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BBCCC

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Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

GENERAL ASSEMBLY 2009

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BBCCC conducted the 50th General Assembly last March 15, 2009 at the Gonzaga Building of Saint Louis University, General Luna Road, Baguio City.

The activities for the day started with the Registration as early as 7:00 in the morning. A Eucharistic celebration officiated by Rev. Stephanus Chandra, CICM, followed suit. Then the opening program commenced with the singing of the National Anthem followed by the BBCCC Golden Anniversary hymn led by the husband-and-wife tandem of Melchor and Normita Pablico. Welcome remarks were given by Dir. Amparo Rimas.

The ELECOM then presented the candidates for this year's election; and while the roll call and determination of quorum was being awaited, the members kept pouring in to participate in the momentous 50th General Assembly.

The usual conduct of the GA continued with the members listening to the reports of the different committees, the Board of Directors, the presentation and approval of the budget for 2009. Questions and clarifications arising from the reports were raised by the members and answered by the officers and staff concerned.

The activities for the 50th General Assembly ended around 5:30 in the afternoon with the much awaited distribution of dividends/patronage refund.

All in all, the 50th General Assembly was something that the members had looked forward to, and evidence that inspite the so-called global slump, things are still picking up for BBCCC. To each and every BBCCC member we have so much to be thankful for, the good Lord for His blessings and , of course, the BBCCC family! See you in 2010 on our 51st General Assembly next year!

Chairman's / President's Corner:

By: **DR. MARIO S. VALDEZ**

President and Chairman of the Board of Directors, BBCCC



"The Show Must Go On !"

In December, 2008, the Board of Directors of our COOP, the Baguio-Benguet Community Credit Cooperative (BBCCC), received an e-mail from then Director and Board Chairman/President Amado Jesus F. Cendaña, tendering his resignation "as member of the Board effective receipt of this letter". He further wrote that the Board may appoint his replacement as provided for in our COOP By-Laws. He said that during his stay in Florida, U.S.A., while on leave here at BBCCC starting after our Golden Anniversary Celebration on October 11, 2008, he received an advisory from the U.S. Citizenship and Immigration Services (USCIS) requiring him for his biometrics appearance on January 16, 2009, and it would take another couple of weeks, according to him, before he would know USCIS action on his petition. Hence, his resignation letter .

So, by the principle of succession , being the Vice-Chairman/Vice-President, I had to assume the responsibility of becoming the Chairman/President, until the reorganizational meeting of the Board of Directors within ten (10) days after the Annual General Assembly (AGA) on March 15, 2009. I consider it a great and a command responsibility with whatever happens during my incumbency, even though for a few months only, considering the many preparations to be done for the AGA.

But "The Show Must Go On (TSMGO)", as the saying goes. With the help of the officers, management, staff and concerned members and with the spiritual guidance of the Lord Almighty we can be successful. In fact, instead of appointing the seventh (7th) BOD member to fill up the vacancy, the Board decided to just wait for the AGA for the COOP members to elect the 7th Director. So, even with just six (6) members of the Board from mid-October 2008, to mid-March, 2009, TSMGO!

By the way, do you know the origin of the saying "The Show Must Go On" ? There was the story of a clown who was performing on stage. Then news reached him that his son just died. But he said to himself, "The Show Must Go On!", so, even if he was crying in the inside, he had to laugh on the outside to let the audience also laugh, while performing his role as a clown. In the Philippine situation, if one cannot continue to perform his/her job or role to be done, and somebody else has to take responsibility, we say, "The Show Must Go On!" so as not to jeopardize the operations or activities to be implemented.

I hope things will turn out fine with this responsibility put on my shoulders until March, 2009. Anyway, I am surrounded with responsible, dedicated BODs , management, staff and members, and above all, the Divine Guidance is always sought for. These thoughts liberated me from fear of leading a COOP of 19,448 members (regular and associate) as of this writing.

To the new set of officers, my congratulations! (By the time this issue of our COOPSERVER will be released by the printing press and read by our members, we expect already a new set of officers.) Whatever responsibilities given to us, let us accept the challenge and work for the benefit of our Cooperative, the BBCCC, with the welfare of the members as a priority in our decision-making process.



