



Baguio City, Philippines

Volume 4, Issue 1 January - March 2002

**The
BBCCC**

COOPSERVER

Cooperative Community News and Features
 "PROGRESS THROUGH UNITY AND SERVICE"

Inside this issue:

Towards an Endless Program (Housing) From the Manager's Desk	2
Strategic Planning II	3
Editorial	4
DE's Participate in the INDECUP	5
CEIN Project Presentation	
What They Say . . .	6
Chair Atong's SCM at the 43rd General Assembly Magkaisa (Prayer of Dir. Galimba)	7
Cardona Leads Service Awardees	8
Testimonials: Hard-Working Member Honest Member	9
First Batch of Scholar-Graduates Ten New Scholarships Available Computerization Update	10
Linkages... Involvements... Attendance	11
Atty. Fernandez Re-elected BBCCC Chair Advertisements	12

BBCCC Holds 43rd General Assembly

BBCCC held its 43rd General Assembly last March 10, 2002, at the SLU Burgos Gym. Twenty-six registration stations started work as early as 7:00 A.M. Seven thousand and sixty three (7,063) registered. Each registrant got P90.00 as lunch money, a free door prize ticket and a ballot for the election. Those who did not attend and whose absence were unexcused, were fined P50.00.

The Holy Mass was celebrated at 8:00 in the morning by Rev. Benny Castañeda of Saint Vincent Parish. In his homily, Rev. Castañeda lauded the Cooperative for always starting their General Assemblies with praising, thanking and invoking God's grace for the Cooperative. He said that the spirit of cooperation and oneness and service to fellowmen which the Cooperative espouses is exactly the message of the gospel: that all may be a brother unto one another and assists each other in times of need. Rev. Castañeda exhorted the members to value their membership in the Cooperative by respecting all its policies and by using its services responsibly.

The business part of the Assembly started with an invocation led by CAR DTI Director Armando Galimba. The singing of the national anthem was led by Mrs. Carmelita Lamaton, BCF High School and Elementary Principal.

After the opening and welcome remarks given by Vice Chair Ampy Rimas, Chair Atong Fernandez delivered his Assembly Message (Excerpts of his message can be read in a separate article in this issue). The Officers' and Committee reports followed next. These were approved after some corrections.

There were some issues raised by the assembly which were clarified and noted by the officers concerned. These include:

1. What is the latest about the Time Deposit made at the Urban Bank?
2. There is an apparent overlapping of functions in the membership of the Legal Committee. A collection attorney might be a good alternative to do the work of the Legal Committee.
3. In addition to livelihood trainings, other programs for the continuing education of members should be offered.
4. The statement of operations should reflect a comparison for years 2000 and 2001.
5. BBCCC should institute a system of awards, rewards or incentives for old members if only to recognize their long years of support and loyalty to cooperative.

In between reports, door prizes were given to the delight of the winners. The same is true with the raffle. The dividends and patronage refunds were distributed at the end of the Assembly.

The lucky winner of the L-300 FB Van which is the first major prize of the raffle is Ms. Cristina Soriano.

The election was supervised by the Election Committee consisting of Chair Josie Perez and members Willie Clemente and David Delinela.

The results are as follows:

Directors:	1. Gregorio Andal -	3,153 - Elected
	2. Roberta Balangue -	1,692
	3. Mary Ann Bungag -	1,178
	4. Bernard Padang -	3,666 - Elected
	5. Amparo Rimas -	4,418 - Elected
	6. Armando Velasco -	1,863

(Continued on page 5)

TOWARDS AN ENDLESS PROGRAM

By: Atty. Ruben A. Corpuz, Housing Committee Chair

Years ago, somewhere in the valley of Bakakeng, Baguio City, the oldest housing cooperative in the Philippines, the SLU-SVP Housing Cooperative, was conceived with an ambitious vision, a continuous low cost housing opportunity for the homeless residents in the city. The idea was that the initial capital put up to start the project was going to be rolled over, from one phase of the project to the next. Thirty years later, the capital did not materialize. It took just one burst of inflation in the 90's to wipe out the capital. If the project still continues until today, it's because the cooperative has devised other ways of fund raising, the group land buying scheme.

Here at BBCCC we started our own housing program with a similar ambition: a never ending housing program for homeless members. This time the strategy lies in the CHIPS (Cooperative Housing Investment Planned Savings), a saving queue mechanism for an endless source of fund for a continuous acquisition of land and continuous construction of housing units. The starter for the scheme was our acquisition of the first housing site in Lubas, La Trinidad. BBCCC had to provide the acquisition cost of the land, and perhaps, will also finance the construction of housing units. But for a BBCCC member applicant to be entitled to an award of a unit, he must join the savings queue. There is no limit to the savings queue ahead, it is expected that there will be many more queuing and religiously depositing their contributions and therefore causing an exponential increase in the fund. There will come a time when BBCCC can buy any kind of residential land anywhere depending on the suitability of the location.

As we write this article, the Housing Committee has just decided to propose to the Board to set a deadline for the filing of a Letter of Intent of CHIPS participant who will queue for the first batch of housing units. Once one files his Letter of Intent, which means he is now decided to queue for it's first units, his savings will have to remain deposited with BBCCC, otherwise he loses his rank in the queue. No one who saves loses since his savings or contributions earn interest, and perhaps, even a share in the net surplus from the project. This is our advice to the wait-and-see people: By the time you see the housing units standing in Lubas, you may be already a late hero at the end of the queue.

The scheme has beautiful and noble idea: Anyone who joins the CHIPS, participates in the housing fund build up, and becomes an instrument for more housing opportunity for others even as he himself insures his own.

From the Manager's Desk

Jess Cendaña, General Manager

If year 2002 is dubbed as the Year of the Horse, then let us kick off with renewed vigor and motivation as we prepare to face new challenges and concerns confronting our cooperative. Expectedly so as we experience growth in our membership and expansion in our operations and services. With more than twelve thousand (12,000) members in our BBCCC roster, we see the need for really streamlining our Management Information System. While we are gradually and carefully going through the latter phase of our computerization work, quite a number of our membership still has to provide us some significant updates as to their personal data (e.g. current address, present employment, civil status, etc.). It is important that we are complete and accurate with all these needed data in order to assure us that our MIS is properly in place. Related to this is our plan to come up with a new and better ID card, "ala" Credit Card look. With its quality improved, we may now avoid those cards with their laminations warping off or their color fading off. Our ID printer will be ready this month and we enjoin everybody to procure his new updated card.

