu served to the guests.

COM-FSM is one of the major supporters of the "Go Local" campaign by the Island Food Community of Pohnpei.

cises, which started at 10 am at the FSM-China Friendship Sports Center main gym, involved over 70 students from both the National and Pohnpei campuses.

A new feature to the ceremony was the exhibition of some of the graduates who were members of an international honor Society called the Phi Theta Kappa International Honor Society. Membership in the society serves to recognize and encourage the academic achievement of two-year college students and to provide opportunities for individual growth and development through honors, leadership, and service programming.

The 45th Commencement Exercises, which started at 10 am at the FSM-China Friendship Sports Center main gym, involved over 70 students from both the National and Pohnpei campuses.

Student Services Mr. Ringlen Ringlen, the society is the largest honor society in American higher education with more than 1.3 million members and 1,200 chapters located in 50 U.S. states, territories, Canada, Germany, and in the Freely Associates States.

Ringlen said that the Chapter name for the society at COM-FSM is Beta Omicron Upsilon, which was chartered in October 2006 with the initial 22 members.



The COM-FSM Chapter president, Mr. Roger Gilmete, was the valedictory speaker from the National campus. Ms. Marcia Kihleng of Pohnpei Campus was the other valedictory speaker. Ms. Kihleng is not a member of the society.

The college also received its youngest keynote speaker out of Mr. Ricky F. Cantero who is Deputy Assistant Secretary for Pacific Affairs with the FSM Department of Foreign Affairs. Building on the theme of the graduation, which was "Your role in developing our nation", Mr. Cantero gave the graduates practical advices on how to develop themselves as their contribution to the economic development of the FSM.

The college also held commencement exercises at its other campuses in Kosrae, Chuuk, Yap, and the Fisheries and Maritime Institute (FMI) also in Yap.

Moroni Law Offices, P.C.
Bank of Hawaii Building
134 West Soledad Avenue, Suite 402
Hagatna, Guam 96910
Telephone: (671)477-7061
FAX: (671)477-7067
Attorney for Debtor

Federated States of Micronesia Supreme Court
Notice of Start of Case Under Chapter 2 of Bankruptcy Code
In re: Ioanis Panuelo, Debtor
P.O.Box 1245 Kolonia,
Pohnpei FSM 96941
Social Security No. 03-038996
Bankruptcy Case NO. PB 001-2007
Chapter 2
Deadline to file proof of claim: July 31, 2007

START OF CASE. An application for discharge of debts under chapter 2 of the Bankruptcy Code has been filed in this court by or against the person named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to take money owed to creditors or to take the debtor's property, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the debtor's property, consult 31 F.S.M.C. 106 and may wish to seek legal advice. The office of the clerk staff is not permitted to give legal advice.

LIQUIDATION OF THE DEBTOR'S ASSETS. The Receiver will collect the debtor's property and turn any that is not exempt into money. If the Receiver can collect enough money and property from the debtor, creditors may be paid some or all of the debts owed to them.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set for above in the box labeled "Filing Claims." The place to file a claim, either in person or by mail, is at the office of the clerk of court. Proof of Claim forms are available at the clerk's office at any FSM Supreme Court.

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CSP's 7th Annual Youth-to-Youth Environmental Fair

On May 24th 2007, the Conservation Society of Pohnpei, with its partner agencies, held the seventh annual Environmental Fair under its Youth-to-Youth in Environmental Awareness and Education program. The purpose of the fair was to have the students showcase and share what they've learned throughout the school year.

The environmental fair was held at the Pohnpei Campus gymnasium. Students, teachers and parents from the six schools came together and conducted informative and educational presentations about the environment. The six elementary schools with their projects are as follows:

RSP Elementary School at Sokehs Pah sang a song about non-biodegradable or Persistent Organic Pollutants (POPS). In the song, it presents the message of what's so bad about the increased amount of waste and what we can do to help reduce it. The partner agency working with RSP Elementary School was Environmental Protection Agency (EPA). Sokehs Powe Elementary School, in partnership with Island Food Community of Pohnpei (IFCP), also sang a song focusing on the importance of rare bananas on Pohnpei. A number of these varieties are hardly found in other parts of the world.

Pohnlangas Elementary School came about with a skit on the importance of Marine Protected Areas (MPAs). Pohnlangas Elementary partnered with the Marine Conservation Unit (MCU) from the Division of Forestry and Marine Conservation. The skit mainly focuses on MPA rules and regulations. The students also highlighted the changes in fish populations since the establishment of MPAs. Most importantly, the students presented the key importance of MPAs as a tool for marine and fisheries conservation.

Enipein Elementary School, in partnership with CSP Marine Program, also conducted a skit about MPAs, but mostly focusing on community-based MPA management. Enipein Elementary school focuses their project on the Locally Managed Marine Areas (LMMA) Network. The students showed the importance of community-based MPA management. This highlights a very im-

portant message to the other participants about community-based resource management.

Pohnpei Catholic School (PCS) collaborated with CSP Terrestrial program and presented another skit about deforestation due to the growing demand of sakau. The skit also added the fact that Pohnpei's forest has gone down from 42% in 1975 to 13% in 2002 due to forest clearing. The students seek the need for making the right decisions by our government, and for traditional leaders to be serious about the protection of Pohnpei's watershed. The students ended their presentation with a song on grow-low sakau.

Nett Elementary School, in partnership with CSP Ethno Botany project, closed the presentations with the importance of local medicinal plants in Pohnpei. Nett students reminded the participants the importance of the plants of Pohnpei. We are blessed with so many varieties of plants and their medicinal usages. The students presented a story of a local family working on their land. While working, one of their sons got injured and the family had no problem at all due to their knowledge of using local medicines from the plants around them. The students concluded their presentation with a traditional dance. The Nett students clearly presented the importance of our plants with relations to the conservation of our cultures.

The fair was a great success. The students and participants shared important messages to Pohnpei through their presentations. CSP would like to thank all the partner agencies for the wonderful effort to collaborate with their schools and making the Youth-to-Youth program a success. Youth-to-Youth Environmental Fair would not be possible without the support of Australian Embassy. CSP would also like to extend gratitude to supporting agencies: COM-FSM (Pohnpei Campus, Department of Education, Election District #3, V6AH Radio, IFCP, Ace Office Supply, and, most importantly, the participating parents. CSP will continue its effort to work with partner agencies to enhance conservation education through the Youth-to-Youth program.



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LEGAL

PROBATE

Probate is a court supervised legal procedure for deciding how to distribute the estate of a decedent. "Decedent" is a legal word that means the person who has died. "Estate" is a legal word that means everything the decedent owned.