THE GOLDEN HARVEST

AMPARO T. RIMAS
Vice-Chair and Editor-in-Chief

Anniversaries are celebrated to recognize that through good and bad times, we have gone through them together!

We have not only SURVIVED the crises of birthing and growing up. We have become stronger and more determined to protect our Coop; we have SUCCEEDED and have become stronger and determined more than ever to protect our Coop!

From a tiny seed of fifteen (15) members and a share capital of one hundred fifty pesos (P150.00), this tiny seed has grown into the giant Cooperative tree, the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) with total assets of Php 948,188,585.45 and membership of 19,448 consisting of both associate (3,653) and regular members (15,795) for a total of 19,448 members, figures that speak eloquently of dramatic membership and asset growth. We can only say - To God be honor and glory of such tremendous blessings and grace.

Few, if not most, did not expect that then Baguio Teachers Credit Union (BTCU), the very name of the Cooperative (1958), later Baguio Community Credit Union Incorporated [BCCUI (1961)], still later Baguio-Benguet Community Credit Cooperative Incorporated [BBCCCU (1976)] and now the Baguio-Benguet Community Credit Cooperative [BBCCC (1991)], would grow and become what it is today—almost 20,000 in membership and very

(Continued on page 4)



Ampy Rimas
Editor-in-Chief



Riza Bueza



Mich Cariño



Bong Tadeo

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**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.

EDITORIAL . . . The Golden Harvest*(Continued from page 3)*

close to becoming the first billionaire Cooperative up north.

Membership growth and asset growth clearly indicate that the BBCCC has done remarkably well in the last fifty years! It has fulfilled its vision, to wit:

"to be a model Cooperative that is responsive to the needs of its environment and where each member becomes economically self-reliant; is positive value-oriented; and a socially responsible member" the community.

Likewise, it has realized its mission, to wit:

"lasting improvement in the quality of life of its members; a membership enlightened about Cooperative values and their social responsibilities; active involvement in community development"

Its credit services, the many and varied provident and productive loans, have been the anchor, many times over, of thousands of members and their families in moments of financial need providing them the basics of food, shelter and clothing. Its social arm, the BBCCC Foundation Incorporated has provided scholarships, pre-school education, grocery subsidy of the Street Urban Working Student, commonly known as street children, the several tie-ups with government and non-government entities for community outreach projects, such as dental-medical missions, assistance in cash and kind, extended to those who come for help, involvement in environmental concerns, etc.

Once parochial, BBCCC now networks with not only local but regional, national and international Cooperative and non-Cooperative agencies to respond to common issues like human resource development, environment, poverty alleviation, micro-finance, children and women empowerment and other concerns. Its linkages have afforded the BBCCC the necessary trainings and exposures that enabled it to be globally competitive.

Fifty years of such tremendous performance and achievement can only reflect the kind of leadership, past and present, which is dynamic, pro-active, value-oriented and service the that is genuinely committed to the welfare of the members. The foresight of early leaders to make BBCCC the vehicle of financial intervention in behalf of the marginalized segment of the community has worked wonders. The aggressive policies and programs pursued by both Board and Management have all resulted in the continued development and progress of BBCCC. With the observance of good governance principles that have characterized Board and Management behavior, the BBCCC has indeed performed excellently well and thus it truly deserves the prestige and respect not only of the Cooperative community, but of the community at large.

The Officers and Staff say: "We have served well." The members say: "We have been dutiful;" and the community says: "We have been supportive all the way!" All others say: "Good Work! May BBCCC be blessed always."

ELECTION RESULTS

March 15, 2009 General Assembly

ELECTED CANDIDATES**FOR BOARD OF DIRECTORS**

	<u>Number of Votes Garnered</u>
1.ADVERSALO, Oscar R.	5,295
2.RIMAS, Amparo T.	5,036
3.GAYO, Nelson V.	4,968
4.VALDEZ, Mario S.	4,740
5.AMBANLOC, Aurora M.	2,705

