

The
BBCCC

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Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

BBCCC STAFF DEVELOPMENT 2010 Reconditioning the Body and Reprogramming the Mindset of Employees

By Rosemarie M. Torres
Department Head, Billing and Collection



The Annual Staff Development Seminar of the BBCCC employees was held at PTA Resort, San Fabian, Pangasinan.

Rich and beautiful insights about Human Resource Management, were shared by a multi-talented person, **Mr. Marquez "Mark" Ocampo Go**.

His message was centered on the treatment of employees in the work place. If they are:

- H- Helped,
- U- Understood,
- M- Motivated,
- A- Acknowledged,
- N- Nurtured, and
- S - Supported

they will give their 100% of their time, effort, loyalty, and commitment in return.

He further focused on the role of a Human Resource Officer since it is a vital role in any organization. He said that the HR Officer must have a big heart

and a strong teeth; the ears are on the ground too because he/she is the conscience of the company and the center piece of any organization.

Another part of the staff development was a talk on "Success in Employee Discipline." It was given by **Atty. Nelson Gayo**, a member BBCCC Board of Director.

He planted in the heart of every employee present that success of any organization is the foundation upon which just wages may be paid. There cannot be success without efficiency; there cannot be efficiency without discipline.

It was emphasized that lasting success in employee discipline is assured only when there is commitment on the part of the employee to abide by the rules not because of fear but because he is truly convinced that good behavior promotes viability of the business and that the viability assures his job security.

Gayo also highlighted that an employee must consider his employer a partner i.e. it is a win-win affair, a partnership and a mutual covenant. It is an alignment of thoughts, words and deeds between the employer and employee. It is collaboration not confrontation, alignment not conflict and harmony not chaos.

On employee discipline, he properly explained the legal dimension, administrative dimension, behavioral dimension, and God-centered approach.

The staff development was also attended by the General Manager - **Mrs. Veronica Cardona**, Education and Committee Chair- **Dr. Mario Valdez**, and BOD Chairman -**Dr. Amparo Rimas**.

A little thing is a thing but FAITHFULNESS in little things is a very great thing.

Chairman's Corner



Beyond Success
By Dr. Amparo Rimas,
Chairman/ President

After fifty (50) fruitful years, the BBCCC can be said to have arrived. Membership numbers into the thousands. Services have become many and varied and have improved tremendously. Sound business initiatives are in place. Financial performance has been dramatic. All these are impressive. They make the leaders and members of the Coop feel satisfied and happy to claim that success has been achieved. Is this good enough?

Is success equated merely to good material or financial performance? While these may indicate achievement of sorts, success should be measured on a higher level— that of SIGNIFICANCE. Simply put, success should impact on the very life or being of the Coop member, *raison d'être* why these services, financial and business initiatives are there in the first place. Happily, BBCCC can claim to have moved into this direction.

Thus the BBCCC has gone beyond common parameters of success of business enterprises. It has responded in no small measure to its mandate of social responsibility. Awards and testimonies attest to the impact of the Coop on its members. The BBCCC Foundation, Inc. looks into various poverty alleviation concerns such as scholarships to poor but deserving students, grocery coupons to street children, early education, medical and social outreach activities, not to mention development programs for officers, staff and the general membership. All of these have enabled the BBCCC transform lives of its members so that they are not merely recipients of services, given better livelihood opportunities, and granted financial returns; these benefits had transcended the material or temporal level but they have penetrated the very core of their human value and self-worth.

It is therefore a challenge to all Officers and Staff to relentlessly continue to make the BBCCC an instrument that elevates and transforms the lives of its members to a level of substance and SIGNIFICANCE. God bless us in this endeavor.

Manager's Message



Working Together for Our Cooperative
By Mrs. Veronica Cardona,
General Manager

Henry W. Longfellow once said, "Nothing is too late, until a tired heart shall cease to palpitate." Although we are now on the seventh month of the year, it is not yet too late to congratulate again the elected board members and officers of our cooperative for FY 2010 and wish them all the luck as they do their duties and responsibilities. Our recent general assembly held at the Gonzaga gym of SLU last March 7, 2010 indicates that majority of our members preferred status quo. Congratulations also goes to the general membership who voted for them. However, this does not mean that those who did not make it to the board are less deserving or less qualified. The mere fact that they have presented themselves to the members and openly offered their services is already a testament to their commitment and dedication for the growth of our cooperative. Based on that, they likewise deserve our utmost gratitude and congratulations too.