This process includes doing the following things:

1. Deciding if the decedent had a valid will. "Valid" means that it meets the requirements of Pohnpei State law.
2. Identifying the decedent's heirs.
3. Identifying any other people or entities who may inherit part of the estate. ("Entities" are usually organizations such as a church. Together the heirs and any other persons and entities are called the "beneficiaries".)
4. Identifying the decedent's estate.
5. Making sure that the decedent's debts are paid.
6. Dividing what is left over amongst the beneficiaries.

Probate in Pohnpei is usually quite simple. It is started by filing a verified petition with the Pohnpei Supreme Court. It is usually one of the heirs who files the petition. The court charges a \$10.00 filing fee. ("Verified" means that it is sworn to and notarized by a notary public or by the court.)

The petition should have this information:

1. The name of the decedent and the date of death.
2. Whether or not the decedent had a will
3. The names of the heirs
4. The names of any other beneficiaries
5. The details of the estate of the decedent
6. The details of debts owed by the decedent
7. A request that a certain person be named as the executor. In Pohnpei this is usually one of the heirs but it can be done by anyone chosen by the court.

The advantage of probate is that the court is supervising the proceedings and the laws regarding probate are being followed. This is especially helpful if there are claims of creditors, challenges to the will, or arguments about who the beneficiaries are.

Probate procedure can take a lot of time and sometimes it costs a lot of money. Very few probate cases in the Pohnpei Supreme Court take a lot of time or cost very much money. The probate procedure is sometimes criticized because it tells the public about the decedent's estate and debts.

If the only thing in the decedent's estate is real property then the best way to take care of the estate is by filing a

request for an heirship hearing with the Court of Land Tenure. ("Real property" means land.) The Court of Land Tenure has forms for filing the petition for heirship and they will help the person filing the petition.

The probate procedure should go easily in the Pohnpei Supreme Court or the Court of Land Tenure if the decedent had a will. This document will inform the court how the decedent wanted his estate to be divided. The will may also say who the decedent wanted to be the executor.

The public is informed about the probate by posting a notice to the public. Anyone who wants to file a claim against the estate or say anything about the estate is given a limited amount of time, usually fifteen days, to file the claim or make the statement to the Pohnpei Supreme Court.

The court usually holds the first hearing on the estate about two months after the petition for probate was filed and posted. At this hearing the court usually appoints the executor. If the will named an executor the court will almost always choose this person to be the executor. This person will be responsible for identifying the assets and debts of the decedent and making a proposed distribution of the assets between the creditors and the beneficiaries.

If the estate is large the executor may

need to open a bank account in the name of the estate in which to deposit income and receipts of the estate, and out of which expenses and debts can be paid and make the distribution to the beneficiaries. This is not usually needed in Pohnpei.

If the estate is large or if it is complicated the court may instruct the executor to prepare a proposed distribution. The heirs, beneficiaries and creditors are allowed some time to tell the court if they do not agree with the proposed distribution. The court will then decide how the estate will be divided and will tell the executor to distribute the estate in this manner.

After all the distribution of the assets to the heirs, beneficiaries and creditors the executor must file a final report with the court. This report summarizes all the receipts and pay-outs of the estate and tells about all other things that were done by the executor. A copy is provided to the beneficiaries and creditors. They have the opportunity to object to any items in the report.

If there are no objections, the court will approve the closing of the estate.

Legal Services Corporation does not intend anything stated here to provide specific legal advice. If you have questions you can call Legal Services at 320 3762 or come see us on Mondays between 9:00 and 3:00.

PUBLIC ANNOUNCEMENT **REQUEST FOR PROPOSAL** **Independent Auditing Services**

The Office of the National Public Auditor (ONPA), Federated States of Micronesia, is soliciting proposals from Certified Public Accounting Firms for an audit of *Caroline Island Air for Fiscal Years Ending September 30, 2004, 2005 and 2006*. Required audit reports include a report on the financial statements and reports on internal control and compliance.

Request for Proposal (RFP) packages may be obtained at the ONPA in Palikir Pohnpei from Monday through Friday, excluding holidays between 8:00 a.m. and 5:00p.m. The RFP may also be downloaded at the ONPA's website at www.fsmpublicauditor.fm. **Deadline for submission of all proposals is 4:00 p.m. Pohnpei Time, July 20, 2007.** All proposals must be submitted to the attention of: Mr. Haser Hainrick, FSM National Public Auditor.

The National Public Auditor reserves the right to reject any or all proposals, solicit new proposals, waive minor informalities or irregularities or award the Independent Auditor in whole or in part.

All questions regarding the proposal should be in writing directed to Mr. Haser Hainrick, at the address given below. Except to the above person named, direct or indirect contact with ONPA management or staff, or any person participating in the selection process is prohibited.

Haser Hainrick
FSM National Public Auditor
P.O. Box PS-05
Palikir, Pohnpei FM 96941
Telephone: 691-320-2862/2863
Fax: 691-320-5482

Guest Perspective

OPINION

Governor David Concerned About the State of the Nation

"I am still hopeful for improvement under the FSM. However, if it cannot be so, let us be prepared to pursue a different course for Pohnpei"

[editor's note: The following letter was dated May 24 and addressed to The Honorable Nelson N. Pelep, Speaker of the Sixth Pohnpei Legislature from Governor Johnny David. It was provided to us by the Governor's Public Information Officer and is shared here in its entirety.]

Dear Speaker Pelep:

I am pleased to write this letter to voice out my views regarding future of our whole country in the hope that we can make a meaningful reflection as to how we should coordinate our efforts and put together our minds in planning ahead the best strategy we should adopt to bring about real improvements to Pohnpei State. Foremost in my mind is the future that holds for Pohnpei State given the most delicate and fragile condition of our Nation.

With the entry of new Administration of the FSM, we can only cross our fingers and hope for the best for our country, but still the anxiety and the sense of nervousness are hard to erase give the negative trends occurring in the various States in the FSM and at the National Government itself. For Pohnpei State, we therefore have to carefully re-assess ourselves as to where exactly we are heading at this point in time. We must also ask ourselves whether the Federation has delivered the benefits as what we have expected it to bring to Pohnpei State, and to devise plans and strategy that will best remedy our dire situation.

For example, the economic crisis in the FSM has reached alarming proportions. Chuuk State has always been in a financial strait, thus, substantially restricting the finances of the entire FSM because substantial portion of the overall funds has been committed or concentrated to the State. In terms of getting further financial benefits and more favorable arrangements

from the US, the whole nation is stuck with negative ratings in part due to the poor performance of Chuuk. Recently, Kosrae joined Chuuk in the state of bankruptcy. With half of the country now underwater, where are we head from here? We must know the answer as soon as possible so we can have a clearer picture of the road ahead.