FOR AUDIT AND INVENTORY COMMITTEE

1.DULNUAN, Ana O.	5,408
2.RAMOS, George K.	2,872

FOR ELECTION COMMITTEE

1.SORIANO, Gerry B.	3,923
2.LACOPIA, Norma M.	3,721

LOOKING BACK...Golden Anniversary Highlights

1. **Fifty Days Countdown.** From August 22, 2008 to October 11, 2008, fifty lucky members received simple tokens to mark the fifty days preceding the Big Day. The General Manager took care of the daily gimmicks
2. **Search for Golden Anniversary Little Mister and Miss BBCCC.** Emerging winners were Jayson Kris Santiago and Kyla Dominique Gayo, Golden Anniversary Little Mister and Miss BBCCC. Runners-up were Sandy Juliese Obida and Ian Timothy Solajo, Little Miss and Mister Service; Shannuelle Victa Tadeo and Mhikee Joshua Dulnuan, Little Miss and Mister Thrift; Nadine Echon and Adrian Keisse Pascua, Little Miss and Mister Trustworthy; and Jasmine May Flores and Raddie Bacbac, Little Miss and Mister Honesty. The search was excellently coordinated by Mrs. Rosemarie Torres and Ms. Jane Suyatan.
3. **Thanksgiving Mass** celebrated by Rev. Seraph Balmadres, son of one of the charter members, the late Mr. Mariano Balmadres.
4. **Thanksgiving Luncheon and Awards** at which members of the families or representatives of the Charter Members and past Chairs and Presidents were honored with Plaques of Appreciation. No less than the widow and son of the Founder, Atty. Alexander Brillantes were on hand lading greater significance to the occasion present.
5. **A Grand Parade** preceded the **Family Day** celebration at which Coop families participated in the various contests winning for them prizes such as rice, canned goods, etc.
6. **Sports** events such as basketball, volleyball and bowling were held which enhanced the bonding of coop officers, staff and members. These events were organized and supervised by Comelec Commissioner Armando Velasco and Bong Tadeo.
7. Search for the **BBCCC Jubilee Hymn** which saw Mr. and Mrs. Normita Publico winning from among the entries of Mr. Romano Bulatao, Mr. Domingo Batoon, husband and wife Faith and Crisanto Velasco and Mr. Ferdie Urbina.
8. The **Grand Raffle** of the 2004 Toyota Van, the proceeds of which will be given to the BBCCC Foundation.

Board Reorganization

Ten days, as prescribed by CDA rules, the newly elected Board of Directors was reorganized on March 25, 2009.

The results of the reorganization is as follows

- Chairman - Dir. Oscar Adversalo
- Vice-chairman - Dir. Mario Valdez
- (Automatically is the chair for Membership, Education and Training)
- Members - Dir. Aurora Ambanloc
- Dir. Art Asuncion
- Dir. Nelson Gayo
- Dir. Amparo T. Rimas
- Dir. Isabelina Ronquillo

The Chairpersons of the various ad Hoc Committees as the following

- Housing - Dir. Aurora Ambanloc
- Legal Committee - Dir. Nelson Gayo
- Over Sight Loan Officer - Dir. Art Asuncion
- Research, Development and Publication - Dir. Amparo T. Rimas
- Women, Youth & Elderly - Dir. Isabelina Ronquillo

In a related development , the Constituents Committees have been reorganized as follows:

- Election Committee
 - Chairman - Atty. Armando Velasco
 - Members - Ms. Norma Lacopia
 - Ms. Jerry Soriano
- Audit and Inventory
 - Chairman - Ms. Nida Flavier
 - Members - Dr. George Ramos
 - Ms. Ana Dulnuan

ANDAYA and OCAMPO Reappointed

Mr. Joseph Porfirio Andaya was reappointed Secretary to the Board on April 18, 2009 likewise Ms. Josephine Ocampo , got her reappointment as a Treasurer. Mr. Andaya joined BBCCC in 1997 while Ms. Ocampo came in 1994

It will be recalled that these officers got their first appointment in 2008 and there is an indication that the Board is satisfied with their performance and expects, of course , that their reappointment will motivate them to perform equally well.

Foundation is Recipient of BBCCC 's Magnanimity

Once more , BBCCC showed its big heart by **donating the amount of two hundred thousand (P 200,000.00)** as its share from the proceeds of 2009 General Assembly Raffle. The amount along with the P100.000 annual Subsidy was given by General Manager Veronica Cardona to the Foundation treasurer Mr. Oscar Adversalo. BBCCC has remained true its commitment to support the Foundation as the latter, for its part, continues to do its best to respond to the various needs of Humankind.