Being a billionaire cooperative as what our cooperative has accomplished is not just about the accolades and praises bestowed upon us. Although it warms our hearts that our efforts are paying off and are being recognized. But for us, this also means a deeper commitment and responsibility to our members to continue the works that we are doing. We owe all these achievements to the general membership who entrusted this great responsibility of managing this cooperative for them. It must also be understood that we cannot do this alone. Your continued help and patronage of our services is what really spells the difference between success and failure. Your management team is here to guide and provide direction for our cooperative. We likewise need your inputs and full support for whatever activities we might come up with for the benefit of our membership and our cooperative. So we must stay the course and work hand in hand towards attaining our goals and objectives.

EDITORIAL

By Dir. Oscar R. Adversalo
Chairman, Research and Publication Committee

BBCCC ELECTIONS

In the May 18, 2010 issue of the Philippine Star, NAMFREL issued a full-page statement on the elections which is capsulized as follows:

The National Election of 2010 was a celebration of democracy by the Filipino people. There were two dramatic improvements in the election namely, quick counting and tabulation of votes, and the change of behavior of losing candidates who quickly and readily concedes defeat, thereby reducing political tension and contributing to the public acceptance of results.

However, certain concerns and recommendations were advanced in the spirit of constructive observation and prospective improvement of the system: long lines, certified voters list, election violence and vote-buying, no ballot secrecy, where are the UV lamps?, completion of counting, do not destroy CF cards or delete data, random manual audits must be completed at the soonest possible time, the ARMM continues to present challenges to the electoral process, public report on the performance of the SMARTMATIC, and COMELEC to render a report on the expenses incurred in implementing the AES.

While elections are part and parcel of our nation's political life, elections also play a vital role in Coop life. Elections are conducted every year by Cooperatives for the democratic selection of certain coop officers.

At BBCCC, manual elections (who knows, soon automated elections) are held annually during the Annual General Assembly and are generally peaceful, orderly, fair and honest. Mud-slinging, vote buying, violence and other dirty tactics are alien to coop politics. No complaints of fraud and irregularities were ever recorded in BBCCC election history. Unlike national election (especially in pre-poll automation era) election protests are so very rare. Only one case of electoral protest and re-count can be recalled and this happened six or seven years ago.

Comparing may not be in order here. However, we cannot help but engage in wishful thinking. If, and this is very hypothetical, national elections were conducted the coop way, then we can shout to the whole world that indeed there is no place like the Philippines.



Oscar Adversalo
Editor-In-Chief



Roberto Belda



Stephenie Lee Ong

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Management Information Systems

The **BBCCC**
COOPSERVER

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COMMUNITY CREDIT
COOPERATIVE
(BBCCC) WITH
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ROAD, 2600 BAGUIO
CITY, PHILIPPINES.

BBCCC and NORWESLU Participate in PFCCO's 50th Annual General Assembly

By Roberto I. Belda
Member, Research Development
and Publications Committee



The Philippine Federation of Credit Cooperatives (PFCCO) recently held its 50th Annual General Assembly and Educational Forum at the Baguio Country Club last April 28-30, 2010. This year's theme was "Outsmarting the Impacts of the Global Financial Crisis". This annual national event was organized by PFCCO together with the North Western Luzon League of Cooperatives (NORWESLU).

PFCCO is a tertiary cooperative composed of eight secondary cooperatives called leagues coming from the different regions of the country. All these leagues were represented in the event, six were from Luzon and one each from the Visayas and Mindanao. The total number of registered participants reached 390 individuals representing the 101 primary cooperatives that officially came to the event.