We must also ask ourselves whether the Federation has delivered the benefits as what we have expected it to bring to Pohnpei State, and to devise plans and strategy that will best remedy our dire situation.

I am most appalled by nonsense euphemisms and rhetoric coming from our National leaders and foreign advisers and observers painting a fairy tale picture of the FSM. As we can see at formal gatherings and social functions, FSM is being portrayed as a Nation on the rise with a promise of bright future. But how can we accept these rhetoric if the statistics and realities of the FSM are pointing to the contrary? When our Nation first started some years ago, we had this dream of becoming big and strong and being responsible for charting our Nation's destiny. We were very hopeful then that things will turn out for the best of the citizens of this country. We accepted the prescribed models, formula and recommendations from our mentors and our Leaders as to how to achieve economic progress and development for the whole Nation in the hope of gaining true independence in the years to come. But after years of self-governance, where are we now? Very unfortunately, we are stuck to the same level of progress where we had first started. Stated differently,

we have not been progressing and we are seeing much of this trend in the near future.

Until now, we have not developed our capability for export. Our dependence from foreign aid is continuing and is now compounded by poor management and wasteful spending.

We cannot close our eyes to the many aspects where our Nation has failed to reassure the State that FSM is really in better shape. In the area of health services, we see MiCare struggling to keep afloat. In terms of infrastructure, FSM has insisted upon a position that is very costly for the Nation. With very limited resources available to us, we are on the verge of complete collapse. Our People will eventually become the victims of poor planning and complacent leadership.

With all these in mind, we need to gather our strength together in order to demand from the FSM National Government meaningful reforms and concrete indications of workable strategy to bring developments to Pohnpei State. This strategy is urgently needed at this time when the whole Nation is subjected to the most rigorous oversight and control from JEMCO and the OIA. Most of all, we need to call upon our National leaders to be cognizant of the fact that the real strength of the Nations lies in productive and developed component States. The FSM must not view itself apart and as a lone entity but rather as a conglomeration and collaboration of active and dynamic States. Our leaders in the FSM must therefore show

compassion and sensitivity to the needs of the States and give primacy to the best interests of the Nation as a whole. That way, the fabric that binds us as a Nation becomes stronger and viable. We shall not wait for the time when we are already in a state of complete hopelessness; we must act now to correct the mistakes of governance and remedy the sense of frustration that has beleaguered our country.

I had met with the new FSM President Manny Mori on courtesy call last Friday, May 18th, and he indicated positive prospects of cooperation, substantial improvements in the general leadership and remedial measures to address the excesses of past administration. While these bright prospects are yet to take shape, we must challenge the National Government to act as our true vanguard and champion for State development.

Finally, I am calling upon Pohnpei State Legislature that we act as one in focusing on the future of our State. We must not shrink from the responsibility of a bright future for our people. I am still hopeful for improvement under the FSM. However, if it cannot be so, let us be prepared to pursue a different course for Pohnpei.

Sincerely,

Johnny P. David
Governor
State of Pohnpei



LETTERS TO THE EDITOR

Insinuation?

Dear Editor,

I write in response to your May 30, 2007, article regarding the criminal information filed by the Department of Justice against former Ambassador Marehalau. The article, which opened, "Attorney General Marstella Jack, on the first business day after new FSM President Manny Mori was selected by Congress," insinuates that the timing of the information – and the fact that the defendant is from Yap – were political motivators in the decision to file the information. This insinuation is not only false and misleading but unprofessional. The Department of Justice does not exist as a puppet agency that reacts to political whim. The timing of the information was merely coincidental.

In the past, I have refrained from reacting to your letters [editor's note: the Letters to the Editor] vilifying my han-

dling of the Department's affairs. This was due to my respect for the fundamental freedom of speech and the perceived lack of merit to the critiques. An unfounded insinuation by the editor of a newspaper exceeds the privilege of free speech. On behalf of the Department, I must ask that you show respect for your journalistic obligation of non-biased reporting. The people of the FSM are more than capable of drawing their own conclusions based on the objective facts presented. Please consider that as you go about the business of performing your job as editor of the most prominent newspaper in the FSM.

I thank you for allowing me this space.

Sincerely,

Marstella E. Jack
Secretary, FSM Department of Justice

[Editor's Note: It was never my intention to insinuate that anything untoward was behind the charges that were filed. It also was not my intention to damage the Secretary nor the new President's reputation. I invite readers to reread the first sentence in the article in question and determine for yourselves whether or not I made the insinuation that was suggested in the honorable Secretary's letter to the editor.

Notice

The LAW OFFICE OF FREDERICK L. RAMP has opened a second office in Atlanta, Georgia in the United States.

Contact information is as follows:

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Pohnpei, FM 96941

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Fax: (691) 320-2886

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11190 Abbotts Walk Dr.

Duluth, GA 30097

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email: flramp@mail.fm

Pursuing a Different Course

Discontent has evolved among us that is beginning to test the very essence of our existence as a nation. The most striking cause comes from the circumstance tied to our two sister states that are now in various stages of bankruptcy. Some claim that the dilemma is in progressive mode, that Pohnpei will be the next to sing. What is more, although the State of Yap has four more years to serve under the Presidency role, bad politics has again taken over the Congress. Rumor has it that the State of Yap is contemplating joining Palau. With the two bankrupt States leading us, some want Pohnpei to contemplate the possibility of seceding from the Federation.

My position is clear on the issue of separation. The facts are clear and documented, we have had the opportunity to prove our effectiveness as a nation for over 20 years and we have failed. We are simply incapable of refining the peculiar complexities that come with our diverse social-order. Our languages, our views, our cultural and traditional values are different. We are different peoples brought together for the benefit of our forefathers' dream that we can exist as one. Couple those factors with Chuuk taking away a substantial portion of our money because of its population and much more because of its continuous bankruptcy, we are at a disadvantage. Now, that Kosrae has joined Chuuk, money for development is now being lost to reviving the two States. Whether you are a student, a fisherman, a farmer, carpenter, a government employee, young or old, our future is at stake and we will all be affected by it.

I wrote an article in the past that touched on the concept of an autonomous state and my personal view then was that we wait until the Amended Compact ends before we start contemplating seceding from the Federation. Though I have a love for our Nation, I am beginning to have doubts that we can realistically function as one any longer. I am much more concerned by the prospect of a better future for our children. You will only have to

look at the current rate of young people graduating from college with no jobs and you will see my point. Our economy is stagnant, there is little foreign investment, and the government does not have jobs for our children.