We still meet some members overlooking to bring their ID's and Passbooks while transacting business with our office. We wish to reiterate our "No ID, No Passbook, NO Transaction" policy on the matter. With the volume of transactions our staff now handles, it is imperative that the ID and Passbook be presented as we do business with our personnel. To avoid inconvenience and delay in our transactions let us please adhere to this simple rule. Our staff may know you but unfortunately they cannot memorize your Account No. or other pertinent data related to your account. Please make sure too that your passbook is regularly updated.

There is a standing office policy enjoining any member of our management staff from processing or facilitating any loan application for and in behalf of any BBCCC member. All members are requested to personally file and work out their own respective loan applications. This will help us avoid possible irregularity in the procurement of loans in the future.

Congratulations to our Graduates this year! It could be you, your children, your spouse, your brother or sister or your parent. This includes our ten (10) fourth scholars who graduated last March. One of them topped the graduating class as the Valedictorian - Ness Calag.

The others landed in top honors. We are so proud of you! As our lower batches of scholars move to the next higher levels, our first year level is now left open for ten deserving new scholars next school year. Deserving elementary graduates may now submit their application to our Scholarship Committee for evaluation and processing.

Linkages...

(Continued from page 11)

sentative Hening Skov Hansen, and other "who's who" in the Philippine coop movement, our BBCCC Chair Atong Fernandez toured and had exposure to the structures and operations of Indonesian coop primaries and federations (Sumedang, Bandung, and Jakarta) and the secrets of success of Lapenkop-Dekopin systems of coop education provisions. Atty. Fernandez is a member of the

(Continued on page 5)



Mr. Rolf Trudin, Swedish Kf Housing Cooperatives Consultant talking at a recent BBCCC CHIPS Seminar

STRATEGIC PLANNING II

The Board of Directors, officers and selected Staff trekked down to Dagupan, Pangasinan for a two-day strategic planning last February 1-2, 2002, notwithstanding the fact that February 2 has been suddenly declared a national holiday. This proves that to the Coop leadership, work has to go on in keeping with commitment to duty and service.

Director Ruben Corpuz opened up the activity with a hard look on BBCCC's visions and missions as the anchor of the two-day evaluation and planning. Chair Atong Fernandez followed by setting the executive proposals vis-à-vis BBCCC's directions for the ensuing year. General Manager Jess Cendaña identified specific management and operational imperatives which he invited the participants to consider in their deliberations and decisions.

Vision and Mission: BBCCC continues to be anchored solidly on its avowed vision as a vehicle for total human development... and in the process, the person become self-reliant, economically-developed, and empowered to share and foster the equitable distribution of wealth and resources, and ultimately attain social justice. " In its mission, BBCCC shall strive to achieve lasting improvement in the quality of life of its members, their families, and their communities.

Executive Proposals: The Planning groups i.e. Committees, Departments and Sectors were given the following executive proposals for consideration:

- A. **On Ideology**
 - Shift to more business-like orientations
 - Separate non-business, social & community services as BBCCC subsidiary
 - B. Strengthen collective vs. individualistic interest
- C. **On Products and Services**
 - Invest in income-generating multi-storey BBCCC building
 - Set loan term and ceiling based on repayment capacity and cash convertible collateral
 - Treat trust & special funds as such
 - Re-align ancillary services to reflect their true nature
- C. **On Members & Membership**
 - Upgrade mutual and public trust via strategic education campaign
 - Recruit, penetrate market more aggressively
 - Embark on innovative but realistic capability-building and empowerment mechanisms to enhance members' livelihood skills for economic self-reliance
 - Pursue membership mapping or profiling as basis for benefits and services to BBCCC's rank and file
- D. **On Organization & Operations**
 - Adopt international performance standards
 - Professionalize human resources, define competencies, responsibilities & accountabilities, w/ competitive discipline and rewards system
 - Streamline forms & management information system
- E. **On Financial and Social Capital Management**
 - Adopt WOCCU Cues Model Credit Union Standards Incl. Pearl Ratios
 - Engage in image exposure & corporate pride programs

Management Imperatives: identified management and operational concerns were the following:

- A. Review of loans : Policies, types and procedures
- B. Improve quality of services, including staff-client relations, work space, streamlining procedures, delineating and differentiating functions, pinpointing accountability
- C. Institute aggressive collection mechanism
- D. Streamline financial reporting' bookkeeping and accounting
- E. Rationalize asset management, including cash investment
- F. Exercise judicious Control: Internal and external audit
- G. Adopt tested performance standards, including operating ratios

EDITORIAL

By: Atty. Renato C. Fernandez, BBCCC Chairman of the Board

BBCCC is a business enterprise. For its business to flourish it has to keep always irrigated afresh and flowing in abundance a capital pool, create new wealth, satisfy wants of members with the least of effort and spending, transact to deliver added values and the most profit there are in the market from savings and loans, and create and sustain access to merchandise, goods and other services for health, security, comfort, and luxury – all these of real value if not the cheapest – then push or pull for economic, social, and political mobility, towards more share and participation in terms of property, prestige and power.

In this BBCCC business, we expect that talent, hard work and hard-earned capital, so invested and put at risk, must promote ingenuity, generate more values, create new jobs, produce more material things and bring more pleasures. The coop enterprise just have to beget reasonable if not maximum returns on the funds, savings and fixed deposits entrusted to it by the members.

Business is business, and BBCCC as a business enterprise has to be run business-like: profit-driven, contractual, impersonal, professional, market-oriented, subject to disciplined accounting and auditing standards, and strict adherence to rules and controls so that money begets more money. Money is matter and energy for life, health, and perpetuity of the enterprise.

BBCCC is an association set to promote social justice, and to establish a sense of community and respect for the dignity of persons, consistent with social ends, and thus do focus on the *makatao*, on human beings, on human development. Thus, the involvement of volunteers, more often missionaries literally, or civic-minded persons driven by the convictions to help and share, and the satisfaction and fulfillment to have helped, the poor and the needy through the cooperative. Thus, we have parish-based consumers, village unions, and welfare communities. Then to a degree, as experience at BBCCC shows, the unwieldy gray ar-

Business & Charity, Horizontal & Vertical Networks, etc.

as bothering coop managers stocked therein mixing, confusing, struggling in borderlines between business and charity. BBCCC has to be compassionate, but must protect people's investments. It has social obligations, but must have revenues to stay afloat longer, and be of further help to more beneficiaries. It receives so many requests and prayers for corporate conscience, condonation, amnesty, donation, forgiveness of loans, extension of payment, financial assistance, loans beyond their capacity to pay, leniency in collection, exemption from loan ceilings and other requirements, exclusion from rules by reason of poverty, or misfortune, etc. – indeed welfare and charity. How can the coop balance things?