The Baguio-Benguet Community Credit Cooperative (BBCCC) being an active member cooperative of NORWESLU along with BGHMC-EMPC and BAMACO officers and staff were also present during the annual gathering. Representing BBCCC in this assembly were the following: Chairperson Amparo Rimas, Dir. Oscar Adversalo, Dir. Mario Valdez, Dir. Arturo Asuncion, Dir. Isabelina Ronquillo, Dir. Aurora Ambanloc, Atty. Renato Fernandez, GM Veronica Cardona, BOD Sec. Joseph Porfirio Andaya, BOD Treas. Josephine Ocampo, Dr. George Ramos, Nida Flavier, Roberto Belda, Conrado Chan, Norma Lacopia, Rosemarie Torres, Lilian Basilio, Maynardo Banta and Leny Solajo.

The morning of day one was devoted to a motorcade around Baguio City with a special focus in promoting the party list Ating Koop. The afternoon was the start of the event proper with a holy mass led by Fr. Mar DJ Arenas, National President of Ating Koop party list. Baguio City Mayor Reinaldo Bautista and CDA Chairperson Lecira Juarez also graced the event and gave their welcome and words of encouragement to all the participants. NORWESLU Manager, Dr. Rimas and PFCCO Chairperson Atty. Proculo Sarmen delivered the welcome address. As BBCCC's contributions in the annual gathering, Mr. Belda, led

the cooperative prayer while Norweslu Chair Dir. Adversalo led in reciting the cooperative pledge. Later in the afternoon, Ms. Ocampo delivered her lecture on the topic "*The Credit Union Response to the Global Financial Crisis*". Her talk is part of the educational forum of the assembly. Mr. Andaya was given the task to be the educational forum's anchorman where he expertly gave his reflections and recommendations for every topic that were presented.

During the whole educational forum which lasted until the second day, the following notable national cooperative personalities also gave their lectures and talk: Dr. Lovenia Naces, "*PFCCO@50: History, Reflections, Directions*"; Cely Gonzales, "*A Year After...A Progress Report on the 49th PFCCO Educational Forum Recommendations*"; Caroline Dave and Eric Dizon, "*ACCESS Branding: Credit Union Reality Check*"; Fely Ruiz, "*How to Maintain Safe and Sound Credit Union*"; Mr. Ranjith Hettiarachchi, "*Sustained Action of the National Federations to Financial Crisis*"; Dean Alex Brillantes, "*Lessons on the Value of Thrift: The Way Out to Financial Trouble*"; Atty. Sarmen, "*Non-Traditional Mergers: An Innovative Opportunity for Credit Union to Grow*"; Dave Pajaron, PFCCO CEO "*PFCCO Scorecard*" and the keynote speaker representing Finance Sec. Margarito Teves, Asst. Sec. Ma. Teresa Habitan who spoke on the topic, "*Knowledge Management for Improved Performance, Competitive Advantage and Innovation*".

This annual event was a success with everyone involved in the cooperative movement learned about ways to cope with the global financial crisis and how some credit cooperatives even in this tight economic condition managed to stay very competitive and profitable. The event served as an inspiration for the whole cooperative movement to be vigilant and steadfast and forwarded the message that for every challenge there is always a corresponding solution. In the words of Fr. Arenas, "Never surrender!"

The venue of the next general assembly is still being finalized as of this writing.

Opposite page shows Norweslu delegation led by Dr. Amparo Rimas and Mr. Oscar Adversalo of BBCCC.

BBCCC Foundation Organizes 2010 Poll Automation Seminar/Forum

By: Roberto I. Belda, Member RDPC

In preparation for the much anticipated first-ever automated elections in the country, The Baguio-Benguet Community Credit Cooperative Foundation (BBCCCF) in cooperation with The Proteus Center for Research, Planning and Development (Proteus Ctr.) organized a seminar/forum about the poll automation last Feb. 18, 2010 at the City Travel Hotel. The theme of the event, "Getting Ready for Election Day: A Comprehensive Approach to Poll Automation 2010" is BBCCCF's small contribution in the voter's education campaign for the May 2010 automated election.