Every year the number [of jobless youths] grows and there seems to be no answer. And the crisis goes on. Prices on all imported goods including fuel have soared to massive proportions. Meanwhile, the minimum wage remains at \$1.35 p/hr. Can you imagine how frustrated are those people from Madolenihmw or Kitti when they have to spend \$60-80 bi-weekly for taxi?

Pohnpei's citizens seem to be consumed by dissatisfaction with the Federation's inability to develop the capacity of the States. Since Compact I we find ourselves still predominantly relying on foreign aid.

There is no such thing as a tourism industry. Just visit Palau and you will get my point. Every country you visit requires you to fill out an entry form. Palau is very convenient for tourists. You only have to fill out a simple list of questions, unlike our form. Palau is cognizant of bureaucracies that discourage and might damage such a valuable industry. Palau's tourism industry prospers because of its beautiful rock islands and wise leadership.

Pohnpei shares that unique quality in that we have a one in the world site, Nan Madol. Our leaders are capable of leading us. Imagine if we find a way to restore Nan Madol to its original design and designate it as a tourist site, the possibilities are limitless, we just have to reach for the stars.

I take satisfaction that some of our Pohnpeian leaders are beginning see that our survival rests with the very concept of pursuing a different course. At least, it is worth talking about—for now.

Sincerely,

Mason Albert

OPINION

BNN

By Bermin F. Weilbacher

bnn_fsm@yahoo.com

The opinions expressed in the BNN Column are those of the author.

The best ever...

I attended the Xavier High School Graduation of May 26, 2007 at the invitation of my grand nephew Erik Olter. The program was short, full of interesting points and with only three speakers. But the most unique aspect of the event was the 27 young men and women all clad in bright red gowns and wearing cat-eye dark glasses as they marched up the platform. "Wow, Cool!" the young ones would say.

Evelyn Adolph, the keynote speaker, talked about her experience as a Xavier graduate—the lessons she learned there pushed her on to a higher education and to holding important posts at the World Bank (before Paul Wolfowitz) and the at the International Monetary Fund (IMF).

The Salutatorian and Valedictorian speeches by Pohnpei seniors were unusually entertaining. Susan Lowe of the Department of Foreign Affairs was there to present an award to Eugene Amor who will attend the Military Academy.

All in all, it was the best ever graduation. I called it the "bestest ever" graduation after I realized that the Salutatorian, the Valedictorian, the Key Note Speaker, and the Military Award Presenter, all women except one, hail from Pohnpei State. Congratulations to all!!

As for Chuuk State itself, it could use a lot of improvement. It has the best airport terminal in the country, thanks to the Chinese but when one gets beyond this beautiful structure it leaves something to be desired. The road to Xavier High School is as it was when I saw it many years ago. Someone tried to improve it but left it incomplete with concrete swales higher than the road elevation.

It's too bad the Chuuk State authorities could not help one of the few good things they have going in that State.

The road into the main drag in town is no better—drivers are

still avoiding the potholes much like other States did twenty years earlier.

Where am I?

The electricity situation has not changed in years. Power outages are a common fact of life in Weno. And of course, when there is no power, the pumps that supply the water don't work. Interestingly, at some places that I visited in my short stay there, I felt like I was at a Casablanca Resort only to realize that I was in Chuuk when I stepped outside.

Meanwhile, back at home....

The notorious PUC 90-10 percent collection persists and continues to be the top of the "Wedei en Sakau." But on June 1, 2007 PUC lowered the collection from 90-10 to 75-25. The delinquency collection was set up so that customers will only get 10 or 25 percent of what they paid for electricity or water. The rest goes into their delinquent accounts.

The issue was so hot that Governor David asked the Chairperson of PUC to step down, according to the Governor's PIO..

Not to leave the matter where the collection headache was, the other local newspaper published a list of PUC positions in the back page of its latest issue. It showed a pretty high priced group of corporate employees with a salary range of \$5,000 per annum for a custodial employee to \$69,999 for its GM. The list also shows most of its division heads between \$35-38,000.

The list led two basic reactions. One, more on the light side said, "I was totally disappointed that the numbers were not sports scores." The other, more serious, "That shows why they are gung ho on such harsh collection tactics."

A source told me that the whole thing is blown out of proportion—that only 20% of the 7,000 plus PUC customers are affected by the delinquency

collection. He said that PUC needs a good public relations function to get its messages across to its customers.

Where's the \$3.3 million plus coming from?

There is also the development that was reported in the other paper that Pohnpei State might have to pick up the tab on some \$3.3 million that Pohnpeian borrowers took from the USDA Rural Development Program. Apparently when a borrower is in default, the Pohnpei State Housing Authority picks up the tab on any foreclosure measures.

The USDARD program manager has this to say about the attitude of borrowers in Pohnpei State, "Many people do not believe that there will be any severe consequences from their default. It seems that they do not believe that the State will take possession of their property of their houses as they do not believe that the State has ever confiscated properties in the past." In other words, the State will bail them out when they default on their loans. They're not completely wrong because it has never happened. The State has continued to bail defaulted loans from the USDARD program via the Pohnpei State Housing Authority.

Pohnpei State taxpayers should

be asking, "Where is the \$3.3 million dollars coming from? Maybe they should demand that they be spared from having to foot the bill for this outrageous undertaking.

How easy it is to play with money, if it's not yours...

The local press published results of investigations of the passport fiasco, the Yap pork barrel projects and the 1 million plus that the public auditor reportedly could not trace in Chuuk State. These are not news anymore. They almost become routine governmental activities.... I mean HOW IS IT THAT OVER ONE MILLION DOLLARS DISAPPEARED WITHOUT A TRACE?

"Alarming" is the better word...is there an end to all of this?

It is disturbing (maybe alarming is the better word) how easy it seems for some elected officials to play with taxpayers' dollars—as if it comes out of their personal pockets.

It is even more alarming that delinquent borrowers continue to harbor the attitude that they do not have to worry about their defaulted loans because the State will take care of them.

Is there an end to all this?????????

Job Opening!

The Office of the Vicariate of Pohnpei, Catholic Mission, wishes to announce a job opening and is seeking applicants for the part-time position of **Financial Officer/Accountant.**

Job Description: maintain accurate computerized records of all financial transactions; handle all bank transactions; make regular financial reports; pay bills; make invoices; audit all cash transactions; and other financial activities. Work schedule flexible for 20 to 24 hours per week to start.

Qualifications: minimum of two years of college; trained in accounting/bookkeeping; familiar with Quickbooks and/or Quicken software; bilingual English/Pohnpeian desired; can use the internet for ordering supplies; current Pohnpei State driver's license; experience preferred.