Your BBCCC is right now receiving member reactions on the matter, as it has initiated a move towards the formation of the *BBCCC Foundation* to tackle social responsibilities separate and set apart with bolder boundary lines, from the coop's business activities.



A part of the big group listening to the proceedings of the BBCCC's 43rd General Assembly held at SLU Burgos Gym on March 10, 2002.



EDITORIAL BOARD

**AMPY RIMAS
OSCAR ADVERSALO
BONG TADEO**

Phone: 442-6603, 444-6419
Fax: (072) 442-5872,
(072) 444-4993

CONSULTANTS:

**Chair ATONG FERNANDEZ
GM JESS CENDAÑA**

THE BBCCC COOPSERVER IS A
QUARTERLY NEWSLETTER OF
THE BAGUIO-BENGUET
COMMUNITY CREDIT
COOPERATIVE WITH OFFICES
AT NO. 56 COOPERATIVES
STREET, CORNER
ASSUMPTION ROAD, BAGUIO
CITY.

BBCCC DE's PARTICIPATION IN INDECUP ORIENTATION PROGRAM

Five Development Educators (DE) of the Baguio-Benguet Community Credit Cooperative participated in the IN-DECUO (Institutional Development of Credit Unions of the Philippines) orientation program held at Dumaguete City, Negros Oriental on January 26-27, 2002. All BBCCC DE's, namely Chair Renato Fernandez, Vice-Chair Amparo Rimas, GM Amado Jesus Cendaña, Dir. Emerita Fuerte, and Dir. Oscar Adversalo attended the same, with the exception of Dir. Ruben Corpuz who was then representing the BBCCC in another cooperative forum.

The orientation program which was hosted by the PFCCO Visayas Credit Union League (VISCUL) had for its target participants PFCCO council members as well as DE's and/or INDECUP graduates. Its objectives were: a) to create awareness on the challenges and need for Credit Unions and Cooperatives to review its operational performance to cope with the given changing environmental condition in the Philippines; b) to orient the participants on the INDECUP Program and the DE strategies; and c) to present the baseline survey questionnaire.

Since the participants were expected to be properly oriented into the INDECUP training program and to be equipped with the concepts and strategies of the INDECUP Program, training modules were presented and discussed. Five modules were dwelt on: Credit Unions in the Marketplace by Dr. Sylvia Flores; Policy, Products and Services by Mrs. Nena Estropigan; Consultation Workshop on Policy Development and Strategic Plan by Mrs. Rose de Asis; Symposium on Credit Unions in the Marketplace "Institutional Development for Growth and Viability" by Mr. Rufino Casas; and Workshop on Scaling-up the Financial Management Standard of Credit Unions by Mrs. Felicidad Ruiz.

At the end of the day, the participants received an intensive orientation into the nature of training programs needed to realize the goals of the INDECUP as a reality check on the performance and operation of credit unions.

BBCCC Holds...

(Continued from page 1)

Audit and Inventory Committee

- | | |
|---------------------|-----------------|
| 1. Rogelio Estepa - | 1,922 |
| 2. Nida Flavier - | 4,010 - Elected |
| 3. Roland Lachica - | 3,789 - Elected |

Credit Committee

- | | |
|----------------|-------------|
| Art Asuncion - | uncontested |
|----------------|-------------|

Election Committee

- | | |
|-------------------|-----------------|
| 1. Bong Tadeo - | 1,882 |
| 2. Mario Valdez - | 3,431 - Elected |

The winners were proclaimed immediately after the counting by Chair Josie Perez. Witnessing the happy occasion were Chair Atong, GM Jess, Dir. Oca, Treasurer Mars, and Crecom Chair Art.

CEIN Conducts Project Presentation and Demonstration Training to Baguio and Philex Coop Leaders

Cooperative Education Ilocos Norte (CEIN) was presented to the BBCCC and Philex Mines Coop leaders last March 22, 2002 at the Brillantes Hall to familiarize them with the concept and mechanics of the CEIN Project. Mrs. Vicky R. Domingo, Project Team Leader and Mr. Henning Skov Hausen, Senior Educational Adviser from Denmark led the group which included Mr. Jacob Mathias Wichmann, Assistant Education Adviser, Dulce Manuntag, Education Specialist, who handled the demonstration-training, and Brgy Captain Training Volunteer, Rogelio Acedera who assisted facilitate the demonstration that came all the way from Ilocos Norte.

The morning session consisted of the Project Presentation done by Mrs. Domingo and Mr. Hausen while the afternoon was spent on the demonstration training of CEIN which was attended by twenty (20) BBCCC members-participants.

The Coop Education Ilocos Norte (CEIN) came to BBCCC recently with the offer of partnership for pre-membership education, continuing education, and re-education, of members. The demo conducted by the outfit impressed our EdCom and many attending officers and members – all with experiences in and some expectations from adult non-formal education. The CEIN method-systematic, professionally-done, and with wise use of dialect and participatory hands-on approaches – may not be new to us but the promise of implementation for effect is most welcome. BBCCC intends to enter into an MOU with CCD-CEIN for the extension of the project to BBCCC, and the training and licensing of three BBCCC facilitators to meet in-house and network needs.

The project presentation was attended by BBCCC's BOD members, namely Oca Adversalo, Greg Andal, Ruben Corpuz, Atong Fernandez, Emy Fuerte and Ampy Rimas together with GM Jess Cendaña. NORWESLU was represented by its General Manager Rex Prendol. CAR-CU was represented by Secretary and AIC Chair Ruby Balangue. Philex Mines Cooperative was represented by Directors Don Fernandez and Joy Elegado, with The CRECOM Chair Louie Parayno. Representing NORLUCEDEC was Julienne Dalangay, Training Officer.

Directors Greg Andal and Vice Chair Ampy Rimas participated in the demonstration-training in order to "get a first-hand experience about the training module". Both found the methodology very effective in involving the participants into every activity of the training. It was a real hands-on technique making things very actual and concrete to the trainees.

Linkages...

(Continued from page 2)

5-man steering committee of the PCC-CCD CEIN Coop Education Project.

