

*The*  
**BBCCC**

**C**



**psERVER**

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*Cooperative Community News and Features*

**"PROGRESS THROUGH UNITY AND SERVICE"**

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## **BBCCC 49th Annual General Assembly Set on March 16, 2008**

**T**he Baguio-Benguet Community Credit Cooperative General Assembly (GA) this year will be on Palm Sunday, March 16, 2008 at the Gonzaga Gymnasium, College of Education Building, Saint Louis University, General Luna Road, Baguio City.

The program of activities is as follows: Part I. Registration (starting at 7:00 A.M.); Part II. Business Portion; Part III. Distribution of Patronage Refund and/or Interest on Capital; Part IV. Proclamation of Winners/Elected Candidates (by the Election Committee); and Part V. Adjournment.

This year, there are three (3) vacant positions for the Board of Directors (BOD), two (2) for Audit and Inventory Committee (AIC); and One (1) for Election Committee (Elecom).

After the deadline for the filing of Certificate of Candidacy for all positions on February 20, 2008, there were five (5) who filed their candidacies for the BOD, four (4) for the AIC, and one (1) for the Elecom. The Elecom had to evaluate if all those who filed for the different positions were qualified before posting the official list of candidates to be voted upon. (Note: In the final official list, only two (2) were left to run for AIC).

The following are the other activities in relation to the election period as embodied in Resolution No. 08-ELECOM-001 promulgated on February 4, 2008:

*(Continued on page 11)*



## Chairman's / President's Corner:

By: **DR. AMPARO T. RIMAS**

President and Chairman of the Board of Directors, BBCCC

General Manager, BBCCC Foundation, Inc.

President and Chairman of the Board, NORWESLU



### DEVELOPING THE VALUES OF THRIFT AND SAVINGS

Our Cooperative stands strong on the three fundamentals of effective Coop membership, namely:

1. **Save** regularly
2. **Borrow** wisely
3. **Pay** promptly

A member's savings or deposits determine his borrowing capacity. Much savings means he can borrow a big amount. It goes without saying then that savings are very important to answer the need for either productive or provident loans. It is not only because of loans that members need to save but also for them to build wealth ready for them to use at anytime they need it. Savings provide the keystone to present and future financial security.

There is a very apt proverb in the vernacular. "*Ang hindi nag-iimpok, walang gagamitin sa oras ng pangangailangan.*" ("One who does not save has nothing to use in moment of need". The fable of the ant clearly illustrates the situation—that of saving for a rainy day. The story as told is that the ant stored food while there was fine weather. The other insects did not bother to do so. When the rains came and it was practically impossible to get food from outside, the ant had all the food he needed while the others starved.

Indeed, most men work for the present, a few for the future. The wise work for both—the future and the present. It is said that society at present suffers far more from **waste of money** than from **want of money**. It seems easier to make money than to know how to spend it, much less how to save. It is not what a man earns that constitutes his wealth but what he saves from it through economy and thrift. Thrift is a matter of self-denial and private economy. Simply put: "Many people are diligent enough in making money but do not know how to spend it properly and how to economize. **They have sufficient skill and industry to do the first one but do not have the wisdom to do the second.**"

Thrift does not require superior courage nor superior intellect. It merely requires common sense and the power to resist selfish enjoyments. Comparatively, few people can be rich but most have it in their power to acquire, by industry and economy, what they need to satisfy their needs. When they cannot do this, then the problem is lack of will more than lack of opportunity.

Money saved represents a very precious value and that is **independence**. Independence is of tremendous moral importance. A certain Bulwer said: "Never treat money lightly, **money is character.**" Some of men's best qualities depend upon the right use of money such as generosity, honesty, frugality, self-control, justice, and integrity. On the other hand, many of his worse qualities—greed, extravagance, injustice, immorality, improvidence, lack of self-discipline, etc.—have to do with the bad use of money.