Call for Interview: 320-4661



MiCare Plan

(FSM National Government Employees Health Insurance Plan)

Ground Floor Town Plaza Building Post Office Box 2156 • Kolonia, Pohnpei FM 96941
Tel No: (691) 320-2549/5865/3415 Fax No: (691) 320-5693 Email: micare@mail.fm

NOTICE TO MEMBERS & PROSPECTIVE ENROLLEES OPEN ENROLLMENT SEASON

JULY 1 THROUGH 31, 2007

The Board of Directors and Management of MiCare are pleased to announce to our members and prospective members that the Regular Open Enrollment Season on all Health Plan Options will start on July 1, 2007 and end on July 31, 2007. Those members who are currently enrolled in the Plan do not need to re-submit a new application. However, to cancel or change from one plan option to another or add new dependents, members are required to submit their amendment form before the deadline. Any members may cancel their health insurance or any eligible individual who is not currently registered in the Plan may enroll during this period. Changes made during the open enrollment season will become effective October 1, 2007. The following are the three Health Plan Options offered by the Plan.

BASIC HEALTH PLAN (BA)

The Basic Health Plan is a medical insurance that allows members to access medical services from local affiliated healthcare providers. Basic Plan members may access services from off-island healthcare providers if they are approved medical referral from state hospitals and MiCare or medical care received off-island falls under emergency care. Maximum benefits for Basic Plan is \$50,000 per year. This includes cost of medical referral ticket and other non-medical expenses.

SUPPLEMENTAL PLAN (SR)

The Supplemental Plan is a medical insurance that allows members to access medical services from local and off-island affiliated healthcare providers. Individual member in SR Plan are also access to Basic Plan benefits. Supplemental Plan members are allowed to access off-island affiliated healthcare facilities in Hawaii, Guam and Philippines without the approval from state referral hospital. Before the Plan will cover medical costs, a deductible of \$100 must be paid by each member each calendar year. The Plan will pay 90% of the eligible medical costs while member pays 10% co-payments. Maximum Benefits for SR members is \$50,000 year.

SUPPLEMENTAL NON-RESIDENT (SNR)

The Supplemental Non-Resident Plan is a medical insurance offered to members residing off-island. SNR members are allowed to access approved healthcare providers off-island. SNR members are required to pay \$5 deductible for every visit and 10% co-payment. The Plan is responsible to pay 90% after deductible on all eligible charges. Maximum Benefits for SNR members is \$50,000 per year.

LIST OF APPROVED HEALTH CARE FACILITIES ON-ISLAND AND OFF-ISLAND AS OF JUNE 01, 2007

LOCAL ON-ISLAND PROVIDERS

For In-Patient and Out-Patient Services

- Pohnpei State Hospital
- Kosrae State Hospital
- Chuuk State Hospital
- Yap State Hospital
- Genesis Hospital

For Out-Patient Services

- Genesis Island Family Clinic
- Pohnpei Family Health Clinic
- Berysin Community Health Clinic
- MedPharm Clinic & Optical
- Kolonia Dental Clinic
- Sefin Health Clinic

- Family Clinic & Pharmacy

OFF-ISLAND HEALTHCARE PROVIDERS

Honolulu, Hawaii

- Straub Clinic & Hospital
- Kapiolani Medical Center
- Honolulu Medical Group

Guam

- The Doctors Clinic

Manila, Philippines

- St. Luke's Medical Center
- Capitol Medical Center
- Philippine Heart Center for Asia
- National Kidney & Transplant Institute

BI-WEEKLY PREMIUM RATES

PLAN OPTION	Employee Share (48%)	Employer Share (at least 52%)	Bi-weekly PREMIUM
Basic Plan (BA)	\$6.86	\$7.44	\$14.30
Supplemental Plan (SR)	\$15.58	\$16.87	\$32.45
Supp. Non-Resident Plan (SNR)	\$21.38	\$23.17	\$44.55

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

Premium for Additional Dependent Minor Children in excess of first four children

Basic Plan	Supplemental Plan	Supp. Non-Resident Plan
\$3.58 each bi-weekly	\$8.12 each bi-weekly	none

For more information, please contact your local MiCare office • Pohnpei (691) 320-2549/5865/3415 Email: micare@mail.fm
• Chuuk (691) 330-5891 Email: fsmngehipchk@mail.fm Yap (691) 350-2307 Email: fsmngehipyap@mail.fm
• Kosrae (691) 370-2935 Email: fsmngehipkos@mail.fm or visit our website at www.micare.fm

MiCare believes that today's health guarantees tomorrow's wealth. Now is the chance to invest in the future. Sign up now!



MiCare Plan

(FSM National Government Employees Health Insurance Plan)

Ground Floor Town Plaza Building Post Office Box 2156 • Kolonia, Pohnpei FM 96941
Tel No: (691) 320-2549/5865/3415 Fax No: (691) 320-5693 Email: micare@mail.fm

PAKAIR OHNG MEMBER KOAROS ME TOWEHDA MICARE PLAN ANSOU EN KALANGADA JULY 1 LEL 31, 2007

Board en MiCare pil aneki ansou mwahu en pakair ki ohng member koaros me July 1 lel 31, 2007 iei ehu ansou en langada ohng member koaros ren kak wia wekideklahkan ohng neirail health insurance kan. Ma komw iangehr towehda health insurance wet, komw sohte anahne audehda ehu application. A ma komw saikinte iang naineki health insurance, a met iei ansou mwahu komwi en audehda ehu application. Soangen wekideklahkan me duwehte, keseusang nan ehu Plan kolahng nan ehu Plan, kapatahieng emen de kapidoi sang emen de pil kapidoi mwaromwi sang nan health insurance wet kak wiawi ansouwet. Komwi anahne audehda ehu daropwe (amendment form) ma komw pahn wia soangen wekideklahkan me sansalehr powe. Wekideklahkan me komw pahn wiahda nan ansouhn kalangada wet pahn manaman oh kak doadoak ni October 1, 2007 kohla. Plan siluh (3) mie me MiCare kihda iei me sansal pah.

Basic Health Plan (BA)

Plan wet kin doadoahk ni imwen winihkan de clinic kan nan FSM. Plan wet pil kin doadoahk likin FSM ma imwen winihkan kamanahla pwehn pekeder la likin FSM. Plan wet pil kin doadoahk likin FSM ma member o leloahng soumwahu sohte kasikpe. Insurance pahn pwain lel \$50,000 nan pahr ehu, met patehng pweinen ticket (ma pekederla likin FSM) oh soahng teikan.