For the year's first quarter, Atty. Fernandez was guest speaker, participant, message-giver or presenter before the following audiences/coops: CEIN Decision Makers at Laoag City, PECCO GA at Philex Mines, Reg. 3 PFCCO-League launching at San Jose del Monte, Bulacan, Reg. 2 PFCCO-NELCO League GA at Santiago City, Visayas Credit Union League at Dumaguete City, NCRUC at Peninsula Hotel, Manila, Paltok MPC at Quezon

(Continued on page 6)

WHAT THEY SAY on BBCCC's 43rd Year

The following are perceptions of a cross section of members, sampled randomly, on BBCCC's 43rd year of existence:

"The Coop is very helpful, especially in times of great need. I have slowly constructed my house and acquired a piece of land through loans obtained at BBCCC."

Ruben Dupali (16 years member)
Special Services Department, SLU

"The Coop has helped me save money. The loan services are good."

Virginia Cannavil (3 years member)
Baker, Sunshine Supermart

"The Coop has been helpful in everyday life. I am satisfied with the services."

Judith Mendoza (7 years member)
Teacher, Bakakeng Elementary School

"Granting of loans should be faster. The officers should alaga the Coop para ito'y hindi maging bankrupt tulad ng iba diyang coops."

Basilisa Wallig (20 years member)
Retired Tourism Personnel

"The Coop is very progressive. The personnel are accommodating."

Virginia Gumehan (9 years member)
Housewife

"Mabuti ang Coop. Nakakatulong agad sa mahihirap."

Lydia Mendoza (11 years member)
Janitress, Philippine Rabbit

"The Coop is growing, keep it up. BBCCC always look at the welfare of members."

Chyt Dionisio (21 years member)
Secretary, College of Nat. Sci., SLU

"Mayat ti Coop. Awan ti problema iti Coop. Awan met ti suggestion ko wenno mairecomendak."

Dalia Kangitit (7 years member)
Storekeeper

"The services of the Coop are complete. But please expand office space."

Restituto Canave (12 years member)
Owner-Driver, PUJ

"The Coop has been beneficial to the members. It has helped me and my family in our basic needs of food, shelter, and clothing. There is need for info drive so that others may know about the Coop. For me, I am always convincing my co-workers and friends to become members of BBCCC."

Caridad Binwag (14 years member)
Nurse, DOH-CAR

"The Coop offers low rates of interest on loans. It is very easy to avail of loans compared to other loaning agencies. The procedures and requirements are simple. May I suggest that we get a rebate on our grocery purchases?"

Esther Melecio (13 years member)
School head, Bakakeng Elem. School

"The Coop is good and it has good operations. But there should be a bigger parking space."

Juanito Galiste
SLU Security Guard

"The services are good. The officers are clean and transparent. They are not corrupt."

Helen Ambasing (12 years member)
Teacher, Bonifacio Elementary School

"Gawis nan Coop. Maitadna nan kasapulan lalo nan financial. Irecomend ko nan Coop sin tapin na tago. Gawis am-in nan opisyal nan Coop ta naamoday tumulong ken datako am-in. Itutuloy da koma nan gawis na serbisyo dan sa Coop."

Daisy Safawil (5 years member)
Businesswoman

"The Coop is helpful. It gives immediate assistance to needs."

Trinidad Corpuz (11 years member)
SSS Retiree

"BBCCC is doing fine... keep it growing. Probably we can look into a Coop Bank for our operations."

Gigi Pernes (15 years member)
Military Officer, PMA

"Maphud. Matulunganac nahinay negosyo - wood carving hi Asin Road, Km.4." (It is good. It helps me in my wood carving business at Asin Road, Km.4)

Hermelita Tundagin (14 years member)
Businesswoman

Linkages...

(Continued from page 5)

City; and as PFCCO Chair and PCC Vice-Chair he visited the following leagues, primaries or associations: NORWESLU-Baguio, CEIN Coop Primaries-Laoag City, PPEMPCO-Lingayen, NCC-Tubao, Med-Coop-Baguio, and Saranay Credit Coop and SLC MPC both at San Fernando City. Atty. Fernandez is expected to preside over the 42nd Annual General Assembly of the PFCCO to be held in Xavier Estates, Cagayan de Oro City on April 26-27, 2002.

Both Gen. Manager Jess Cendaña and Chair Fernandez attended the General Assembly (April 20, 2002), of the Bangko Kooperatiba ng Pilipinas (former Metro South Coop Bank, of which BBCCC is one of 274 member-cooperatives) where Atty. Fernandez was elected as a member of the Board, coming out with the highest number of votes of the 7 new directors elected from among 12 candidates.

Chair Atong's SCM at the 43rd General Assembly

"Keeping our Balance Through Change" was Chair Atong's State of the Coop Message (SCM) at BBCCC's 43rd General Assembly held last March 10, 2002.

The following are salient points of the message:

Citing his firm belief that **cooperativism is the reliable economic alternative**, he said: "BBCCC, our community credit cooperative, has been in good times, and bad times, since 1958. And here it is today, all of 11,000 member-owners and P370 million pooled assets, still reliable, among the best, standing tall, serving well. This is proof that the coop alternative really works. It can be said that in the overall, the co-operators must be doing the right thing the right way."

Pointing out that **BBCCC leadership is responding to the tremendous changes hereabouts**, he averred: "Like 'Y2K before it, 2001 was still a year of rapid changes and complex challenges, on all fronts, wave after wave. Only this time our leadership had acquired from the exposure better grasp of the situation, then balance and confidence, followed by a series of planned functional and structural re-adjustments, even replacements, and if sooner necessary, overhauling. For financial integrity and efficiency, your officers have actively restudied, and decided on needed shift, trying prudential standards mainly from ((a) CUES-Philippines of the World Council of Credit Unions; (b) the soon-to-be-circularized Standard Chart of Accounts for Credit Cooperatives; (c) inputs from the CU and MFI experiences here and abroad (ICA, ACCU, NACUFOK, CULHOK, NACF, etc. - the empowering result of our continuing education, study visits, exposures, partnership, linkages and exchanges and networking); and, when applicable (d) the performance standards for cooperatives prepared by NCC-DOF, CDA, CUES, GFIs, and the Coop Sector." Continuing he said: "BBCCC officers and staff obligingly responded to various calls of consultations, work shops, public hearings, and coop summits, where they heard all sorts of proposed coop ideological re-definitions, role re-alignments, structural reforms, and value re-visitations. Back home and to the realities of BBCCC identity, culture and milieu, we re-echoed, shared and dissected these new corporate structures and processes, their operations, leadership styles, clientele. One thing stands out. These Big Businesses being profit-driven act out "pawnshop" and "cowboy" mentality, while credit coops are by birth service-oriented, employing strength in numbers, unity and patronage. Thus, the difficult balancing act between compassion and money matters, understanding and altruism versus business and finance realities of fund management, bookkeeping, audit, bad debts, and non-performing loans, to cite examples."