A man who has no money saved, lives from hand to mouth and is dependent on others for his needs and in the process losses his self-respect and the respect of others. But a man with money saved, no matter how little, is in a different position. His little saving becomes a **source of power** which protects him from becoming a victim of fate and circumstance. Through saving or frugality he has provided for the needs of his family and loved ones. He has thus acted in a most responsible manner befitting a good father of the family.

In attempting to guarantee future financial security, three (3) steps may be mentioned in building wealth, such steps are simple to understand but not easy to follow, namely:

1. You need to **make money**—this means that before you can begin to save or invest, you need to have income sufficient enough to have some left over after spending for your necessities.

(Continued on page 4)



**EDITORIAL****ELECTION FEVER**

By the time the copies for this issue are being distributed, the qualified candidates, as screened by the Election Committee, must be busy campaigning already. With the 49th Annual General Assembly (AGA) set on March 16, 2008, we expect to elect on this day three (3) for Board of Directors (BOD), two (2) for Audit and Inventory Committee (AIC), and one (1) for Election Committee (ELECOM).

When we elect our leaders, let us go over their qualifications first, to be able to select the best for the respective positions they are aspiring for. Let us analyze their platforms.

We firmly believe that some important factors to consider (not necessarily in the order of importance), in selecting whom we will vote for are: 1) COMMITMENT; 2) Ample TIME to serve; 3) ABILITY; 4) WILLINGNESS; 5) EXPERIENCES in Coop activities, and 6) PASSION to serve the COOP members with honesty, integrity and dedication. You can add more criteria to these suggestions.

Before the AGA, the candidates who wish to win, for sure, will go to the different institutions, agencies, offices and other places where there are members, to try to convince the members to vote for them. The past years, the election of officers added excitement to the other activities set during the AGA. Even though the Cooperative movement is supposed to be apolitical, it became already a tradition at the BBCCC for those interested to run for the Board or in any other elective position as a committee member to campaign before and during the Annual General Assembly until the deadline for voting. Good luck to the candidates!

To the members, continue voting wisely! Christian, wise voters critically analyze the qualification and the platforms of the candidates. Are they constructive in nature? Will they lead to the unity and cooperation of the officers, staff and members? If doubtful, search for the truth! Ask the officers and/or management concerned for the correct data so as to avoid confusion. Let us look forward to an election the CO-OPERATIVE way.

**Mar Valdez****Riza Bueza****Gil Reoma****Bong Tadeo**

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**CONSULTANTS:***BOD Chair, Dr. Ampy Rimas**GM Oscar R. Adversalo***OFFICIAL PHOTOGRAPHER:***Rizza V. Gacao*

**The BBCCC  
COOPSERVER**

IS THE OFFICIAL  
NEWSLETTER OF THE  
BAGUIO-BENGUET  
COMMUNITY CREDIT  
COOPERATIVE  
(BBCCC) WITH  
OFFICE AT  
NO. 56 COOPERATIVE  
STREET, ASSUMPTION  
ROAD, 2600 BAGUIO  
CITY, PHILIPPINES.



**Developing the Values ...***(Continued from page 2)*

2. You need to **save it**—once you have an income that is enough to cover your basic needs, you need to develop a proactive savings plan.
3. You need to **invest it**—once you have set aside a monthly savings goal you need to invest it prudently.

Making enough money is the most fundamental step. There are two types of income—**earned and passive income**. Earned income comes from what you “do for a living”. While passive income comes from investments. To maximize earned income, you should choose work that you enjoy doing (you are likely to perform better and be more likely to succeed financially doing something you enjoy); consider what you are good at (look at what you do well and how you can use those talents to earn a living); consider what will pay well (your financial expectations will be met by work where you do well).

The next step is to save. You make enough money, you live comfortably, but you are not saving enough. What’s wrong? There is only one answer. Your wants exceed your budget. It is important to distinguish between what you really need and what you merely want. It is not difficult to look where you can save some money, i.e. switching off unnecessary lights, recycling used water to water plants, scheduling laundry days, etc. A little economy here and there will eventually build significant savings.