Invited to speak was COMELEC-CAR Regional Director Atty. Julius Torres who discussed the various laws and jurisprudence governing the automated polls with a special focus on how these legal provisions will affect the electoral environment. The participants were given the true picture of the legal framework and process of the automated elections. He also demonstrated the proper use of the Precinct Count Optical Scanner (PCOS) machine and how the voters can use this during election day.

Engr. Jose Ma. Pangilinan, former dean of the College of Information and Computing Sciences of SLU tackled the technical aspect of the election process.

Adversalo Elected NORWESLU BOD Chair; Rimas Appointed Management Committee Chair

**By Stephenie Ong
Member, Research Development
and Publications Committee**

In the reorganization of meeting of the Board of Directors of the Northern Luzon League of Co-operatives (NORWESLU) held on April 18, 2010 at Ridgewood Hotel, Baguio City, BBCCC Director Oscar R. Adversalo was elected Chair of the Board of Directors while BBCCC Chair Dr. Amparo Rimas was appointed Chair of the Management Committee.

With the new set of officers and enhanced income generation program, the League is expected to be back on its feet administratively and financially in 2010. It shall continue to update its members primaries on Coop issues and concerns while providing them timely and relevant education and training.

To date, the more active member coops of NORWESLU are the following:

- Baguio- Benguet Community Credit Cooperative
- Philex Community Credit Cooperative
- Baguio Maharlika Multi-purpose Credit cooperative
- Baguio General Hospital and Medical Center Employees Multi-Purpose Cooperative
- Baguio Seafarers Cooperative
- Universal Multi-Purpose Cooperative

To the raffle draw ticket winners, please claim your prizes at the Manager's Office.
CONGRATULATIONS!

BBCCC- Foundation Inc. Raffle Draw Ticket Winners

Major Prizes

- 1st Prize Dolora K. Polkero (Laptop)
2nd Prize Florence S. Lardizabal (Personal Refrigerator)
3rd Prize Megan Bastian (Air Cooler)
4th Prize Maria Lane Songcuya (Cellphone)
5th Prize Ticket No. 096215 (Cellphone)

Minor Prizes

- 2 Steamer Karl Bermas
Nida Diego
5 Flat Iron with Ironing Board
Joylyn Manalog
Josie Oliganga
Gisela Frey Vidao
Yolanda L. Bastian
Melgrace Centeno
5 Rice Cooker Lolita Belen
Margie Dela Cruz
Patricia Akiate
Nellie Malingan
Priscilla Publico
3 WOK Ma. Cristina Sta. Maria
Leonila S. Ganado
Lilibeth Lesino
11 Plastic Wares
Florises Tomboc
Elinor Bulcio
Roy Dungue
Domila Abuan
Tiffany Gallego
Lily Aludos
Marta Benaoe
Evalynn Cerdenola
Doreen Cayda
Jean Dorado
Rosario Busmente

- 10 Bags Katherine Selvino
Charlie Jimenez
Lorna Mabutas
Nenita Malaggay
Josephine Cantor
Milbert Cocoy
Litecia De Guzman
Leeby Lopez
Rosela Reyes
Henry De Leon
6 Clocks Sara Jane Bancairen
Ticket No. 230413
Lucia Gadgad
Ermelinda Saley
Gloria Maigne
Balbina Tengay

Election 2010 Results

**By Norma Lacopia
Member, Election Committee**

2010 election of BBCCC was a success and the proclamation of winning candidates was done on the same day of the general assembly. Below is the list of the newly elected officers with their corresponding votes.

For Board of Directors:

1. Ambanloc, Aurora M. 4398
2. Ronquillo, Isabelina G. 4180
3. Asuncion, Arturo G. 4043

For Audit and Inventory Committee:

1. Flavier, Nida F. 5187
2. Ramos, George K. 4363
3. Chan, Conrado B. Jr. 3849

For Election Committee:

1. Velasco, Armando C. 3540

Atty. Angeline May T.

Cabrera acted as the Interim Elecom Chairman because Atty. Armando Velasco, the ELECOM Chairman for office. Atty. Cabrera was assisted by Elecom Members, **Mrs. Norma Lacopia** and **Mr. Gerry Soriano**.