Supplemental Plan (SR)

Supplemental Plan kin doadoahk ni imwen wini de clinic kan nan FSM oh pil wasa teikan likin FSM me health insurance wet kin doadoahngki. Wasahkan me kak doadoahk likin FSM iei, Guam, Hawaii oh Philippines. Met sohte anahne kamanaman sang imwen wini pwe komwi en pekederla likin FSM. Insurance pahn pwain 90% en pweipwei kan ah member pahn pwain 10%. Member pil pahn pwain \$100.00 mwahn MiCare Plan ah pahn pwain 90%. MiCare Plan pahn pwain lel \$50,000 nan pahr ehu ohng koaros me naineki Supplemental Plan.

Supplemental Non-Resident (SNR)

Supplemental Non-Resident Plan kin doadoahk ohng irail kan me koukouson likin FSM. Member pahn pwain \$5.00 ansou koaros me re pahn kohla imwen wini. MiCare pahn pwukoahki 90% en pweipweikan oh 10% member me pahn pwukoahki. MiCare pahn pwain lel \$50,000 nan pahr ehu ohng emem member me naineki Supplemental-Non-Resident Plan.

SANG NI JUNE 1, 2007 KOHLA, IET WASAHKAN ME PAHN KIN DOADOAHK:

WASAHKAN NAN FSM:

(Met pid kapidelong oh tuhwong toahkte)

- Pohnpei State Hospital
- Kosrae State Hospital
- Chuuk State Hospital
- Yap State Hospital
- Genesis Hospital

(Wasahkan me pid tuhwong te toahkte)

- Genesis Island Family Clinic
- Pohnpei Family Health Clinic
- Berysin Community Health Clinic
- MedPharm Clinic & Optical
- Kolonia Dental Clinic
- Sefin Health Clinic

- Family Clinic & Pharmacy

WASAHKAN LIKIN FSM:

Honolulu, Hawaii

- Straub Clinic & Hospital
- Kapiolani Medical Center
- Honolulu Medical Group

Guam

- The Doctors Clinic

Manila, Philippines

- St. Luke's Medical Center
- Capitol Medical Center
- Philippine Heart Center for Asia
- National Kidney & Transplant Institute

PWEIPWEI EN WIHK RIAU KOAROS

PLAN OPTION	Tohn Doadoahk (48%)	Wasahn Doadoahk (atleast 52%)	Kapapene 100%
Basic Plan (BA)	\$6.86	\$7.44	\$14.30
Supplemental Plan (SR)	\$15.58	\$16.87	\$32.45
Supp. Non-Resident Plan (SNR)	\$21.38	\$23.17	\$44.55

Pweipwei ehu te ohng seri pahmen (4) me mihmi pahn Basic Plan oh Supplemental Resident Plan. Ohng Supplemental Non-Resident, emen seri pahn wia pweipwei ehu.

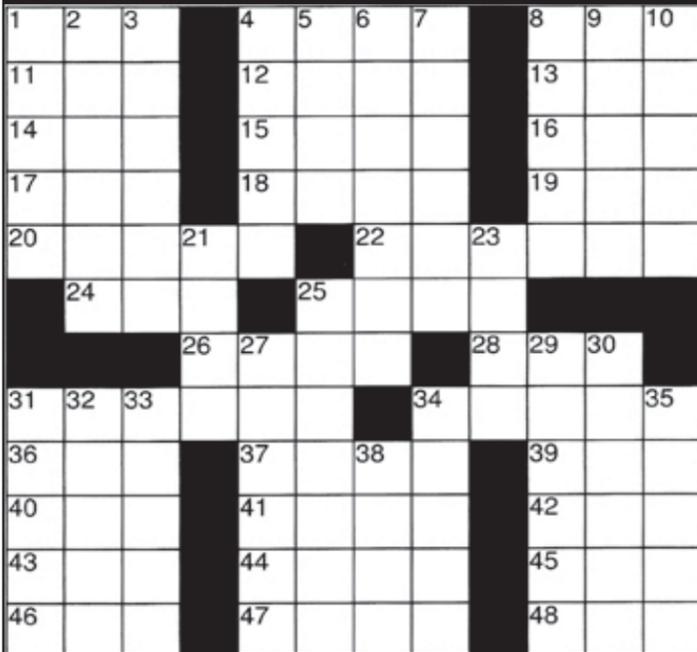
Pweipwei ohng emen seri pohngin meh pahmen:

Basic Plan	Supplemental Plan	Supp. Non-Resident Plan
\$3.58 W h k R h u	\$8.12 W h k R h u	Sohte

Menlau telepwohn lahng MiCare ohpis kan ohng kawehwe teikan. - Pohnpei (691)320-2549/5865/3415 Email: micare@mail.fm - Chuuk (691)330-5891 Email: fsmngehipchk@mail - Yap (691)350-2307 Email: fsmngehipyap@mail.fm - Kosrae (691)370-2935 Email: fsmngehipkos@mail.fm de doadoahngki website www.micare.fm.

MiCare believes that today's health guarantees tomorrow's wealth. Now is the chance to invest in the future. Sign up now!

CROSSWORD PUZZLE



SOLUTION IN NEXT ISSUE

ACROSS

1. Pickle holder
4. Tater
8. Little bit
11. Purpose
12. Dunce cap shape
13. Overwhelm
14. "Let er!"
15. They make a circle
16. Place to get a drink
17. Words of praise
18. Quantum
19. Sphere
20. Prepared
22. Not a soul
24. Like a fox
25. "I'm ___ you!"
26. Feel green?
28. Central control
31. Golfer's sidekick
34. Talent
36. Trouble for Shakespeare
37. Pappy's spouse
39. Green veggie
40. Disencumber
41. This spot
42. port in a storm
43. Plead
44. Secretly follow
45. Vote in favor of
46. Take to court
47. ASAP
48. Request

DOWN

1. One of twelve people, often act
2. Comments to the audience
3. Rub out a ratification
4. Like a reptile
5. Tiny opening
6. Eerie
7. Tyrant
8. Forbidden
9. Prize
10. Horse race
21. Given a new color
23. Tremendous benefit
25. Have too much of a good Thing
27. Starry times
29. Green tropical fruit
30. Parts of an act
31. Dr. Atkins wants them limited
32. Farewell, mon ami
33. Elude
34. Prepared to propose
35. Boat that goes both ways
38. Diva's number

Word Search - BOSTON

Baseball's Boston Red Sox team was organized in 1901 as the Boston Americans. They were also called the Pilgrims, Puritans, Plymouth Rocks, and Somersets at various times. Listed below are names of Red Sox players past and present.