Reiterating **BBCCC's mission**, he pointed out: "BBCCC has the mission to assist members to enjoy long, healthy, and creative lives. To these ends, being a savings and credit institution, it has bonded members together to pursue material and financial resources. It is NOT however a charitable institution. With thousands of active members, BBCCC is no doubt a mainstream financial institution - to be upheld and protected. Hence, in our Coopserver, we rallied, as we call again, for prudence, and relied through 2001, as we rely further, on the strengths of self-reliance, service, convergence and localization."

Describing how **BBCCC refused to follow traditional thinking that growth is characteristically slow**, he happily claimed that: "We have committed instead to upgrade, as we have upgrade plans in 2001 of our simple coop ways of addressing human needs directly - sense of belonging, thrift and savings, affordable loans for food and shelter, small business, tuition fees, hospitalization, bulk rice and grocery purchase, mutual aid, participation, more community, more choices, as we searched some more for ways and means to improve social capital, protect members' savings, recover inflation loss, and keep their trust and confidence in their cooperative. Results exceeded

(Continued on page 8)

Magkaisa

Maraming salamat po aming Panginoon,
At sa araw na ito kami po ay tinipon,
Upang pag-usapan programa ng asosasyon,
Nang aming samaham lalo pang yumabong.

Aming pong pagtitipon gawin sanang mabunga,
Buksan ang isipan at aming mga mata,
Ituro po sa amin ang sagot sa problema,
Tungo sa maunlad, bukas na masagana.

Gabayan n'yo rin sanan at inyong gisingin,
Ang mga kasamang tulog, nahihimbing,
Sa halip magreklamo at dala'y hinaing,
Sila sana'y tumulong na problema'y sagutin.

Katukin n'yo rin sanan ang puso't isipan,
Ng mga pinuning sa ami'y aakay,
Sa halip isulong pansariling kapakanan,
Ang serbisong tapat ang unahin, ibigay.

At sana Panginoon bendisyunan n'yo rin,
Ang lahat ng kasaping ngayo'y nagsidating,
Sila na dahilan ng pagkakabuklod namin,
At tunay na buod ng aming layunin.

Igawad n'yo rin sana ang Inyong bendisyon,
Sa lahat ng programang aming isusulong,
Gawin sana itong marapat na tugon,
Sa mga sigalot at problemang hamon.

Sana Panginoon bendisyunan n'yo rin,
Ang lahat ng ahensyang tumutulong sa amin,
Sektor na pribadong katuwang din namin,
Sa pagpapaunlad ng samahan namin.

Ang higit na kalinga sana po ay igawad,
Nang lalong lumakas samahang itinatag,
Ituro po sa amin tuwid, tamang landas,
Nang kami sa Inyo'y maging karapat-dapat.
AMEN

Note: Invocation of CAR DTI Director Armando Galimba during the 43rd BBCCC GA, March 10, 2002.



Jubilant Mrs. Cristina Soriano and hubby receiving the key to the L-300 FB Van she won during the 43rd GA raffle last March 10, 2002.

Chair Atong's...

(Continued from page 7)

expectations of capital build-up, children's thrift and savings, CHIPS pre-need for housing, fixed deposits-term, livelihood skills training, acquisition of site of future BBCCC building. We are doing well with our newsletter, staff HRD, networking. We have been slow, but sure, in computerization, documentation, records and control. We still have problems in collection, and in streamlining our policies, procedures, structures, and system. We are growing, and should not stop growing and reaching out. This, too, brings more demands, and support, ahead."

Enumerating some concerns that cropped up in the past year, he specified two: "Serious concerns arose in 2001, literally in every Board meeting about quality of our membership and inadequacies to cope with open and increasing membership and the liberality of loan policies.

- About membership he said: "There are easier routes, but then, the leaders refuse to be "anti-poor" when the non-bankables knock at our membership door begging to also come in and belong."
- About loan policies, he had this to say: "There is perennial call for expanded and more liberal lending, but the officers, tasked as fund trustees instructed to manage monies and coop properties and protect people's deposits and savings, shift to controls in order to ensure liquidity and viability in the face of slowing economy. There is insistence for lower costs of loans and services, and in the same breath, demands for higher interest on fixed deposits, more patronage refunds. We perhaps demand highly skilled and expert running of the business, yet perhaps hold expense on human resource development."

And giving a final note, he identified the directions that BBCCC will pursue: "To be sustainable, we have to keep our balance through change. With the pressures of growth from within, and upheavals from without, expect your coop to pursue more aggressively the following, among others, in 2002:

- Promotion of more savings for financial strength and stability.
- Programs to develop members' loyalty and mutual trust.
- Safety net lending, with focus on credit rating and capacity to pay.
- Measures, that loans are repaid in full on time.
- Systematization, stricter enforcement, of collection policies.
- Membership classification for privilege and rewards granting system.
- Review for upgrade of credit life, loan protection, and deposit insurance.
- Streamlining of financial management systems: improved accounting, cash management, control and monitoring systems, operating ratios, financial and performance standards.
- Upgrade of credit support packages, subsidiary services, livelihood and shelter programs.
- Institutionalize mutual aid programs, community-based development, youth and children involvement, leadership succession.

Then he sounded the call for working together. He called on every member, leader and volunteer "to share in the task... There is more work ahead. Our task is to ensure that our cooperative continues its tradition of effective service to members-owners. By working together and following the Coop principle of mutual help, we can overcome..."

His magic last words: "Let us move ahead".

CARDONA LEADS SERVICE AWARDEES

March 10, 2002, day of the General Assembly, was a happy day for five (5) BBCCC Staff members because they were given their Service Awards on this day. The citation of their award reads:

In recognition of her/his years of service of continued service to BBCCC, contributing to its growth and development and those of its members and their communities, of credit unionism in general, and to the cooperative movement as a whole.

Leading the group is Coop Accountant Ronnie Cardona, recipient of the Twenty Years Service Award. She became a member of BBCCC in 1975. Three years later, she joined the Audit and Inventory Committee as its Secretary and in 1979 as its Chairperson. In 1982, she became an employee and was assigned as an accountant for the grocery and in charge of operations. Since 1983, she has been designated Coop Accountant. As such, she prepares the Financial Statements, Bank Reconciliations, and makes reports to outside entities such as the BIR, BCOP, SSS, Pag-ibig, etc. Ronnie has been to several team building, strategic planning, and financial analysis seminars and conferences, in-house as well as outside. Married to Dr. Eulagio V. Cardona, Jr. Ronnie has five children with ages ranging from 7 to 20 years. She subscribes to the motto: "It pays to be humble."