The last step is to invest savings appropriately. Read about wise investments. Consult knowledgeable people who can assist you invest your money in safe and profitable investments. Take prudent risks. Be watchful of your investments. Consider not only the return of your investment but more importantly the protection of your investment.

*Ang pag-iimpok ay tungkod sa masaganang kinabukasan.* We have been described as a **non-saving culture**. Let us then develop the habit of saving and thrift as we await the time when we can be called a **saving culture**. Let parents and elders of the Baguio-Benguet Community Credit Cooperative take the lead.

## **HOUSING COMMITTEE UPDATES**

*Dir. Mary Ann B. Bungag*

*Ms. Mary B. Minglana*

*Engr. Albert V. Talco*

The WISHING STAR of the BBCCC Housing Service has finally been reached. The documentary requirements, namely, the Conversion of the property from Agricultural to Residential, the Tree Cutting and Development permits of the BBCCC CoHouSer project at Lubas, La Trinidad, Benguet have finally been issued to BBCCC. The site development of the area will commence as soon as the plans, reprising and scheme of development will be approved by the Board of Directors.

We wish to thank the Department of Agriculture, Sangguninag Bayan, Municipal Planning and Development Office, the Department of Environment and Natural Resources (DENR) of La Trinidad, Benguet, and the Housing Land Use and Regulatory Board (HLURB), for the issuance of the documentary requirements for development, Sangguniang Barangay of Lubas, the Balucas family and the Guitley Community for their full support in the preparation of the significant endeavor.

When the development will commence, the committee plans to conduct more Cooperative Housing Investment Planned Savings (CHIPS) orientation seminars (Bearer’s Courses), so that the distribution of the **One Hundred Twenty five (125)** residential lots to qualified CHIP Savers will be faster and the return of investments of the Coop will soon be realized.

We encourage the homeless members of BBCCC to attend these orientation seminars in order to avail themselves of this service. Please read the CHIPS Bulletin Board at the BBCCC office for information on the status of the Project.

The success of the BBCCC Housing Service in helping the government ease up the plight of the homeless Filipinos, will surely go a long way in the lives of its members.

## Testimonial for Ms. Flordelina S. Lillie



The Baguio-Benguet Community Credit Cooperative (BBCCC) tendered a testimonial dinner for Ms. LORDELINA S. LILLIE, the longest-serving staff of BBCCC, last November 15, 2007 in the BBCCC Seminar Hall when she finally decided to retire as an employee of our Cooperative in order to join her husband, MR. EDWARD P. LILLIE, in New Castle, England, Great Britain. Deling, (formerly Flordelina Somera Sabedra) as many fondly called her, served for 35 years and rose from the ranks until she became the Finance Officer and Assistant General Manager, the positions she was still holding upon her retirement.

During the program that preceded the dinner, Ms. Neriza Ruelos, a staff of the Accounting Department gave an invocation, followed by the opening remarks of Dr. Amparo T. Rimas, Chairperson/President of the Board of Directors. Testimonials from Ms. Rosalinda Bagang, staff of the Accounting Department, Ms. Veronica Cardona, head of the Accounting Department, and Dir. Amado Jesus F. Cendaña, former General Manager and now a Director of BBCCC, were then given before Mrs. Lillie delivered her response (the response is printed hereunder—with different font). A token of appreciation was presented by Mr. Oscar R. Adversalo, General Manager and Dr. Amparo T. Rimas right after the response. Intermission numbers were rendered by selected BBCCC staff and officers.

Dr. Mario S. Valdez, Vice-Chairman/Vice-President, BOD, gave the closing remarks. Ms. Rosemarie Torres, head of the Members Accounts Section led the prayer before the dinner. The Masters of Ceremonies were: Jane Suyatan, Henvi Francis Salon and Ronald Linglingan.