In the **Scholarship Program**, the Foundation honored eleven (11) graduating scholars from different public high schools in Baguio and Benguet last March 20, 2009. They were treated to the traditional Graduation Lunch and were given their three hundred (P 300.00) graduation token in March 20, 2009.

In the support of the **Street Urban Working Children**, the Foundation gave to one hundred street children their grocery coupon worth P100.00 each representing the first quarter Accompanied by their parents, the children lost no time buying their toiletries (soap, shampoo, toothbrushes, etc.) from the Coop grocery.

The Foundation has adopted the *Panagbenga Park* at South Drive as its **community involvement and outreach**. The Foundation commits itself to develop the area into a community park where the public, especially families may go for relaxation and bonding, as well as to enjoy nature- the cool breeze, the shades of the trees and beautiful flowers in bloom.

The Preschool held its Moving up Day last March 23, 2009. Eleven (11) kindergarten pupils received their certificates of completion while twenty (20) nursery pupils moved up to Kindergarten.

Incidentally, Parents are encouraged to enroll their children at the Preschool where quality education is assured and where the number of pupils per level is limited allowing for maximum pupil-teacher interaction .

ATING-KOOP REGIONAL AND CHAPTER HEADQUARTERS FORMED

The NORWESLU (North Western Luzon League of Cooperatives) was officially designated as the Regional Headquarters of **ATING-KOOP** (Adhikaing **T**inataguyod **NG KOOP**erativa) Party List for Luzon while the Baguio-Benguet Community Credit Cooperative (BBCCC) was designated as Baguio Chapter. As such, the two will support AT-ING-KOOP Party list as a national sectoral organization representing the advocacy and promotion of the Cooperative Movement. It shall do this by garnering at least two percent of the votes cast for all participating party lists and sectoral organizations to be entitled to at least one seat in Congress.

In the primer of the ATING-KOOP party list, we find the rationale as *there is an urgent need for the voice of the Cooperative Movement to be heard in Congress so that we can participate in the enactment of laws and in the formulation of policies that directly impact on our sector. For example: be active in opposing taxation on Cooperatives, participating in budgetary allocations, and other material support for the movement for the benefit of Cooperatives.*

LET US ALL VOTE ATING-KOOP PARTY LIST IN THE 2010 ELECTIONS TO HAVE A COOPERATIVE VOICE IN CONGRESS.

TIDBITS (by: Riza Bueza)

The 14th Regional Cooperative Month Celebration with the Theme: "Breaking Through Barriers and Beyond" was attended by Vice-Chairman Mario S. Valdez; Oversight Committee on Loans and Collections Arturo G. Asuncion; Audit and Inventory Committee Chairman Rogelio C. Estepa and the following staff: Rizza V. Gacao; Blanche C. Mangawa; Genevie C. Perez; Danilo M. Dizon; Lynn E. Rivo; Christine L. Duran; Joselo Cachapero and yours truly on October 16-17, 2008, at the Province of Abra.

First day of activities was attended by the different Cooperatives in the Cordilleras wherein they shared a brief history and some vital information regarding their respective Cooperative. They were all praises to the BBCCC, having known for its success which made us proud.

It was followed by a parade on the next day. . . and it wrapped up with a program wherein awarding ceremonies also took place. The following bagged the major awards namely : Tabuk Multipurpose Cooperative (2007 Most Outstanding Cooperative); Mothers and Family Multipurpose Cooperative (2007 Model Women's Cooperative); The Moog Baguio Credit Cooperative (2007 Best Institutional Cooperative); and Tabuk Farmers Multipurpose Cooperative (2007 Hall of Fame Award—Model Farmers' Cooperative).

LAKBAY-ARAL 2008

Officers and staff of BBCCC attended the annual Lakbay-Aral held in Tagaytay on November 21-22, 2008. The group visited the Sta. Luisa Multipurpose Cooperative and the Palace in the Sky Multipurpose Cooperative. Sharing of Cooperative success stories took place as well as the ups and downs that eventually have become the reason for them to survive as Cooperatives.