The Ten Year Service Award was given to Maria Milagros M. Flora, fondly called Mariez. Starting as a sales clerk in 1982 at the grocery department, Mariez moved to the accounting department where she handled cash receipt journal and inventory posting. At other times, she also worked as cashier. Mariez is happily married to Mozes Flora, one time connected with BBCCC but who is now handling the family transportation business. They have three children, two boys and a girl. Other than the annual educational tours, Mariez has also been to team building and strategic planning activities as well as staff development conferences and workshops. She joined the group that went to Cebu to attend the PFCCO General Assembly two years back. Guiding her in her work is "Attitude is everything. Anything you do with a positive attitude will work well for you. Anything you do with a negative attitude will work against you." Quoting OG Mandino, she says further: "The only certain measure of success is to render more and better service than is expected."

Receiving the Five Year Awards were Amelia E. Aguilar-Hermenio D. Cabanban, and Jhoanna Marie P. Dare. Amelia, fondly called Amy, was a receiving clerk for 3 years upon her employment at BBCCC in 1996. Since two years ago, she has been assigned as grocery verification clerk. Amy has been to a good number of conferences and seminars such as Consultation and Planning Seminar-Workshop. Cooperative

(Continued on page 9)



The BBCCC Service Awardees: from left, Joan Dare, Mariez Flora, Armin Cabanban, Ronnie Cardona, and Amy Aguilar

TESTIMONIAL

A Hard-Working Member

Ako po si Flora F. Dejapin, 52 taong gulang at nakatira sa #155 Assumption Rd., Baguio City.

Dati po ay maliit lamang ang aking tindahan. Wala akong gaanong puhunan kaya walang gaanong paninda. Pinapaikot ko lamang ang unang bagsak ng mga ahente ng paninda na aking inuutang; pagkaubos ay saka ko babayaran. Pati na ang pag-utang ng cash sa mga Bombay na may malaking tubo ay aking pinapatulan. Halos ganon lamang tumatakbo ang aking buhay at negsoyo sa araw-araw.

Sa mga panahong iyon ay bihira ko lamang mapadalan ng pera ang aking mga magulang sa probinsya. Bagamat matanda na sila at hindi na sila pwedeng magtrabaho ay sa akin na lamang umaasa. Halos pambayad lamang sa mga utang ang aking kinikita. Halos gabi-gabi bago matulog ay iniisip ko kung paano lalaki at lalago ang aking negosyo.

Hanggang sa dumating ang pagkakataon na naging miyembro ako ng kooperatibang BBCCC. Sa paghuhulog ng konti-konti ay dumating ang panahon na ako'y nakapag-loan. Sa halagang aking nai-loan ay nakabili ako ng mga kagamitan sa paggawa ng siopao, at dahil narin sa may kaalaman sa paggawa ng siopao ang isa sa akin mga anak ay mas naging maganda ang aming kita dahil hindi na kami bumabayad sa iba. Kaya mas naging mabilis namin mahulugan ang perang na-loan namin sa kooperatiba.

Ngunit kailangan pa namin magsikap upang pagandahin ang aming kita kaya sa pangalawang pagkakataon pagkatapos naming mahulugan ang una naming loan ay nagapply kami muli ng loan.

Dahil naging maganda naman ang aking record sa paghuhulog ay madali nila itong naaprubahan.

Ibinili ko ito agad ng Burger Grill. Ang iba ay ikinuha ko ng panindang cash sa mga ahente. Ang iba sa kanila ay nagulat, nagtanong sila kung bakit cash at hini na utang. Ipinaliwanag ko sa kanila ang pagiging miyembro ko sa isang kooperatiba (BBCCC) kaya hindi ko na kailangan umutang sa maraming ahente at bombay.

Sa kasalukuyan dahil sa maganda na at lumaki ang kita ko sa tindahan ay regular na akong tumutulong sa aking mga magulang.

Miyembro na rin ang aking mga anak na sa kasalukuyan ay wala pang sariling negosyo pero pag dumating ang panahon ng kanilang pagsasarili ay madali na silang makapag-umpisa dahil sa makakapag-loan na sila sa kooperatiba. Maraming salamat at dahil sa kooperatiba ang aming buhay ay naging masaya at masagana. Sana ay palaguin pang lalo ng Diyos ang BBCCC.

Cardona Leads...

(Continued from page 8)

Leadership Seminar, Qualities of Successful Managers, Team Building, and Educational Tours. She is married to Ronaldo Aguilar and they were blessed with 4 children, 3 boys and one girl. Her motto is: "Starting your day right and doing your job the best you can, makes you end the day happier and sleep the night better."

Hermenio or Armin joined BBCCC in 1996 as utility and building maintenance crew. As such he assisted in the over-all cleanliness of the off-

(Continued on page 11)

An Honest Member

Isabel Valdellon is one member the BBCCC can be very proud of. She is an honest member. She is a model of rare character, considering the times we live in. Why? Mrs. Valdellon received her dividend after the General Assembly last March 10, 2002, she saw a staggering amount of P27, 807.38 on her check. Immediately she felt something was wrong. Knowing the amount of her fixed deposit, she could not believe that it had earned this much in dividends. Something must be the matter. Her check is way beyond what she rightfully should receive.

"I expected a dividend of just a few thousands. There is definitely excess, very much excess. I should return it right away" Isabel explained when she came to the office. Upon scrutiny of her ledger, it was discovered indeed that there was an error. Rightly, she should have received only a dividend in the amount of P 5568.60. One half of this or P2, 784.30 is retained as a stock dividend and the other half is given as cash dividend. In other words, she should have been given only the amount of P2,784.30, the cash dividend portion.

Isabel is a nurse by profession and is married to Jun Valdellon, also a nurse who is at present working in Tripoli, Libya. They have two children, both boys, and both born in Benghazi, Libya. After fifteen years of working with her husband in the Middle East, Isabel decided to come home to raise her children in the country. Raymund is now in first year high school while Robin is in grade six. "I am really just a housewife now but I still help out in the family finances by supervising our boarding house," Isabel says. She is quick to add that she has no regrets giving up her work. "I gave it up for something very important and basic, and that is for my children. Now, I am able to attend to my two growing boys. I am a hands on Mother."

We take our hats off to Isabel, a member since 1998. Our congratulation on her sterling conduct. We deeply appreciate her honesty. May her tribe increase.

Editor's Note: Mrs. Valdellon was awarded a Certificate of merit and recognition for her honesty and integrity during the Board of the Directors' meeting last April 22, 2002 at the Brillantes Hall.