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### **Mrs. Flordelina S. Lillie's Response During The Testimonial Dinner in Her Honor**

*Colleagues and co-workers of BBCCC, ladies and gentlemen, good evening.*

*I could not change already the sail of the wind, all systems go for my departure.*

*Me and my husband, EDDIE, decided to go back to the good side of England, sooner, hence my Early Retirement.*

*I wish to express my heartfelt gratitude to become part of this prestigious Cooperative and shall always remember the very enlightening experiences with its Board of Directors, Officers, Staffs, and members.*

*Obviously, getting out of, not only from my work place for over 35 years but also getting away from colleagues whom I hold dear in my heart, is not easy. It is difficult indeed. BBCCC has provided me, not only a means of livelihood, of salary, in other words, but more especially, it has provided me an identity, a belongingness of a sense of FAMILY. That is the legacy I leave to you, that BBCCC should be a family, a mission where we can display the best of what we are: the honesty, integrity, hard work, commitment and sense of duty and service which we wish our co-workers and members see in all of us.*

*I have been witness to a culture of dedication, determination, brilliance and consistency. Very significantly, I have been witness to an atmosphere of teamwork and camaraderie; valuing the importance of each and everyone's role in the Cooperative.*

*It is my fervent prayer and hope that everybody continues with this culture to be committed to pursue and uphold its noble objectives exemplified in its MISSION, VISION and core values through your unwavering loyalty, integrity and devotion of duty. BBCCC has developed and progressed through God's guidance and assistance. Our leaders in the past did their part to establish a Coop, that is, of help to our ordinary fellowmen through integrity and duty. Let not the new and young destroy it by lack of integrity and selfishness and financial gains. Continue, rather, to make BBCCC great and trusted by all.*

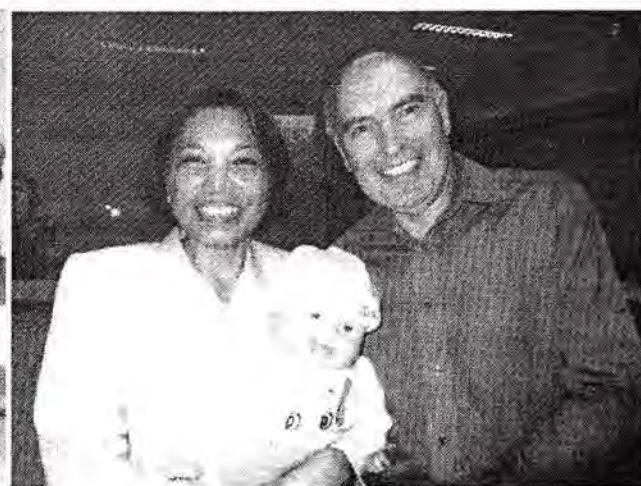
*Thank you. I may not be around in person, but BBCCC will always be in my heart and you my co-workers in my dreams. Lastly, thank you all for this occasion, EDDIE and I appreciate it.*

**GOD BLESS AND MORE POWER !!!!!!!**



# PICTORIALS...

## Testimonial Dinner For Dhel Sabedra-Lillie



Left to right (Top pictures): Ms. Dhel (4th from left standing) and husband Eddie (2nd from left sitting) pose with some of the officers, staff and members. Mr. and Mrs. Lillie were obviously happy to receive the gift from the Cooperative presented by BOD Chair Ampy and GM Oca.

(Middle pictures): Dir. Jess Cendaña, Crecom Member Bhel Ronquillo, Staff Lin Bagang, Staff Ronie Cardona delivering their respective messages to Mrs. Lillie. Ma'am Dhel and Sir Eddie likewise, conveyed their own responses.

(Bottom pictures): Employees Jun Nastor, Henvi Salon, Lin Bagang, member Anita Peña, Vice President Mar Valdez, President Ampy Rimas, employees Vivien Nahiwen and Renz Castillo during one of the performances as tribute to Mrs. Lillie. Mr. and Mrs. Lillie with all smiles pose with one of the gifts they received—a "baby doll"

From the BBCCC family: We wish you all the luck and God bless!