COOPERATIVE VISITORS OF BBCCC

- June 6, 2008
Kooperatiba sa Pagpapaunlad ng mga Nagkakaisang Kawani ng MMDA (KOOPNAKAMI MMDA)
- July 29, 2008
Montemar Employees Credit Cooperative, Bagac, Bataan
- August 2, 2008
Lagawe Multi-Purpose Development Cooperative, Lagawe, Ifugao
- August 9, 2008
Samar Multi-Purpose Cooperative, Catbalogan, Samar
- August 12, 2008
Samal Island MPC, Island Gaaden City of Samal
- September 15, 2008
DAR Quezon Employees MPC
- September 19, 2008
Southern Luzon State University Development Coop, Lucban, Quezon
- October 7, 2008
NOVADECI
- October 27, 2008
 - Municipality of Libmann, Camarines Sur
 - St. Bartholomew Parish MPC, Meycauayan, Bulacan
 - Senior Citizen Cooperative, Meycauayan, Bulacan
 - Bayanihan, Caingin, Meycauayan

Policy on Application for Positions and Appointment of BBCCC Officers

Hereunder are the policies on the application for and appointment to memberships in the ad hoc committees as recommended by a Committee of Dir. Nelson Gayo, Dir. Oscar Adversalo and Dir. Amparo Rimas and approved by the Board.

- The Board has the sole prerogative to make appointments.
- Should there be more than five (5) applicants, the BOD shall short list the same to five (5) applicants.
- An applicant must be a member in good standing prior to appointment.
- The appointee must have a fixed capital of no less than TWENTY THOUSAND PESOS (P 20,000.00) at the time of application.
- Except on the working Board policy, no two position shall be held simultaneously by any elective or appointive officer.
- An applicant must write his letter of intent and supply the following information:
 - day of the week and the time of his availability for coop work
 - his schedule of work either as employee or in the practice of his profession.
 - fill up the personal information attached.
- Must not be related to any member of the Board within the third degree or civil degree of consanguinity.
- Posting of vacancies and acceptance of application must be within the ten (10) days after the date of Board re-organization.
- Within five (5) days after the 10th day of filling of application, the Board shall select appointive officers and make the necessary appointment by and through the Chairman of the Board.
- A committee is composed of not more the two (2) members.
- Appointment is good for one (1) year and automatically expires on the day of the General Assembly, which ever comes earlier without prejudice of the Board revoking same for cause.
- During the selection process the Board may conduct an interview either individually or in group, if individually, interview must be conducted within the premises of BBCCC.
- Appointive officers must possess the necessary skills and competence pertinent to the work or needs of the particular committee.
- The RATA and/ or Honorarium of the appointive officer shall be in accordance with the coop's existing policies on the matter.

Late Breakers.....

Congratulations to

Atty. Armando R. Velasco, immediate past COMELEC CAR Regional Director was appointed COMELEC Commissioner by Pres. Gloria M. Arroyo. He was confirmed by the Commission on Appointments last February. Incidentally, Commissioner Velasco is BBCCC's Chair of the Election Committee.

Dr. Amparo T. Rimas and **Ms. Isabelina G. Ronquillio** who were chosen as Outstanding Centennial Women Leaders of Baguio. They were given their Recognition Awards at fitting ceremonies last March 10, 2009 on the occasion of Women's Month last at the Convention Center

Dr. Amparo T. Rimas, immediate past President of the Baguio Girl Scouts Council (Triennium 2003-2009) for having been elected as GSP Regional Chairman of Northern Luzon Council for Triennium 2009– 2012 during the Regional Conference Meeting (RCM) last March 2, 2009 in Batanes.

Mr. Narciso and **Marina Insas**, flower growers of Beckel, who won the van during the GA 2009 Raffle.

SECTION HEADS RESHUFFLE

General Manager, **Mrs. Veronica Cardona** , effected a partial shuffle involving four (4) Section Heads with the end in view of empowering middle management staff for competence in various aspects of management work , **Ms Maripaz Pascua** of the Grocery Section and **Lenny Solano** of the Administarion Section exchanged positions, **Ms. Alma Torres** of the Members Account Section and **Mrs. Lilian Basilio** of the Billing and Collection Section have likewise exchanged positions.

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

OLIVE JOY R. LACANARIA



Olive, who hails from San Fernando City, La Union, was born in May 19, 1982. A graduate of Saint Louis University with the

degree, Bachelor of Science in Commerce, Major in Banking and Finance. She was hired at the BBCCC on October 31, 2006 and is currently in the Accounting Department.