Isabel Valdellon posing with Vice Chair Ampy Rimas and GM Jess Cardona.

First Batch of BBCCC Scholars Graduate

Ten (10) fourth year BBCCC scholars graduated from the various public high schools in the city during the month of March. Four years ago, these ten scholars entered first year and throughout their entire high school were given financial assistance packages consisting of full reimbursement of their entrance fees and a monthly allowance of P250.00.

Five of the scholar-graduates received honors and distinction. Topping the list is Ness Calag who graduated valedictorian and was given a medal of leadership and proficiency in Culinary Arts from the Pines City National High School (PCHNS), Quezon Hill Annex. Reji Pedroche, from PCHNS, Bonifacio Annex, graduated first honorable mention. Normalyn Busongan was given the proficiency medal for Values Education upon her graduation from the PCHNS, Pinsao Annex. Also graduating with honors were Aberly Simon and Jenelyn Kenio, both graduating from the Baguio City National High School, Doña Aurora Annex.

The other scholar-graduates were Rejoice Esden, Lyn Fernandez (BCNHS, Doña Aurora Annex), Mary Codman (BCNHS, Roxas Annex), Analyn Segundo and Ryan Lope, both from PCHNS, Main.

Board Chair Atong, Vice Chair Ampy, GM Jess and Dir. Emy took turns in attending the different graduation schedules to award the scholar-graduates their certificate of recognition citing them for their "..... great achievement and performance" and to hand them a modest amount to help defray their graduation expenses.

A testimonial lunch last March 26, 2002 was tendered by the Board for the graduates and their parents. Chair Atong and Dr. Elma Donaal, BCHNS Principal, exhorted the graduates to continue behaving properly and deciding responsibly to ensure the success of their future. On their part and speaking through the president of the scholars, Ness Calag, the graduates assured the Board that they will prove equal to expectations as they expressed their appreciation and gratitude to the BBCCC for the scholarship they have enjoyed during their entire secondary schooling. Mrs. Ofelia Padlan, BCHNS Guidance Counselor, and fourteen (14) parents and guardians attended the testimonial lunch.

The ten Scholar-graduates posing with their parents and the Board after the testimonial lunch given in their honor last March 22 at the Brillantes Hall.



Ten New Scholarships Available

With the graduation of ten scholars in March 2002, BBCCC announces the availability of ten (10) new scholarships for first year students enrolled in any of the public high schools in Baguio or in Benguet.

The following are pertinent information regarding the scholarships:

GUIDELINES:

- I. It is open to First Year High School students enrolled in any public secondary school in Baguio City and Benguet who meet the following criteria:
 - a. The combined income of parents should not exceed P8,000.00 per month.
 - b. Must be a resident of Baguio City or Benguet.
 - c. May or may not be a child of a BBCCC member.
 - d. Must not be a recipient of any scholarship grant.
 - e. Must be willing to be a member of the BBCCC Laboratory Cooperative (Youth and Kids).
 - f. Must have a General Average of at least 85% with no grade lower than 80% in any subject in his Grade Six stints.

BENEFITS:

- a. Reimbursement of all entrance fees.
- b. Monthly allowance of P250.00; P 25.00 of which shall be credited as share capital in the BBCCC Laboratory Cooperative and the remaining P225.00 to the Savings Deposit.
- c. Five Hundred Pesos (P500.00) per year for school supplies.
- d. Eligible to continue with the scholarship grant until graduation from high school provided he maintains a General Average of at least 85% with no grade lower than 80% in any subject and has no record of misdemeanor at the end of each school year.

REQUIREMENTS:

Applicants must submit the following to the BBCCC Office c/o Dr. Amparo T. Rimas, Vice-Chairperson and Chairperson of the Education Committee:

- a. Photocopy of Form 137-E (Elementary School Permanent Record);
- b. Letter of Recommendation by Elementary School Principal;
- c. Certificate of Good Moral Character by School Guidance Counselor;
- d. Photocopy of Parents Income Tax Return for year 2001;
- e. Certification from the Punong Barangay that the applicant is a residence of that barangay;
- f. Duly accomplished Application Form (BBCCC Scholarship Form 1).

Interested applicants may obtain application forms at the BBCCC office. Deadline for submission of application forms and documents is May 10, 2002.

Linkages ... Involvements ... Attendance

As always, our officers have been sharing of themselves to the growth and development of the Cooperative Movement hereabouts and in other concerns where their expertise was needed.

The consultation assembly for the final Draft of the Standard Chart of Accounts (SCA), accounting procedures, and Performance Standards (COOP. PESOS) for Credit Cooperative and for other coops with deposit-taking operations was participated in by GM Jess Cendaña and Dir. Emy Fuerte at the Hotel Galleria on February 6-7, 2002.

The "Social and Economic Value of Cooperative" was a topic discussed by GM Jess Cendaña before the employees of the National Power Corporation. In the same form, he also enlightened them about the requirements in the organization of cooperatives.

An INDECUA (Institutionalized Development Education of Credit Union in Asia) Orientation held in Dumaguete City last January 26, 2002, was attended by BBCCC's 6 Development Education, namely: Chair Atong Fernandez, Vice Chair Ampy Rimas, Director Oscar Adversalo, Ruben Corpuz, Emy Fuerte and GM Jess Cendaña.

In the Strategic Planning Workshop of the Benguet Farmers MPC, La Trinidad, and of the Taba-oa, Cuba (TACU) PMC, Kapangan, Director Emy Fuerte served as Seminar -Workshop Facilitator.

The CDA Consultation on the proposed amendments of RA 6938, held in Baguio on January 10, 2002, was attended by Chair Atong Fernandez and Dir. Emy Fuerte.

The Cooperative Education Ilocos Norte Project Presentation, held at BBCCC on March 22, 2002, was attended by Chair Atong Fernandez, Vice Chair Ampy Rimas, Director Oca Adversalo, Greg Andal, Ruben Corpuz, Emy Fuerte and GM Jess Cendaña. The demonstration training component of the project was participated in by Vice Chair Ampy Rimas and Greg Andal.

The Cooperative Sectoral Assembly of the National Anti-Poverty Commission (NAPC) held at the Philippine Cooperative Center on January 25, 2002, was attended by Chair Atong, GM Jess Cendaña and Director Emy Fuerte.

The General Assembly at the Pines City National High School MPC (February 9, 2002) the General Assembly at the Baguio Maharlika MPC (March 9, 2002) had as Guest Speaker Director Emy Fuerte.

