

The
BBCCC

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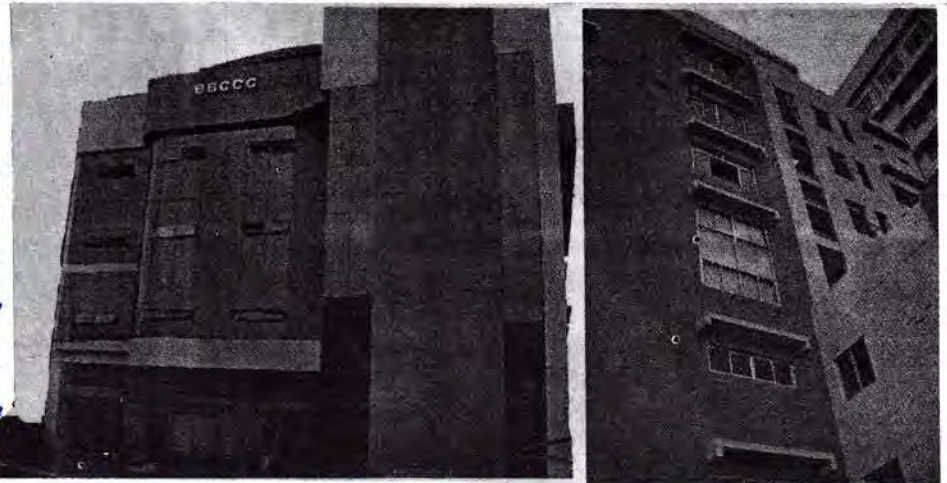
Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

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BBCCC



MID-YEAR STATUS

As of April 30, 2006, the BBCCC presents a good standing in comparison to last year's accounts.

The total revenue posted as of April 30, 2006 increased from P29, 461, 299 (April 2005) to P 31, 826, 772. The revenues of the Coop are from interest income on loans, service fees, fines and penalties, interest from investment, income from grocery financing, filing fees, transportation service income, commissions, membership fees, and use of facilities.

The undivided net surplus has been recorded at P22, 060, 640 from P18, 955, 279 (April 2005).

The total assets increased to P773, 809, 269 from P641, 438, 385 of April 2005.

The total members' equity as of April 2006 is P579, 366, 442; paid up share capital of which is P510, 474, 811 from paid up share capital of which was P457, 513, 684.

BBCCC continues to improve its financial standing as it grows in membership, programs, activities, and service!

Are you not proud you are part of the BBCCC family?

CoopInfo

By: **ATTY NELSON V. GAYO**

Legal Counsel, **NORWESLU**

Member, Board of Directors, **Baguio-Benguet Community Credit Cooperative**

Chairman, Legal Committee, **Baguio-Benguet Community Credit Cooperative**

President and Chairman of the Board of Trustees, **BBCCC Foundation, Inc.**



(Editor's Note: We are publishing the lecture delivered by the author before participants of the **NORWESLU**—sponsored seminar on "Credit Management and Delinquency Control" held last June 17, 2006 at Club John Hay)

LOAN SECURITY AND COLLECTION MEASURES (AS PRACTICED BY COOPERATIVES)

A. LOAN SECURITY (COLLATERAL)

MEMBER'S CREDITWORTHINESS – cooperative value of *mutual trust and confidence*

SURETYSHIP – a person binds himself solidarily with the principal debtor. (Art. 2047 New Civil Code, NCC) This is the principle applied in **CO-MAKERSHIP**. This is governed under Article 1207-1222 of the NCC.

in case of non-payment of the loan, the creditor may proceed against *anyone* of the solidary debtors or *some* or *all* of them simultaneously.

founded on the cooperative culture of "*bayanihan*"

PLEDGE – is a contract by virtue of which the debtor *delivers* to the creditor or to the third person a *movable*, or instrument evidencing incorporeal rights for the purpose of securing the fulfillment of a principal obligation.

e.g. **FIXED DEPOSIT** or **SHARE CAPITAL**
jewelries

MORTGAGE – (real estate mortgage) is a contract whereby the debtor secures to the creditor the fulfillment of a principal obligation, especially subjecting to such security immovable property or real rights over immovable property in case the principal obligation is not complied at the time stipulated. (12 Manresa, 467) Art. 2124 2131, NCC.

if the object is a **movable property**, it is called a **CHATTEL MORTGAGE**.

if the object is a **real property**, it is called a **REAL ESTATE MORTGAGE**.

Property subject of mortgage remains in the possession of the mortgagor.