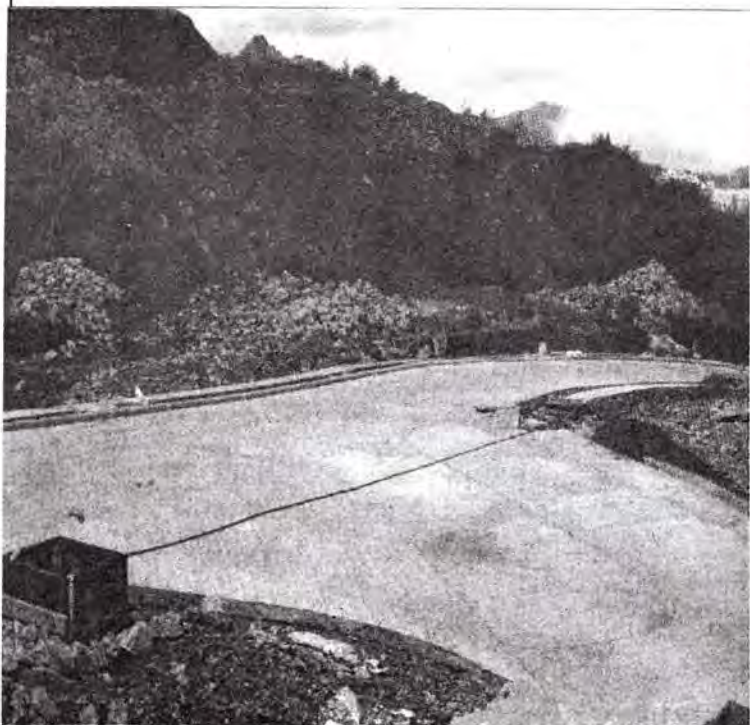
BBCCC Lubas Housing Project Update (As of June 2010)



Block 2 Alley undergoing excavation and rip-rapping.



The main road as viewed from the entrance of the subdivision.



View of the main road and secondary road (to the right).



Workers in the middle of constructing the main entrance of the subdivision where the main gate will be erected.

LUBAS HOUSING SITE DEVELOPMENT UPDATEBy Aurora M. Ambanloc ,
Housing Officer

The Lubas Housing project for the first and second quarter was a continuing task for improvement and development. On the road concreting, it is already ninety five percent (95%) completed, and the five percent remaining is the construction of curbs and gutters and concreting of two (2) alleys at Block 5 and Block 2. The pipe water distribution system is ninety eight percent (98%) completed and the two percent is the installation of fittings of two fire hydrants and several blue bulbs. Hopefully, the water system will be completed within the third quarter.

It was on February 22, 2010 when the one hundred forty five (145) lot titles and eight (8) secondary roads and one main titles was turned over to the Cooperative by the Register of Deeds, Capitol, La Trinidad, Benguet.

Because of the two year contract to develop the site ended June 3, 2010, the Board organized the Task Force Development (TFD) to plan, monitor and assess the progress of development of the Housing project. Directors to compose the Task Force Development are Oscar R. Adversalo, Arturo G. Asuncion, Mario S. Valdez and Aurora M. Ambanloc as the Housing Officer. The Task Force Development held meetings at the site to monitor closely the on-going project.

The Revised Subdivision Plan and a Certification of Compliance are already released by the La Trinidad Municipal Planning and Zoning Office.

*(continued to page 7)***GROWING WITH BBCCC: LADY R Experience**By Russell B. Dolendo Ph.D.
BBCCC Member

I became a member of BBCCC since January of 1992, a year after being absorbed at Saint Louis University. I got married around the last quarter of the same year to Lou Alfred Y. Dolendo, a personal recruit to the coop since 1994.

Like any other families, we have to work things out together through thick and thin. As couples, we strove hard to earn a decent living for the growing family. The Cooperative has been our constant companion in various business endeavors. We ventured in different businesses like selling of different goodies in sari-sari store, selling P.E. T-shirts and RTWs from Manila, delivering of sacks of rice, managing a jitney transportation, and engaging in direct selling. We also tried to maintain a food stall in General Luna. But what remained stable is the LADY R taxi business since 1997 and the cooperative has been our constant financial partner, as I often say, our "maintenance" pal. Now, there are two units running.