A familiarization of the Housing Cooperatives- the Swedish way of the KF (Kooperative Forbundet) held at BBCCC last February 23, 2002, was attended by the Housing Committee composed of Chair Ruben Corpuz and members Emy Fuerte and Mary Minglana. The others who attended were Vice Chair Ampy Rimas, Directors Oca Adversalo, Greg Andal, Bernard Padang, Secretary Liza Valdez and Treasurer Mars Esquejo. The KF Consultants who did the Orientation were Rolf Trudin and Rolf Akeby.

A one week (February 21-28, 2002) study program trip for the Cooperative Education and Training Institute or Lakenkop in Indonesia was participated in by Chair Atong Fernandez.

Along with PCC Chair Obet Pagdanganan, Lower House Chair of the Committee of Cooperatives Cong. Gener Tulagan, CDA Administrator Benjie Teodosio, Coop Center Denmark Repre-

(Continued on page 2)

Flash ...

- ◆ Congratulations to Chairman Atong Fernandez for his election as new Director of the Board, Metro South Cooperative Bank of the Philippines. He topped the election!
- ◆ Congratulations also to Dir. Emy Fuerte on her re-election as Vice President for Luzon of the Cooperative Union of the Philippines (CUP).
- ◆ Welcome back to Dhel Saavedra, our Assistant General Manager, from a well-deserved four-month Sabbatical Leave to Blue Hawaii. Any romantic developments?

COMPUTERIZATION UPDATE

The Computerization Committee is pleased to submit to the general membership an update on the computerization project of the cooperative. We realized the need to be attuned to the needs of the times where information can be available at the touch of a button or with just a click of a mouse (computer). A customized computerize system is being adopted by BBCCC in its desire to embrace new technological trends and developments in the business world and to facilitate the retrieval of information of members, facilitate processing of transactions, and have timely and accurate reports.

Last year, the fixed deposit/share capital and savings deposit of members were updated and on-line. Once the new passbooks are available, members' loans will be posted and updated every transaction they make. The loans section has already been started inputting data (loan applications). Once the loan payments are updated, data on members' loans will be available at the click of a key. To follow will be the Accounting section, so that financial reports will be readily available for decision making purposes.

At present, we still have six contractual encoders who are continuing the encoding of the past transactions. Hopefully, soon, we will already realize the on-lining of all our transactions. We, therefore, urge all the members to please secure your BBCCC ID for as soon as we start with the full implementation of such, we will strictly implement our policy that No BBCCC ID, No Passbook, No Transaction.

Cardona Leads...

(Continued from page 9)

fice and premises. He also attended to the general repair and maintenance of the facilities. In 2001, he transferred to the grocery department doing multifarious tasks such as loading customers' purchases, packing, displaying and the like. Armin has joined educational tours of the Coop personnel and staff as well as in-house staff development conferences and seminars. He is married to Guia Cabanban and has 2 children, both boys aged 12 and 10 years. His motto is: "Patience and perseverance at work lead a man to success."

Joan, short for Jhoanna, joined BBCCC in 1996 and started as verification clerk simultaneous with taking care of the Saint Louis University Administrative and Faculty payroll. At the moment, she is assigned as clerk at the lower accounting department where she assists in loan applications, posts OR's, CDV's, GV's and other allied records. She continues to assist in the payroll of the Elementary and High School departments of SLU. She is married to Henry A. Dare with whom she has 2 children, both boys, aged 2 years and 6 months. Like the others, Joan has joined the staff and officers in the yearly Lakbay-Aral Tours as well as has attended in-house conferences and seminars for staff development. Her motto is: "Aim high and hit high."

Atty. Renato Fernandez Re-elected BBCCC Chair

The Board of Directors composed of incumbents Atty. Renato Fernandez, Mrs. Emerita Fuerte and Mr. Oscar Adversalo and re-elected Board Directors Mr. Gregorio Andal, Atty. Bernard Padang and Dr. Amparo Rimas met on March 18, 2002 for the reorganization of the Board.

Atty. Renato Fernandez was re-elected Board Chair while Dr. Amparo Rimas was re-elected Board Vice Chair, and as such, Chair of Education and Training Committee.

Reappointed Treasurer is Mr. Marcial Esquejo. The appointment of a secretary was deferred (Editor's Note: Ms. Marilyn Wangkey was appointed Secretary to the Board on March 26, 2002). Atty. Nelson Gayo was appointed to the Legal Committee to join incumbent member Atty. Bernard Padang. A third member shall be added later.

The existing Special Task Force, commissioned to advise the Board on Financial and Operational matters, consisting of Dir. Emerita Fuerte, AIC Chair Lolit Genove and Treasurer Marcial Esquejo, was expanded to include GM Jess Cendaña and Atty. Ruben Corpuz. Director Fuerte was selected Chair.

Engr. Bert Talco will join the Housing Committee to attend to the technical aspects of the housing project. He will replace Treasurer Marcial Esquejo. Directors Ruben Corpuz and Emerita Fuerte are Chair and Co-Chair respectively of the Committee.

The new set of Directors and Officers shall take their oath of office at an induction ceremony at a later date.

The new Board agreed on the following, regarding Regular and Special Board Meetings:

Regular Board Meetings shall be held on the last Friday of the month and to be attended by the 7 Directors, the Secretary, the Treasurer, the General Manager, and the Chairs of CRECOM and AIC.

Special Board Meetings will be called when necessary and to be attended by the 7 Directors and Secretary and such others upon invitation.

Committee reports at the regular meetings should be concise, should follow a bulleted format, and should contain the following information:

1. Accomplishments
2. Concerns / Problems
3. Recommendations / Suggestions

Member Advertisers are welcome in future issues at very reasonable advertising rates.

ADVERTISEMENT

BAGUIO VENTURES SERVICES AND TRADING CORPORATION

**27 Rimando Rd., Baguio City
Tel No. (074) 447-7488**

Dency Hardware Tools

SN. Oriental Baguio Traders

PRJ Enterprises

**D Triple L Canteen
Delicious and Cheap Prices
(Just beside BBCCC)**

**Aquino Rice Mill
Banaoang, Mangaldan, Pangasinan
Tel Nos. 445-2049; 443-8871**

Kerdaka Catering

**NORTHWAY COMPUTERS SALES
and SERVICES
12 Rimando Rd., 2/F Nenita Bldg.,
Baguio City
Tel Nos. 443-3041; 300-4428**

**ARNNIE'S GARDEN
Il City Orchidarium
Baguio City
Tel No. 443-9512
Arnold Aromin (Landscaper)**