**PICTORIALS...****KNOW YOUR CANDIDATES . . .  
March 16, 2008 BBCCC Elections****For BOARD OF DIRECTORS [Elect Three (3)]**

**APOLONIO, Aldrin L.**  
**"APOLS"**



**ASUNCION, Arturo G.**  
**"ART"**



**CENDAÑA, Amado Jesus F.**  
**"JESS"**



**REBUDAL, Rufino L.**  
**"RUFFY"**



**RONQUILLO, Isabelina G.**  
**"BELLE"**

**For AUDIT AND INVENTORY COMMITTEE [Elect Two (2)]**

**FLAVIER, Nida F.**  
**"NIDZ"**

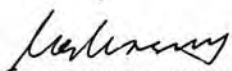


**ESTEPA, Rogelio C.**  
**"ROGER"**

**For ELECTION COMMITTEE [Elect One (1)]**

**VELASCO, Armando C.**  
**"ARMAN"**

This is to certify that the above-listed names with corresponding pictures are the official candidates for the March 16, 2008 election of Board of Directors and other elective committee offices.

  
**BASILIZA S. LACONSAY**  
MEMBER

The Election Committee:  
  
**ATTY. ARMANDO C. VELASCO**  
CHAIRMAN

  
**EMMANUEL A. TADEO**  
MEMBER

## JOIN the BBCCC Foundation, Inc. Intra-Coop Fun Draw!!! And your help will entitle you to beautiful prizes:

- 29" Flat Screen Color TV with Rack
- 7 cu. ft. Refrigerator
- La Germania Gas Range
- Washing Machine with Dryer
- Home Theater Set
- DVD Player
- Microwave Oven
- Oven Toaster
- Rice Cooker
- Imarflex Electric Air Pot
- Electric Fan
- La Germania 2 Burner Stove
- Electrolux Vacuum
- Bread Toaster

You can buy your tickets at the BBCCC office at P50.00 per ticket

## FIGURE—CONSCIOUS KA BA?

### BBCCC IN NUMBERS IN 2007

*Compiled by Gil Reoma, EdCom member*

**334** — total number of members who availed of the LAP (Loan Amnesty Program) from October 1 to December 31, 2007. Of these, 300 re-activated their membership, but 34 decided to withdraw. The 234 who fully paid their past due loans from 1 to 31 of October enjoyed 100% amnesty on all fines; 45 availed of the 75% condonation (payment period: November 1-30) and 50% condonation privilege was granted to another 45 members who paid from December 1 to 31.

LAP was aimed at "reducing our loan delinquency ratio by affording our defaulting members an opportunity to settle their past due loan accounts". It was applied on all past due accounts as of June 31, 2007 backwards.

**9,096,929.44** — total amount in Philippine pesos collected as Loan Balances from Fixed Deposits during the Loan Amnesty Program period.

**13,361,382.42** — total amount in Philippine pesos collected over-all during the LAP period, that includes Loan Balances from Fixed Deposits, Cash Collected, Fines Collected, Petty Cash Loan, Petty Cash Fines, Grocery Loan, and Grocery Fines.

***Source: BBCCC Billing Department***

**15,898** — total number of active, **regular** members as of December 31, 2007. Of these, 5,616 are males and 11,282 are females.

**3,266** — total number of active, **associate** members as of December 31, 2007. Of these, 2,059 are males and 1,207 are females. Associate BBCCC members are composed of Kiddies, Teeners, and Young Adults.

**19** — total number of Pre-Membership Education Seminars (PMES) held in 2007. While the usual frequency was one-seminar-every-month, there were two seminars each in January, February, March, May, June, July, and December.

**1,171** — total number of participants in the 19 PMESs held in 2007.

**1,103** — total number of approved new members in 2007.

***Source: BBCCC-MIS Department***





## FROM THE MANAGER'S DESK ..

By: Mr. Oscar R. Adversalo

### OUR MEMBERS SPEAK OUT

In the July-December 2007 issue, we dwelt on "more changes" in our internal control system in view of protecting the Coop's interest and members' equity. We have observed that along the way many members criticized us, verbally as well as in writing, for such changes. Rather than looking at the entire forest, they simply focused on the individual trees.

