

On My Mind
05/13/05

I don't know whose toes I may be stepping on, but I'm going to say it anyway: the Bank of Guam's web page is about the most unfriendly I've ever seen. The first "hit" brings you to a page that asks only whether you want to deal with HTML or flash. Excuse me? How is the ordinary person supposed to know what those mean, and which one he or she should use? There's no little balloon that opens up and provides that information, either.</P>

Not only is the opening page unfriendly, but the process of trying to get to one's account is a long, drawn-out process - which I would also consider user-unfriendly. Very user-unfriendly, in fact.

Once a user clicks on HTML, the next screen brings up a big map of Guam, and all sorts of BoG blurbs, but not until one gets to the fine print at the bottom - where such things as "contact us" or "privacy policy" are usually found - does one find the words "Pacific Express On-line." On one of the three browsers on my computer, headings do appear at the top of this page, to be sure, but I had a real problem even then finding the exact spot to click on to get a response. Either way, the BoG web site then throws up yet another barrier. The next screen that opens up asks only that the user indicate whether s/he has an island account or a San Francisco-based account.</P>

Once that question is answered, yet another screen comes up, this time to asking one to log in. That's four screens, and the user has still not reached a page that gives the user any information about his or her account. For those of us still on dial-up mode, that's a lot of waiting.</P>

In this day and age, when computer use is becoming so ubiquitous - and programmers so proficient - there's no excuse for such an amateurish approach - especially for a major financial institution, for pete's sake!</P>

<P align=center>***</P>

Speaking of financial institutions and new technology, Bank of Guam isn't the only one lagging behind. Just this week I tried to re-invest the small nest-egg I have with four mainland investment firms, two of which are well-known. With one of the well-known ones, I was able to open an account, and invest on-line, with only one small problem - I had to make up a street number to satisfy their mandatory request that I provide a street address (no P.O. Box number allowed). Fortunately, though, it also asked for a mailing address, if different.</P>

For one of the lesser-known companies, it took me a while to figure out how to get to the right page for opening an account, but once there, things went very smoothly - the software was really user-friendly, even allowing one to save the application if unable to complete it at the time - except that I had to call the company and tell them that the mandatory street address (again, no P.O. Box number accepted) I submitted was not usable for mailing things to me.</P>

The other well-known company would not accept my two-letter state code - we didn't even get into the question of street vs mailing address. And when I called its 800 number, all the person

at the other end could suggest was that I submit my application via snail mail!</P>

The fourth company would not accept my two-letter state code, either, making it impossible to go further in filling out the application, but when I called its 800 number, I was told that the 800 number did not accept calls from my area. Talk about unfriendly!</P>

The point being that doing business in the CNMI - from the CNMI - is not yet all that easy! Both prospective developers and the CNMI might want to bear that fact in mind when talking about bringing new businesses here.</P>

<P align=center>***</P>

The release of the 2005-2010 Public Transportation Development Plan by the CNMI's Department of Commerce just five months before a general election is optimistic, to say the least. The report calls for the formation of a task force, and a for a recommendation on establishing a public transportation system by the task force within a year, with further benchmarks on into the year 2006.</P>

That would be well and good if the election were not so imminent. Appointment to the task force would be bound to be politically influenced. Should the governor not win re-election - which would mean the inevitable change in agency heads as well - whatever the task force may have accomplished prior to the election could very likely end up on the shelf. In fact, if the new administration did not favor the plan, the whole idea could get shelved.</P>

And that would be a pity. The plan, put together by Glen Manglona of the Commerce Department's Office of Economic Development, proposes that several different transportation options be provided, including carpools, vanpools, or a monorail system. According to the story carried in theSaipan Tribune earlier this past week (mention of a "rain train" in the article must have been a typo, Manglona later explained) the task force is also charged with preparing and submitting a grant to the U.S. Department of Transportation's Federal Transit Administration for funds to carry out the program.</P>

Manglona said the intent was for the legislature to form the task force through statute, so that it would remain in effect whatever the outcome of the election. But that would seem optimistic as well, given that the legislature is not known for passing timely, reasonable, rational measures.</P>

There is no denying that a public transportation system for Saipan is long overdue. There are far too many single-occupancy vehicles on the road. And as more and more people buy their own car, and traffic on the roads increases even more, the costs of providing safe roads for them to travel on, and the cost of maintaining all those roads in safe condition, rises as well, incurring higher direct costs to the government that it can ill afford.</P>

It would, it seems to me, take very little to start a public transportation system. All it would take would be a requirement that the hotel busses to and from the airport also serve - for a reasonable fee - anyone wanting to travel along the same route. It might be necessary to establish fixed bus stops so that busses weren't stopping at every corner - but then again, it might not. Experience would have to be the judge. But those busses are rarely full. Why shouldn't they carry

non-hotel guests as well?</P>

There have been previous attempts to establish a public transportation system, but all have failed. Will this one succeed? One can only hope, but it sure would be nice if Saipan could develop a system as efficient and effective as the one in and around Honolulu - which has frequent and convenient service to every destination one might want at reasonable rates - an exemplary model.</P>

<P align=center>***</P>

It won't solve vandalism - such as the disgraceful damage to Banzai Cliff monuments - overnight, but it's clear that one element lacking in the prevention campaign is a sense of participatory responsibility on the part of the vandals - or the larger community which allows the vandalism to occur.</P>

Tourism is the most important economic resource we have. The revenues it generates (in addition to those of the garment industry) are what keep the economy going, provide the resources for funding the schools, the police, the health center, the infrastructure, the government. Thus the well-being, the welfare, the health and safety and access to water and power of every single person in the CNMI depends on the success of the tourism industry.</P>

Those who vandalize monuments and other buildings and areas visited by tourists, those who steal their purses, break into their hotel rooms, do damage not only to those directly affected, but to all the rest of the people in the CNMI as well, because that damage, those thefts, will discourage future tourists, and thus cut down on the revenue the CNMI earns from the tourism industry.</P>

We need to put the message across often, directly, clearly and strongly: every single person in the CNMI has a stake in the success of CNMI's tourism industry because protecting and promoting tourism puts money in their pocket. If it remains a vibrant industry, we all benefit. If it doesn't, we all lose. That it is up to us - to each and every individual on island - whether tourism flourishes.</P>

<P align=center>***</P>

Short takes:

- I've not written anything about Ambrose Bennett, figuring enough words were already being expended on the subject. But this latest turmoil does beg for comment. With all his ardent - and endless - claims to be working on behalf of PSS teachers, it does seem odd that support from the very teachers he allegedly represents is so completely missing from the mix. If he were truly representing the interests of the teachers, wouldn't one expect them to jump to his defense? Where is their support for their representative?</P>

Where is their support for their representative?</P>

- As time runs short, and the specter of the next governor being elected by a very small percentage of the electorate becomes ever more likely, the need for a law to require run-off elections becomes more and more urgent. Are there no statesmen among the legislature?</P>

- How appalling that former Congressman Stanley Torres could be put in limbo for so long only to have the charges dropped after all. It's distressing to think the AG's office would be so slipshod as to not even have a proper search warrant. It's only slightly less so to think it took so long for the error to have been discovered.</P>

- Last but not least: the Hofschneider/Apatang "uncola" ad is one of the best, most clever, political ads I've seen in quite some time. It's simple. It's informative. It's clean and polite - there are no slurs. It's effective. And it's funny.</P>