BOGGS, Wade
BURLESON, Rick
CLEMENS, Roger
CONIGLIARO, Tony
CRONIN, Joe
DIMAGGIO, Dom
DOERR, Bobby
ECKERSLEY, Dennis
EVANS, Dwight
FISK, Canton
GARCIAPARRA, Nomar
GORDON, Tom
GREENWELL, Mike
HARPER, Tommy
HURST, Bruce
JENSEN, Jackie
LEE, Bill



LONBORG, Jim
LYNN, Fred
MALZONE, Frank
MARTINEZ, Pedro
PESKY, Johnny
PETROCELLI, Rico
RADATZ, Dick
REMY, Jerry
RICE, Jim
SABERHAGEN, Bret
SCOTT, George
STANLEY, Bob
TIANT, Luis
VALENTIN, John
VAUGHN, Mo
WAKEFIELD, Tim
WILLIAMS, Ted
YASTRZEMSKI, Carl

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Kolonia, Pohnpei

FM 96941

HEALTH & NUTRITION

Fish Provides a Delicious and Nutritious Meal for the Whole Family

By **AMYLEVENDUSKY**
Pohnpei Island Food Community

Fish is an excellent source of protein, several vitamins and minerals, and omega-3 fatty acids - which provide important health benefits. Fish provides a very good balance of nutrients for the family's meals.

Compared to pork, beef, and sausage, fish is generally low in fat, which has health benefits. The oil in fish, omega-3 fatty acids, is special. It is a "good" fat that can keep the blood vessels in the body healthy. This helps prevent high blood pressure and heart attacks. Fish rich in omega-3 fatty acids can contribute to the health of brain tissue and the retina (the back of the eye). The omega-3 fatty acids in fish may reduce the

risk of many types of cancers by 30 to 50 percent, especially of the oral cavity, oesophagus, colon, breast, ovary and prostate.

The protein in fish is of high quality and easily used by the body. Fish liver is an excellent source of Vitamin A. Tuna fish liver, including skipjack tuna liver, can be mixed with vegetables and other ingredients to make tasty and nutritious dishes. Vitamin A is needed for proper growth, healthy eyes and skin, and protection from infections. Fish, such as tuna, is also a good source of vitamin D, which helps in normal bone growth.

The bones in some fresh and tinned fish become soft and can also be eaten. Fish bones are very



Reef fish provide a delicious and nutritious meal and are available at the local markets

Tide Table June 13 - 26, 2007				
	POHNPEI, KOSRAE		CHUUK	
Wednesday	13 Wed 01:33AM 4.1 08:33AM 0.8 02:09PM 2.5 07:25PM 1.0	20 Wed 06:11AM 3.8 01:21PM 0.9 07:27PM 2.4	13 Wed 01:02AM 2.2 09:57AM -0.2	20 Wed 04:19AM 2.0 02:04PM 0.2
Thursday	14 Thu 02:16AM 4.4 09:20AM 0.6 02:57PM 2.4 08:06PM 0.9	21 Thu 12:15AM 1.7 06:47AM 3.4 01:58PM 1.1 08:26PM 2.5	14 Thu 01:29AM 2.5 10:33AM -0.3	21 Thu 04:29AM 1.8 02:06PM 0.3
Friday	15 Fri 02:57AM 4.6 10:03AM 0.4 03:41PM 2.4 08:46PM 0.9	22 Fri 01:14AM 2.0 07:23AM 3.0 02:36PM 1.2 09:35PM 2.6	15 Fri 02:00AM 2.6 11:11AM -0.4	22 Fri 04:25AM 1.6 01:43PM 0.4
Saturday	16 Sat 03:38AM 4.6 10:46AM 0.4 04:24PM 2.3 09:26PM 0.9	23 Sat 02:43AM 2.2 08:04AM 2.7 03:16PM 1.3 10:45PM 2.8	16 Sat 02:33AM 2.6 11:50AM -0.4	23 Sat 03:58AM 1.4 12:59PM 0.5
Sunday	17 Sun 04:18AM 4.5 11:26AM 0.4 05:07PM 2.3 10:06PM 1.1	24 Sun 05:00AM 2.1 09:06AM 2.4 04:01PM 1.4 11:43PM 3.1	17 Sun 03:05AM 2.6 12:30PM -0.3	24 Sun 02:33AM 1.3 12:13PM 0.4
Monday	18 Mon 04:57AM 4.4 12:06PM 0.6 05:51PM 2.3 10:46PM 1.2	25 Mon 06:53AM 1.9 10:48AM 2.1 04:51PM 1.4	18 Mon 03:35AM 2.4 01:09PM -0.1	25 Mon 12:29AM 1.4 11:39AM 0.3
Tuesday	19 Tue 05:35AM 4.1 12:44PM 0.7 06:36PM 2.4 11:29PM 1.5	26 Tue 12:29AM 3.3 07:50AM 1.6 12:23PM 2.0 05:41PM 1.3	19 Tue 04:00AM 2.3 01:42PM 0.0	26 Tue 12:13AM 1.6 11:09AM 0.2

good sources of the mineral calcium. Calcium makes your bones and teeth strong. Other minerals, such as iodine, are also found in fish. These minerals help the body to function properly. Iodine prevents disease of the thyroid glands.

There are many other benefits of eating fish regularly. Fish may also help people with diabetes manage their blood sugar levels. Breastfed babies of mothers who eat fish have better eyesight, perhaps due to the omega-3 fatty acids transmitted in their breast milk. And regular fish consumption may relieve the symptoms of rheumatoid arthritis.

The 1992 South Pacific Commission (SPC) Leaflet #17 on South Pacific Foods and the website http://www.medindia.net/patients/patientinfo/fishfood_health.htm are acknowledged for providing the information in this article.

ISLAM
A Misunderstood Religion

Islam teaches:
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Equality and Justice

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HATRED FOR NONE**

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www.mta.tv

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Brooklyn, NY 11204 U.S.A.

Alarming increase in illegal fishing in Central Pacific

Wellington, New Zealand. A dramatic increase in the number of sightings of unauthorized fishing vessels in the western and central Pacific Ocean in the last three months is alarming fisheries officials in the Pacific Islands region. Speaking during a regional meeting of the Pacific Islands Forum Fisheries Agency in Wellington, New Zealand, the Executive Director of the Western and Central Pacific Fisheries Commission, Andrew Wright, has advised that there is strong evidence of a significant increase in illegal fishing ranging throughout the central Pacific through French Polynesia, Cook Islands and Kiribati. The majority of reports received so far concern large purse seiners flagged to Latin American countries. These vessels normally operate in the eastern Pacific but as fishing conditions for tuna in that region are reported to be depressed this year vessels are moving west. Tuna fisheries in the central and western Pacific are managed through the recently established Commission which is headquartered in Micronesia. Mr Wright said that the members of the Commission have agreed that only vessels flying the flag of the members of the Commission may be authorized to fish in the western and central Pacific. He added that Latin American countries are not members of the Commission and so any of their vessels fishing in the WCPFC Convention Area will be conducting illegal activities. As such activity undermines the conservation and management measures of the Commission, and adversely impacts on fragile island economies dependent on fishing, the members of the WCPFC treat the threat posed by illegal fishing activity very seriously.