While a few members found it convenient to ventilate their reactions, mostly negative, in the GM's office (aka: heat absorber) many preferred to do the same thru the SUGGESTION BOX, albeit unsigned. (Only one out of more than 30 comments/suggestions, covering the period June 2007—January 2008, was signed, with complete address.) Let us consider some unedited feedbacks.

From Miss/Mrs./Mr. \_\_\_\_\_ of \_\_\_\_\_  
: **In obtaining loan within fixed deposit, can we not revert to the usual procedure that the same be released on the same day/date that it is filed?"**

Chair Amparo T. Rimas, reacting to a similar comment/suggestion from a member (an employee of SLU), explained: *"The release of loans within fixed deposit needs to undergo rigid scrutiny every step of the transaction. Errors and oversights can have dire financial consequences. However, because of feedbacks coming from well-meaning members who bother to kindly drop by to ask clarifications or to give suggestions for improvement, like requesting loans within fixed deposit to be released the soonest possible time, this policy has been looked into by the Board and there is good assurance that such loans may be released more expeditiously without sacrificing, of course, strict observance of internal control principles."*

UPDATE: Since January 28, 2008, the proceeds of loans within fixed deposit may be released within one hour from the time the loan application has been approved. With computerized loan vouchering and computerized check printing already in place, even with increasing volume, less errors, like overstatement / understatement of loan proceeds are expected and, hence, there is no reason why such proceeds cannot be released within the earliest possible time.

From Miss/Mrs./Mr. \_\_\_\_\_ of \_\_\_\_\_  
: **"In reaction to your policy, I am strongly against it. In the first place, presenting such documents (payslip, ITR, etc) will not ensure that the member will pay their loan. It is their own willingness to pay. It is also up to the Loan and Credit Committee to screen the loans very well before approving and they are given such time."**

Chair Rimas continued: *"Guarantee for the repayment of loan may never be compromised, you will agree. Hence, the policy of requesting the presentation of evidence of source of income should be most welcome by every and all members to protect their money which is after all the money being lent out. The advisory pertaining to the matter is still to be implemented on February 1, 2008, so that all concerned members may have time to come around for whatever changes or revisions they may suggest."*

UPDATE: The above-mentioned policy took effect last February 1, 2008. However, it does not apply to loans within fixed deposit. For loans beyond fixed deposit, the presentation of proof of income for loan evaluation purposes is at the discretion of the approving officer, e.g. Crecom or BOD.

(Continued on page 11)



# WHO'S WHO AT BBCCC . . . *By Riza Bueza*

## ELIZABETH C. CINCO

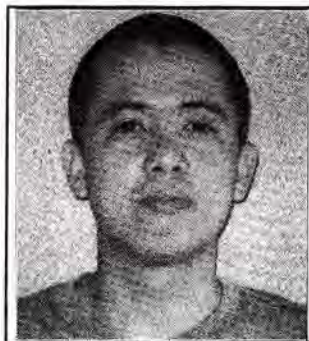


"As a BBCCC employee, I should be a good example and be helpful in uplifting positive values to others and do my work diligently", thus, quips Ms. Elizabeth C. Cinco, Beth as most of her co-employees call her.

Beth, who was born in Baguio City, says that working at the BBCCC helps her a lot in broadening her knowledge as far as her career is concerned. She is a graduate of Bachelor of Science in Management at the University of the Cordilleras, formerly Baguio Colleges Foundation. Joining the BBCCC in May 2005, her first assignment was at the Loans Department, was detailed at the Members' Account Section and is currently holding a position in the Accounting Department.

Happily married to Carl Ellister and blessed with a kid named Earl Seandrik (who is 2 years old), Beth envisions the BBCCC to stay as a model Coop and for it to have a continuous progress.

## DANILO M. DIZON



Referred to as "Bong Tangkad" by his colleagues, (as he shares the same nickname with other 2 Bongs in the Coop). Mr. Danilo "Bong" Dizon has been a driver in the Coop since September 16, 2000.

Bong, who was born in Baguio City is happily married to Liezl and is blessed with 2 kids (2 girls: one is 7 years old and the other is only 9 months old).