The cooperative is also our "running mate" when the family is in financial need due to sickness or emergency cases. It served as our fall back during times of unexpected crisis especially when my father-in-law was diagnosed with stage 3 colon cancer. Everyone knows how hard to get through it these days. Thanks to our Almighty God, my family and of course BBCCC for helping us survived the ordeal. That's why I always believe in the motto of the Cooperative: *save regularly, borrow wisely and repay promptly*. In the future, you have something to depend on.

After 18 years as active and in good standing members, BBCCC is still our economic partner. I do actually look forward to the annual schedule of our general assembly as I expect to receive another 13th month bonus. Our efforts are especially for our three children – Rhodofer Rusell, Zhenafe Lou and

Andre Nicole who are all associate members of the Cooperative. I also inspired my father, mother, sisters, aunts, and in-laws to become members.

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Even as we transferred to La Trinidad in 2000, as there are other existing cooperatives around, the family remained loyal to the Cooperative to all our financial fall-through. *Earn and save the cooperative way.*

(Continued from page 4) BBCCC Foundation

His talk focused on the procedures of canvassing and transmission of results from the precinct level to the national level which allowed the participants to be introduced to the various technical aspect of the automated election.

Atty. Aquil Tamano in behalf of his brother Atty. Adel Tamano gave a brief overview on the topic "Detecting and Counteracting Election Fraud". Also present at the seminar was Smartmatic Regional Coordinator Juancho Villaroman who answered some of the participants' queries. Bombo Radyo's Eddie "Tatang Edong" Carta was the moderator during the open forum. The participants came from as far as the

Ilocos province, Pangasinan, La Union, Abra, La Trinidad and Baguio. Most of them are government officials while the rest are private citizens who all wanted to learn more about the details of the automated election and how this will affect their right of suffrage. Representing BBCCC at the seminar were: Chairperson Ampy Rimas,
(continued to page 9)

CDA Regional Director Inducts BBCCC Officers for FY 2010; Service Awards Given

By Roberto I. Belda
Member, RDPC

The induction of the new set of BBCCC officers for FY 2010 and the service awards ceremony for BBCCC staff were held last May 15, 2010, 6PM at the BBCCC Seminar Hall. This is an annual event that not only introduced the organization's leaders for the year 2010 but also honored some of the staff who persevered throughout these years in order to serve the organization.

Cooperative Development Authority (CDA-CAR) Regional Director, Ray R. Elevazo administered the Oath of Office to the incoming officers and committee members. During the talk of RD Elevazo, he mentioned that he is very grateful to the help and inspiration provided by

BBCCC to what he has accomplished so far as a cooperative person. It was in the early 1990's when he was just starting his government career as a clerk when he attended one of the seminars organized by BBCCC. At that time BBCCC was already a millionaire coop with thousands of members. It was at this

point that his appreciation for the important roles played by the cooperatives in community and nation building began to deepen. And because of this positive experience with BBCCC, he was more than determined to pursue a life-long career anchored on the cooperative movement. *(continued to page 9)*



BBCCC OFFICERS FOR FY 2010

BOARD OF DIRECTORS

Chairperson: Dr. Amparo Rimas
Vice Chairman: Dr. Mario S. Valdez
Members:
Mr. Oscar R. Adversalo
Ms. Aurora M. Ambanloc
Mr. Arturo G. Asuncion
Atty. Nelson Gayo
Ms. Isabelina Ronquillo

AUDIT COMMITTEE

Chairman: Mr. George K. Ramos
Members: Mr. Conrado B. Chan Jr.
Ms. Nida F. Flavir

ELECTION COMMITTEE

Chairman: Atty. Armando Velasco
Members: Ms. Norma Lacopia
Mr. Gerry Soriano

EDUCATION, MEMBERSHIP and TRAINING COMMITTEE

Chairman: Dr. Mario S. Valdez
Members: Mr. Danilo Alterado
Ms. Clariza E. Bueza

LEGAL COMMITTEE

Chairman: Atty. Nelson V. Gayo
Members: Atty. Zosimo Abratique
Atty. Angeline May T. Cabrera