She strongly believes that the Coop is an ever dependable ally in times of need. It has stood up and remained stable all throughout the years and it has expanded its horizon to aid its members in a multitude of ways. "As an employee of the Coop, I have been given the opportunity to practice the skills I have acquired through schooling and past experiences. As a mother, I have been provided by the Coop with the means to support my family," she quips.

Further, she vies the Coop as an unwavering institution which continues its role as a financial bulwark where all of its members can rely on in times of need. She also views the Coop as a self sustaining institution unaffected by outside forces as it draws its strength from its loyal members. Finally, she says, "our coop has lasted 50 years and I am sure that it will still be strong 50 years from now.

Olive is happily married and is blessed with a son whose name is Ralph

MICHAEL TIM BOSOY BALAGOT or "Mickey"



"In my own point of view, I can see that BBCCC will still grow and may it have another branch/es in some places in order for its members to be able to ac-

cess their transactions much easier. . . but my vision is going beyond . . . and that is, for our Coop to be the biggest in the Philippines and shall be recognized internationally that it will even have members outside the country where they can transact through internet or through advanced technology," thus says Mickey.

According to Mickey, the Coop is a smart, strong, and full of service Coop. It helped him a lot by its continuous learning process through the day to day work experiences, seminars, staff developments, and lakbay-aral programs; it enhanced and developed his skills and talents and improved his capabilities that he may use to continue his service to the society. It also improved his character because it showed and taught him a lot of values in life and he is very thankful that he has become a part of it.

Mickey was hired in the Coop on November 17, 2004 as an Accounts Field Collector and is currently with the Members' Account Section. He was born in Baguio City on May 24, 1982. Also a graduate of Saint Louis University with the degree, Bachelor of Science in Commerce Major in Management. He is blessed with a daughter who is three years of age and whose name is Krysten Micaella Marie.

50th General Assembly

March 15, 2009

Raffle Draw Results

CONGRATULATIONS !!!

Grand Prize : Toyota Hi-Ace Van = Ticket # 05305 - Marina D. Insas & Narciso Insas

Major Prizes :

1. Colored TV	=	Ticket # 07618	- Helen M. Mendoza
2. Colored TV	=	Ticket # 02178	- Macasieb B. Evelyn
3. Colored TV	=	Ticket # 02774	- Jennifer Yangos
4. Washing Machine	=	Ticket # 03223	- Ma. Lourdes A. Osbucan
5. Washing Machine	=	Ticket # 03363	- Proserfina Mananig
6. Refrigerator	=	Ticket # 03252	- Artemio D. Doman
7. Refrigerator	=	Ticket # 08794	- Jaime C. Mariano

Minor Prizes :

1. Rice Cooker	=	Ticket # 01933	- Amparo N. Gundran
2. Rice Cooker	=	Ticket # 03271	- Jemmabel S. Estacio
3. Rice Cooker	=	Ticket # 05014	- Jocelyn B. Surro
4. Blender	=	Ticket # 08022	- Joseph T. Foy-awen
5. Blender	=	Ticket # 08530	- Floralyn C. Bolaoen
6. Flat Iron	=	Ticket # 06324	- Daisy T. Ojano

Please Claim your prize at the Manager's Office.
Present your winning tickets and proper identification.

Trips and Seminar's Attended by Officers, Staff & Members

I. Baguio Centennial January 16, 2009 Baguio City: Amparo Rimas

II. Marketing Leadership Styles & Strategies for Success February 5-6, 2009 Baguio Country Club: Mary Ann Bungag, J. Valencia, M. Pascua, J. Austria

III. CISCO Wireless Networks Seminar February 18, 2009 Lenox Hotel, Dagupan City: Rizza Gacao, Henvi Salon, B Mangawa

IV. Access Branding Orientation February 26, 2009 Manila: Veronica Cardona, Arturo Asuncion, Ronald Linglingan

V. Responsible Leadership February 27, 2009 BBCCC Hall: A. Aguilar, E. Tindo, J. Garcia, Ronquillo, R. Gacao, I. Ronquillo, A. Caranta, R. Jose, Ma. A. Pernes, M. Antonio, G. Car

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