B. REMEDIAL MEASURES IN CASE OF DEFAULT/NON-PAYMENT OF LOANS

ALTERNATIVE DISPUTE OF RESOLUTIONS

purpose: **AMICABLE SETTLEMENT**

e.g. demand letters, counseling, mediation, conciliation

execution of deed of assignment, deed of sale

OFF-SETTING

this happens when the total loan balance is less than or equal to a member's total deposit

it is predicated on prior and actual notice to member

JUDICIAL ACTION FOR COLLECTION OF SUM OF MONEY

governed by the New Civil Code and the 1997 Rules of Civil Procedure

ancillary action: **Preliminary ATTACHMENT** – at the commencement of the action or at any time before entry of judgment, a plaintiff or any proper party may have the property of the adverse party attached as security

(Continued on page 8)

EDITORIAL**BBGGG PAYS TRIBUTE TO THE FIRST BBGGG EMPLOYEE RETIREE: MRS. NORMA LAGOPIA**

**Good luck &
God Bless!**

Mrs. Norma Lacopia: the first BBCCC employee retiree officially bade goodbye to the Coop she worked with for sixteen sweet and fulfilling years last May 20, 2006.

In a recent interview she fondly recalled that she started work here June 1990 as an Accounts Clerk then became the Coop Secretary at one time and more popularly known and seen as the Records and Membership Clerk and finally as the Coop Administrative Officer.

She said that she missed the people and the (would you believe it?) WORK. She fondly recalled the multitude of experiences she had in the Coop and the tasks that she was able to accomplish. So while adjusting to the life of a retiree she does some small retailing business.

Asked about her plans in the future, she said that she wished to join her children and grandchildren abroad. Lastly, she wished that the Coop would be more successful to help more people.

Having THE FIRST RETIREE in the Coop makes us reflect how long in the service and how dedicated we will be? Will we stand for the ideals, principles and aspirations of the BBCCC we are a member of, an officer of, or an employee of?

To Mrs. Norma Lacopia thank you for the valuable hours of service and dedication to our BBCCC and may you be an inspiration to the rest of us! May God bless you and your family, and the plans you have!

**Oca ADVERSALO****Mich CARIÑO****Bong TADEO**

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RIZZA V. GACAO

The BBCCC COOPSERVER

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

INDUCTION OF BBCCC AND FOUNDATION OFFICERS 2006

The BBCCC officers and the BBCCC Foundation officers for fiscal year 2006 were formally inducted into office by RTC Judge Iluminada C. Cortes on April 11, 2006 at the BBCCC Training Center. In conjunction with said induction, certificates/plaques of appreciation were awarded to employees who have rendered service to the cooperative for 5 years, 10 years, and 15 years as well as officers who have done likewise for the past 5 years. Cash incentives were also given to the employee/officer awardees. The awardees are as follows:

Employees:	Norma Lacopia – 15 years
	Evelyn Borja – 10 years
	Joseph Austria – 5 years
	Danilo Dizon – 5 years
	Jaime Torres – 5 years
Officers:	Oscar R. Adversalo – 5 years
	Josephine G. Perez – 5 years

Also awarded plaques of appreciation were two 3-term directors, namely, Dr. Amparo T. Rimas and Mr. Gregorio V. Andal. Directors Rimas and Andal could not run for a fourth term in accordance with the cooperative laws.

List of BBCCC Officers and BBCCC Foundation Officers 2006:

BOARD OF DIRECTORS:

Chairman:	Atty. Bernard D. Padang
Vice-Chairman:	Dir. Oscar R. Adversalo
Members:	Atty. Renato C. Fernandez
	Dir. Emerita C. Fuerte
	Atty. Nelson V. Gayo
	Dir. Josephine G. Perez
	Dir. Mario S. Valdez
Gen. Manager:	Mr. Amado Jesus F. Cendaña
Treasurer:	Mr. Marcial V. Esquejo
Secretary:	Ms. Jhoanna C. Alangwawi

CREDIT COMMITTEE:

Chairman	Mr. Arturo G. Asuncion
Members:	Ms. Aurora A. Ambanloc
	Ms. Isabelina G. Ronquillo

AUDIT AND INVENTORY COMMITTEE:

Chairman:	Ms. Roberta A. Balangue
Members:	Ms. Ana O. Dulnuan
	Ms. Nida F. Flavie

ELECTION COMMITTEE:

Chairman:	Atty. Armando C. Velasco
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Members:	Ms. Basilisa S. Laconsay
	Mr. Emmanuel A. Tadeo

EDUCATION, MEMBERSHIP AND TRAINING COMM:

Chairman:	Dir. Oscar R. Adversalo
Members:	Ms. Michelle S. Cariño
	Mr. Emmanuel A. Tadeo

LEGAL COMMITTEE:

Chairman:	Atty. Nelson V. Gayo
Members:	Atty. Zosimo M. Abratique
	Atty. Bernard D. Padang (Ex-officio)