After rendering a humble service for nearly 8 years, he envisions the Coop to last forever for future generations to come. He stresses that he is blessed being an employee of the Coop because it has helped him develop personally as he is given the chance to be exposed to different kinds of people

## Tidbits . . . Tidbits . . . Tidbits . . .

*By Riza Bueza*

### Recap of Activities Held From September 2007 to the First Quarter of 2008

- Formulation and improvement of Guidelines for the different Departments (mostly on Saturdays)
- Induction of BBCCC Foundation Inc. scholars
- Asian Confederation of Credit Unions (ACCU)
- Lakbay-Aral for Officers and Staff
- Bowling Tournament for Officers and Staff
- Family Day for all members
- Tribute to a Retiree—Mrs. Flordelina S. Lillie
- Christmas Program
- Strategic Planning by Officers and Department Heads
- Pre-Membership Education Seminar (PMES) - six (6) times for would-be members
- Skills Trainings—Five (5) times for members, non-members and BBCCCFI scholars
- Cooperative Housing Investment Planned Savings (CHIPS) Seminars—Three (3) times



**Our members . . .***(Continued from page 9)*

From Miss/Mrs./Mr. \_\_\_\_\_ of \_\_\_\_\_  
 \_\_\_\_\_: **"There is a new procedure that before loan amortizations can be paid, it has to be initialed first by the clerk-in-charge. Can we not just pay directly to the cashier as the usual practice. This is a waste of time."**

Admittedly, this procedure may cause a little inconvenience on the part of our paying members. But such a procedure guarantees that any payment made is rightly applied to the intended loan account, where most of our Coop members have more than one loan account. In many cases before this procedure was adopted, numerous loan payments were applied to the wrong accounts. However, if a member-borrower has only one loan account (which is unlikely because as they say Filipinos are from London ... loan dito, loan doon), or if he/she is familiar with his loan account numbers which are reflected on his/her copy of the cash disbursement voucher, he/she can go directly to the cashier to pay. It is not practical for the cashier to be asking a paying member the intended loan account as this would take so much time given a long queue especially during peak days.

From Miss/Mrs./Mr. \_\_\_\_\_ of \_\_\_\_\_  
 \_\_\_\_\_: **"Good morning. I would like to suggest that good payers of loan should also be given a reward or incentive."**

There are two sides to the coin: some say that good payers, especially early payers be given an incentive such as a discount or a token; others think that it is incumbent for a borrower qua borrower always to make good his/her payments. This suggestion has been tabled for further study by the Coop officers and management.

We encourage our members to speak out for the continuing improvement/development of Coop policies and operational procedures. However, prudence dictates that feedbacks should not be aired in anonymity.

**BBCCC 49th Annual . . .***(Continued from page 1)*

DATE/PERIOD	ACTIVITY
Feb. 15, 2008 (Friday) to March 21, 2008 (Friday)	Election Period
Feb. 15, 2008 (Friday) to Feb. 20, 2008 (Wednesday)	Filing of Certificate of Candidacy for all Positions
Feb. 25, 2008 (Monday) to March 16, 2008 (Sunday)	Posting of List of Candidates
Feb. 25, 2008 (Monday) to March 29, 2008 (Friday)	Filing of Petitions for Disqualification
March 03, 2008 (Monday) to March 16, 2008 (Sunday)	Campaign Period
March 16, 2008 (Sunday)	ELECTION DAY
March 17, 2008 (Monday) to March 21, 2008 (Friday)	Filing of Election Protest



# ADVERTISEMENTS

Our exceptional and affordable line of nutritional supplements, health food, beverage, fitness and skin care products are natural and tested with BFAD/Clinical studies to be of good quality, effective and safe.

**Financial Opportunity** - Lowest Franchise Fee with instant 100% payback value for money, a breakthrough in the franchising business.

**P1,500 product purchase makes YOU a lifetime franchise dealer, product seller & distributor.** Numerous income on product selling & distribution, franchise dealership and partner's monthly profit sharing are your pathways to financial independence.