POHNPEI FISHING CLUB ANNOUNCES an Expanded JACKPOT TOURNAMENT

SATURDAY, 16 June 2007

Total of \$300.00 in PRIZES:

HEAVIEST FISH (\$70 & \$30) -

LADY ANGLER (\$35 & \$15)

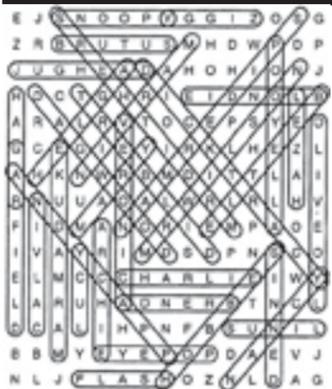
JUNIOR ANGLER (\$35 & \$15) -

BEST BOAT (\$70 & \$30)

**SAFETY BRIEFING
AND REGISTRATION
5:30 to 7:00pm,
FRIDAY, 15 June,
at PCR
RESTAURANT**

**The deadline for
ads and news
items for the next
issue is
June 22, 2007**

LAST Issue's Solution



LAST Issue's Solution

GRAY BAT ASH
LAMA UGH ZOO
ODOMETER ALL
BIN ACRE LIE
EIGHTH WEEDY
ASEA GAS
BIZ RING
CONES ROYALS
ROD PALS GUT
OHO ALIENATE
WOO TON ITEM
NOR SEE LESS

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 Cliff Rainbow Restaurant at 6:30pm. Public Welcome.

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

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.

FANGO holds its monthly Issue Base Dialogue (IBD) on the last Wednesday of each Month at the Sei Restaurant at 12:00 PM to 1:00 PM. The public is welcome.

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

P. O. Box 2222 Pohnpei, FM 96941

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ANOTHER CLASSIC LIMERICK BROUGHT TO YOU BY **TRASHBUSTERS**

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TRUE LOVE WAITS

By **BARBARA L. PACE**

Maybe you're a young man or woman, in high school. Maybe you have goals to go off island in a few years to enroll in college or join the military. You have so many options, so many choices and plenty of decisions to make. How exciting! Most of your friends are in that same place! Cool!

Sometimes "things" get in the way. Peer pressure or that longing to be loved and cared for, or just the call of raging hormones. All of these can contribute to your unspoken desire to "experiment" with sex. Maybe you want to check it out, just once. Your boyfriend says he loves you or your girlfriend says she only wants you. You want to wait until there's a more serious commitment but you're getting weaker.

Wouldn't it be great if you knew someone else in your class who wanted to "wait" too? What if several or more wanted to do the same thing? What if there was a club that was made just for that purpose?

"True Love Waits" is a worldwide program designed just for you and your friends. Since it began in 1993, more than 2.4 million youth from around the world have signed their "True Love Waits" pledge cards and made a commitment to God and themselves that they will save sex for marriage. Sound corny? These young people don't think so! They think it's right on!

Perhaps you think the topic of sex is too sensitive to discuss with

your parents. Maybe you could find someone that you can talk to! This tough stuff is too important to ignore and it's too hard to handle on your own! You can't ignore your feelings!

Talk with someone, like a trusted adult, maybe a leader in your church; someone you're comfortable with. It should be a person who will give you good advice; a person who will keep your concerns and struggles just between the two of you, and who will tell no one else.

There's more! True love is something special. It's genuine, pure, and unwavering. To simplify, it means you should wait for your true love until after your wedding day by keeping away from any sexual contact with anyone beforehand. True love is the love that celebrates the sexual relationship of a married man and a woman. Your wedding will be a special event when you promise faithfulness to each other forever. That's why I believe in marriage and why I want you to save sex for after the wedding.

Look at it this way: God designed sex in the first place. He knows that waiting is the right thing to do! God wants this for each of you because He knows it's the very best way for you to enjoy love and sex. Cool, huh?

"Don't be so naïve and self-confident. You're not exempt. You could fall flat on your face as easily as anyone else. Forget about self-confidence; it's useless. Cultivate God-confidence. No test or temptation that comes your way is beyond the course of what others have had to



**Promise,
Purity until your
wedding day!**

face. All you need to remember is that God will never let you down. He'll never let you be pushed past your limit; He'll always be there to help you come through it." —The Message

Don't assume that all your friends are doing "it". Many talk about it, but they're just showing off when they say they've done it. Don't let peer pressure get to you! If a person leaves you because you say "no", then you know that that person doesn't really love you anyway. Learn to say "no". Many regret having sex before marriage, but no one has ever felt sorry for waiting.

Maybe you've already made the wrong choice and you think, "It's too late for me to make that decision, to pledge myself to a life of purity outside of marriage." It's not too late! God is a God of second chances! Just tell Him

you're sorry, and He'll give you that second chance. You are a special creation! Your purity is a special present from God to you and it's worth saving for the right person and the right time. Set your own standards in line with God's standards.

"One final word, friends. We ask you—urge is more like it—that you keep on doing what we told you to do to please God...you know the guidelines we laid out for you from the Master Jesus. God wants you to live a pure life." —The Message

If you'd like a TLW pledge card or more information about "True Love Waits", contact Pia Kaufmann at: piakaufmann@web.de or call the PMF office at 320-2496.

Barbara L. Pace, a former missionary with Pacific Missionary Aviation, lived on Pohnpei for several years.

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SPORTS



4th Annual
**2007 "INS"
MAROSONG**

**POHNPEI HALF MARATHON
13.1 MILE RUN**

4:00 p.m., Saturday, July 21

Start: 4:00 p.m. at INS Store
Finish: Spanish Wall Softball Field

1st Place - \$500 2nd Place - \$250 3rd Place - \$100
4-10th Place - \$30 11-20th - \$15 21-30th - \$10
1st Women - \$300 2nd Women - \$200 3rd women - \$100
1st Junior - \$100

No registration fee. All runners will receive finisher's medal,
INS souvenir t-shirt, hat and gift bag

For more information contact the FSMNOC office (320-8914)

**5K Walk/Run
7:00a.m., Saturday**

Pohnpei - start and finish at Palm
Terrace Shopping Center. Runs will be
also held at the same time in Yap,
Kosrae and Chuuk.

\$5.00 registration fee, with t-shirts to
all finishers

Contact: FSMNOC Office - 320-8914



**OLYMPIC DAY RUN
JUNE 16, 2007**