HOUSING COMMITTEE:

Chairman:	Dir. Emerita C. Fuerte
Members:	Ms. Ma. Asuncion B. Minglana
	Engr. Albert V. Talco

RESEARCH AND DEVELOPMENT COMMITTEE:

Chairman:	Dir. Mario S. Valdez
Members:	Dr. Amparo T. Rimas
	Mr. Romano M. Bulatao

YOUTH COMMITTEE:

Chairman:	Dir. Josephine G. Perez
Members:	Mr. Gregorio V. Andal
	Mr. Rolando G. Lachica

Officer on Linkages

Atty. Renato C. Fernandez

INVESTMENT COMMITTEE:

Chairman:	Atty. Bernard D. Padang
Members:	Emerita C. Fuerte
	Marcial V. Esquejo
	Amado Jesus F. Cendaña
	Roberta A. Balangue

BBCCC FOUNDATION, INC. (Board of Trustees):

Chairman:	Atty. Nelson V. Gayo
Vice Chair:	Amado Jesus F. Cendaña
Corporate Sec:	Atty. Bernard D. Padang
Corporate Treas:	Marcial V. Esquejo
Auditor:	Oscar R. Adversalo
Gen. Manager:	Amparo T. Rimas
Accountant/Bookkeeper:	Veronica A. Cardona

As of press time, BOD Chair Atty. Bernard D. Padang has expressed his intention to tender his resignation as Chairman of the Board of Directors and member of the Legal Committee. He said that, being the President of the Union of Faculty and Employees of St. Louis University (UFESLU), he would be busy with the negotiations for a new Collective Bargaining Agreement (CBA) covering five years involving the more than one thousand five hundred present employees of St. Louis University which shall commence this incoming July 2006.

In the event that Atty. Padang resigns, Vice Chair Oscar R. Adversalo shall assume the Chairmanship of the Board of Director pursuant to the By-Laws of BBCCC.

FOUR BBCCC OFFICERS ATTEND PROACT TRAINING

GM Amado Jesus F. Cendaña, Vice Chair Oscar R. Adversalo, Director Mario S. Valdez, and Research Committee member Amparo T. Rimas attended a 7-day training at Cagayan de Oro City, Misamis Oriental on May 28 - June 3, 2006.

The training, known as PROACT, was the second course of the COOPRENEURSHIP TRAINERS TRAINING PROGRAM under the Philippine Countryside Program IV, a partnership of the Institute for People Power and Development (IPPD), the Hanns Seidel Foundation of Germany, and the Philippine Federation of Credit Cooperatives (PFCCO). PROACT refers to training course "Participatory Research and Organizational Analysis for Cooperative Transformation".

The training, which is the second of five trainings, was intended to prepare the participants as Faculty-on-Field (FOF) who will be conducting trainings in the future for cooperative empowerment and strengthening of the business performance and viability of cooperatives in the country. Essentially, the intensive training attempted to equip the prospective FOF's research knowledge and skills as tools for preparing and conducting training courses. The areas covered by PROACT were: a) the power of information; b) research methods like survey and participatory research; c) feasibility study.

The four BBCCC officers - participants to the PROACT from left to right (top picture) Dir. Mar Valdez and Vice Chair Oca Adversalo. (Lower photo) Dr. Ampy Rimas and GM Jess Cendaña



PFCCO EDUCATION FORUM 2006

BBCCC officers and staff attended the Education Forum 2006 conducted by the Philippine Federation of Credit Cooperatives (PFCCO) at the Pearl Manila Hotel on April 27-28, 2006. The Forum, which was hosted by the National Capital Region League - PFCCO, had for its theme "BENCHMARKING TOWARDS BRANDING". Our very GM Amado Jesus F. Cendaña presented one of the best practices of BBCCC, namely, EMPLOYEE SATISFACTION: CAREER PATH OF EMPLOYEES.

The BBCCC delegation was composed of the following: Chair Bernard D. Padang, Vice Chair Oscar R. Adversalo, Dirs. Nelson V. Gayo, Josephine G. Perez, Mario S. Valdez, and Renato C. Fernandez, GM Amado Jesus F. Cendaña, Treasurer Marcial V. Esquejo, Cre-Com Chair Arturo G. Asuncion, AIC member Nida F. Flavir, EleCom member Emmanuel A. Tadeo, Secretary Jhoanna Alangwawi, and staff members Jane Suyatan, Gerry Soriano, and Danilo Dizon.