## WELLNESS PRODUCTS

### Green Gem Chlorella

"the Natural Power Nutrient" 100 tabs/bot

**Chlorella pyrenoidosa** is a green single-cell

fresh water algae that is now widely recognized as the most potent nutritional whole food on earth. It has all the nutrients needed by every human body. A better source of chlorophyll, which makes it more detoxifying and cleansing. It is good for people with liver disorders or people who drink and smoke. It is very helpful for people with intestinal disorders. It is especially good for people who need "rebuilding" - people who suffer from degenerative diseases (muscle, nervous system, etc.) or people who are frail. Contains Chlorella Growth Factor (CGF), which boosts the immune system, reverses cancer, and offers other health benefits. CGF also helps repair nerve tissues throughout the body and is excellent for treating degenerative brain and nerve disorders.



### Better Café 7 in 1

21g/sachet 10 sachets/box

"The Better Mix for Better Health"

Healthy Blend of:

Coffee

Cream

Mocha flavor

Brown sugar - good for health.

**Agaricus Blazei Murrill** - a medicinal mushroom discovered in Brazil tested to be effective in the prevention and treatment of cancer & AIDS. It also has anti-viral and anti-tumor properties.

**Spirulina** - blue-green algae found in most lakes and ponds. Considered to be a complete protein which stimulate the immune system and has anti-viral, anti-cancer, anti-allergy effects.

**Korean ginseng** - known as "King of herbs", energy booster and has been used to reduce physical, mental and emotional stress.

### Enzyme 777 500ml/bot.

"A Pinoy breakthrough in Probiotic Formulation"

Probiotic health drink with more than 17,000 ORAC value made from beneficial microbes, mangosteen, grapes, pineapple, banana, pomelo & papaya

Supports digestion, strengthens immune system and produces natural antibiotics in the body



### Vit-O

"Grape Seed Oil Extract" (1000mg) 30 Soft Gels/box

\* A Bioflavonoid containing Oligomeric Proanthocyanidin, one of the most potent antioxidant, 20x more powerful than vitamin C and 50x more powerful than vitamin E & B.

\* Prevents degenerative, cardiovascular and respiratory diseases.

\* Delays aging and maintains skin moisture and anti-inflammatory

### Alka-Cee

"Ascorbic Acid + Vitamin C" (ascorbates)

\* Prevents heart diseases such as stroke and heart attack

\* Assists in the formation of healthy blood vessels, strong bones and joints.

\* Good for cough and colds, anemia & gum diseases.

\* Helps provide antioxidants the side effect of gastric irritation



### Gluta 777

"The better choice for better results"

(GSH) Glutathione with Vitamin C and Green Tea Extract (700mg) 30caps/bot.

contains 3-amino acids (cysteine, glycine, glutamic acid)

powerful antioxidant neutralizing and preventing formation of free radicals

powerful anti-aging, anti-viral and anti cancer properties liver detoxifier, skin whitener and immune booster

### Glutathione Skin Care

Essentials



### BetterDrop 777

A mix formulation of Trace minerals, Virgin Coconut Oil, Lemon and various Herbal plants. Best use for beauty and personal hygiene, first aid, skin problems, hair grower, muscle and joint relaxation, varicose veins, food preservative and many more...



### Better Net

HELPING OTHERS LIVE A BETTER LIFE

Good News! Small Capital... Small Risk... But big income "Health products makes you beautiful in and out"

Health Forum with free consultation:

BBCCC Mall

56 Cooperative St., Assumption Rd., Baguio City

March 28, 2008; April 27, 2008; May 25, 2008 (2:00 - 4:00 P.M.)

For more information please visit us at 6J's AVON 2nd Floor, Bogayong Bldg., Mabini St., Baguio City Tel. Nos.: 443-8297/304-5027  
Call or text: Cecile Obispo - Santiago (09209505187) or Bong (09157176140)

To all BBCCC members: Distribution of 2007 Christmas Token is now on-going.

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