OVERSIGHT OFFICER ON LOANS, BILLING and COLLECTION

Mr. Arturo G. Asuncion

HOUSING LIASON OFFICER

Ms. Aurora M. Ambanloc

RESEARCH, DEVELOPMENT & PUB- LICATIONS COMMITTEE

Chairman: Mr. Oscar Adversalo
Members: Mr. Roberto I. Belda
Ms. Stephenie L. Ong

WOMEN, ELDERLY & YOUTH COMMITTEE

Chairman: Ms. Isabelina Ronquillo
Members: Mr. Jovito L. Marinas
Ms. Milagros E. Tacderas

MEDIATION & CONCILIATION COMMITTEE

Chairman: Atty. Renato C. Fernandez
Members: Atty. Leonardo Lawana
Atty. Mark Noel A. Navarro

GENERAL MANAGER

Ms. Veronica Cardona

TREASURER

Ms. Josephine A. Ocampo

BOARD SECRETARY

Joseph Porfirio Andaya

BBCCC Foundation Inc. Board of Trustees:

Chairman: Judge Ruben A. Corpuz
Vice-Chairman:

Mr. Arturo G. Asuncion

Secretary: Atty. Bernard D. Padang

Treasurer: Mr. Oscar R. Adversalo

Audit: Atty. Nelson V. Gayo

Members: Dr. Amparo T. Rimas

Dr. Mario S. Valdez

CEO: Atty. Renato C. Fernandez

(continued from page 8) **CDA Regional**

The Board of Trustees of the BBCCC Foundation were also inducted on the same day. The program emceed by Mr. Joseph Austria and Ms. Blanche Mangawa, also honored loyal and dedicated employees who stood by the cooperative thru thick and thin. Recognition were given to employees who have rendered 5, 10, 15 and 20 years of service. Below are the service awardees for 2010.

Service Awardees:

Amparo T. Rimas	10 years
Leny T. Solajo	20 years
Pacita A. Balancio	15 years
Benjamin M. Sison	15 years
Joseph L. Austria	10 years
Jaime S. Torres	10 years
Fred B. Panapan	5 years
Nanda P. Dimaguila	5 years
Recilyn L. Nones	5 years
Maynardo S. Banta II	5 years
Eva Emilyn N. Tabdi	5 years
Juanito N. Nastor, Jr.	5 years
Neriza A. Ruelos	5 years
Ailyn E. Bautista	5 years
Edgar T. Platilla	5 years
Elizabeth C. Cinco	5 years
Mary P. Pinkihan	5 years
Femla A. Martinez	5 years
Michael Tim B. Balagot	5 years
Blanche C. Mangawa	5 years
Genevie C. Perez	5 years

(continued from page 7) **Lubas Housing**

These are the remaining requirements by the Housing Land Use Regulatory Board (HLURB) for the issuance of the License to Sell. Hopefully, BBCCC will start issuing lot titles to the fifty four (54) awardees and prospective awardees are advised to continue investing to their CHIPS Account.

BBCCC Foundation, Inc. Corner

By Dr. Amparo Rimas,
BBCCC Chairman

The BBCCC Foundation, Inc. Preschool started classes last June 15 with a new teacher, Ms. Felina Lubisyo.

A parent orientation was held on June 19, 2010 at which parents were informed of the school policies and program of activities for the school year 2010-2011. Atty. Renato Fernandez, Foundation CEO, and Dr. Amparo Rimas, School Principal handled the orientation along with the teachers.

On the other hand, the new and current Foundation Scholars had their first meeting on June 17, 2010 which was also attended by their parents.

The Scholarship Committee composed of Dr. Mario Valdez, Dr. Amparo Rimas, Dr. Juliet Sannad, Baguio Dep Ed Division Supervisor for Values and Mr. Pete Tubal, Benguet Division Supervisor for Alternative Learning, assisted by each other in advising the students to take their studies seriously by attending classes regularly, doing their school assignments daily, to behave, and to avoid drugs, smoking, drinking and bad company.

The parents were likewise exhorted to provide a caring watch over their children and to monitor their activities especially their getting home on time after class.

(continued from page 4) **BBCCC Foundation**

Dir. Oscar Adversalo, Dir. Aurora Ambanloc, Dir. Art Asuncion, Dir. Nelson Gayo, Dir. Isabelina Ronquillo, Dir. Mario Valdez, BOD Sec. Jopo Andaya (who was the emcee of the event), BOD Treas. Josephine Ocampo, Jovito Marinas, Norma Lacodia, Atty. Angelina May Cabrera, Atty. Renato Fernandez, Atty. Leonardo Lawana, Atty. Mark Navarro, GM Veronica Cardona, Joselo Cachero, Rose Marie Gamot-long and Nanda Dimaguila. The seminar/forum was a success because it established in the proper

Divide and Rule

By Atty. Zosimo M. Abratique
Member, Legal Committee

This Machiavellian precept which has ruthless and heartless twang may have a good point after all. This should not apply only in governance and positioning in different groups of people. We could use the precept in dealing with our everyday lives like for example in managing our finances. This after all could be considered as a management tool.

We should not be overwhelmed by the problem but rather DIVIDE and RULE over it. It is not uncommon for members to take out several loans on several occasions. When one of the loans lapses in default, there would be a strain in settling the others so that like a stack of dominoes the rest fall and become past due. The member is thus faced with a past due amount beyond its means.

The tendency is to look for means to settle the total. We have advised often for the members not to look at the total but rather solve his problem one account at a time starting from the smallest. This would give him a sense of direction and accomplishment so that without realizing it, the problems are solved.

The past due account started as small individual loans. They should be thus resolved and attacked individually. DIVIDE and RULE. We should not be enslaved by our finances or lack of it.

perspective the conduct of the country's first-ever automated election. Questions were also answered satisfactorily by the invited speakers allowing the participants to be convinced that the May 2010 election is safe and the counting of votes can be done efficiently and effectively.

Certificates of participation were awarded to all the attendees of the one-day seminar/forum. The Proteus Center is a Baguio-based private organization engaged in research and professional development seminars and training. For more inquiries they can be reached at c4rpd@yahoo.com.

FOR YOUR INFORMATION

By Roberto Belda

Robert Owen and William King were considered as the fathers of the cooperative movement. It was in 1826, Brighton, Great Britain that both men collaborated and shared the belief that poverty and the helplessness of ordinary working people to make a living in an evolving industrial society could be solved by the concept of "cooperation".



Robert Owen (1771-1858)

This concept as thought of by Owen required the working classes to live, work and produce goods for themselves so that these can be exchanged with other villages.



Dr. William King (1786-1865)

This was done in order to meet their own needs, buy lands, provide work for the unemployed, provide sickness benefits among others.

It was Dr. King who suggested that the workers must use the surpluses of their labor in order to liberate them from the shackles of poverty. This is also in consonance with the labor theory of value where capital is equal to stored labor.

The first cooperative village store was established in 1813 at the cotton mills of New Lanark, Scotland by Owen which sold goods of higher quality but with lower price compared to existing stores in the area.



New Lanark, Scotland

The Rochdale Pioneers who in 1844 likewise opened a cooperative shop on Road Lane, Rochdale, England. 28 ordinary working men calling themselves the Rochdale Equitable Pioneers Society banded together and sold basic items like butter, flour, candles and tea. This was the start of the modern cooperative movement.

The Rochdale Pioneers developed what is known today as the 12 Rochdale Cooperative Principles: (1) Voting is by members on a democratic (one member, one vote) basis. 2) Membership is open. 3) Equity is provided by members. 4) Equity ownership share of individual members is limited. 5) Net income is distributed to members as patronage refunds on a cost basis. 6) Dividends on equity capital are limited. 7) Exchange of goods and services at market prices. 8) Duty to educate. 9) Cash trading only. 10) No unusual risk assumption. 11) Political and religious neutrality. 12) Equality in membership.

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