EDCOM CONDUCTS LIVELIHOOD SKILLS TRAININGS

The Education, Membership, and Training Committee conducts on a regular basis livelihood skills trainings on the last Friday of the month. For the second quarter of 2006, three trainings were conducted, with an average of 25 participants per training. All three trainings were facilitated by a lone trainer, Ms. Myrna Cacho, in coordination with the Education Committee under EdCom Chair Oscar R. Adversalo assisted by the seminar and lodging coordinator Ms. Jocelyn L. Peralta, and Management under GM Amado Jesus F. Cendaña.

April 27, 2006:

Making of: Caramel Butter Tart
Macapuno Tart
Lebanese Rasin Butter Tart

May 27, 2006:

Baking: Pineapple Pie
Buko Pie
Camote Macapuno Pie

June 24, 2006:

Baking: Empanadita
Baked Chicken Empanada
Making of: Fresh Lumpia

LAUGHTER IS THE BEST MEDICINE

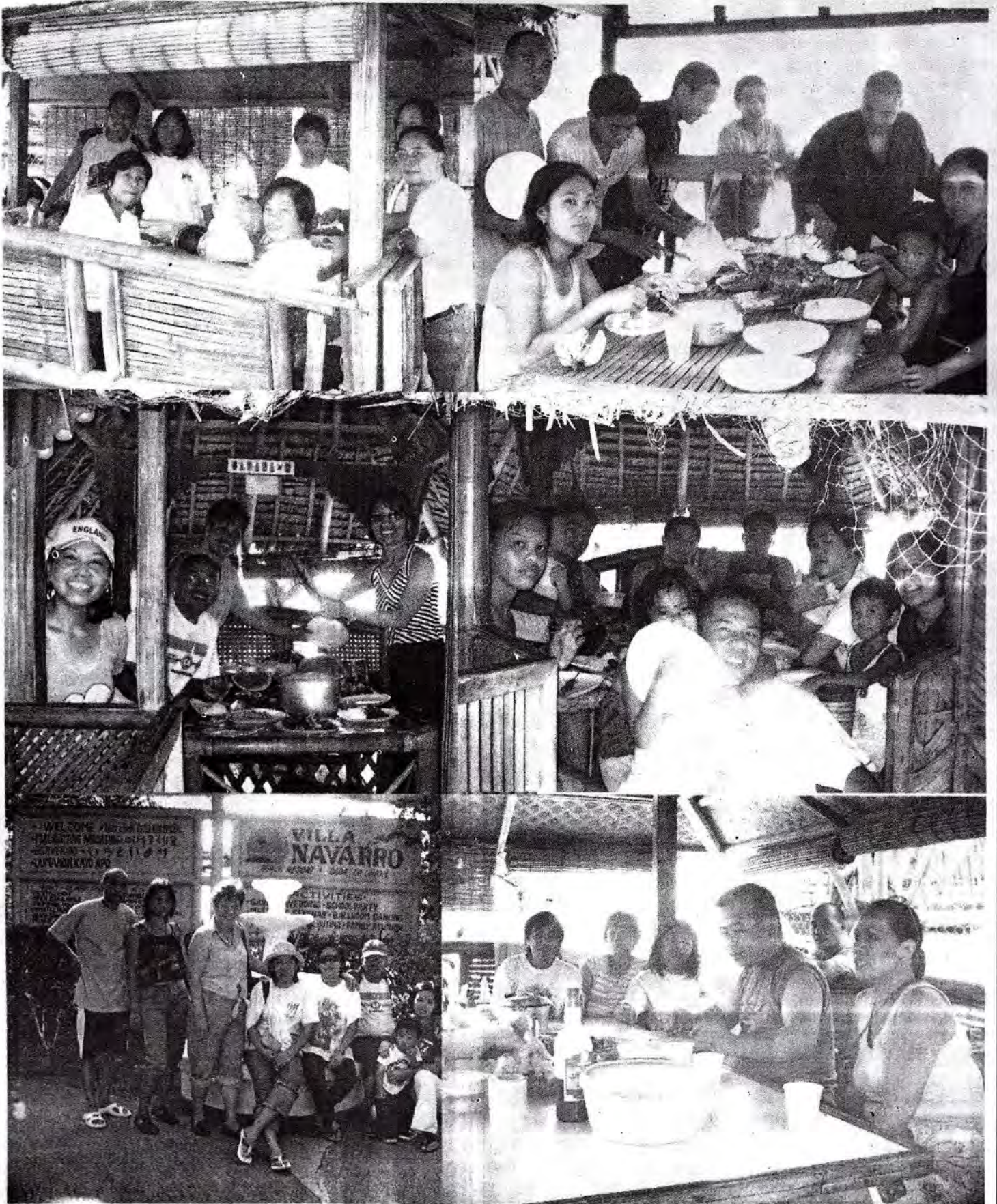
Meeting with the Board

After a long and dry sermon, the minister announced that he wished to meet with the church board after the service. The first man to arrive was a stranger.

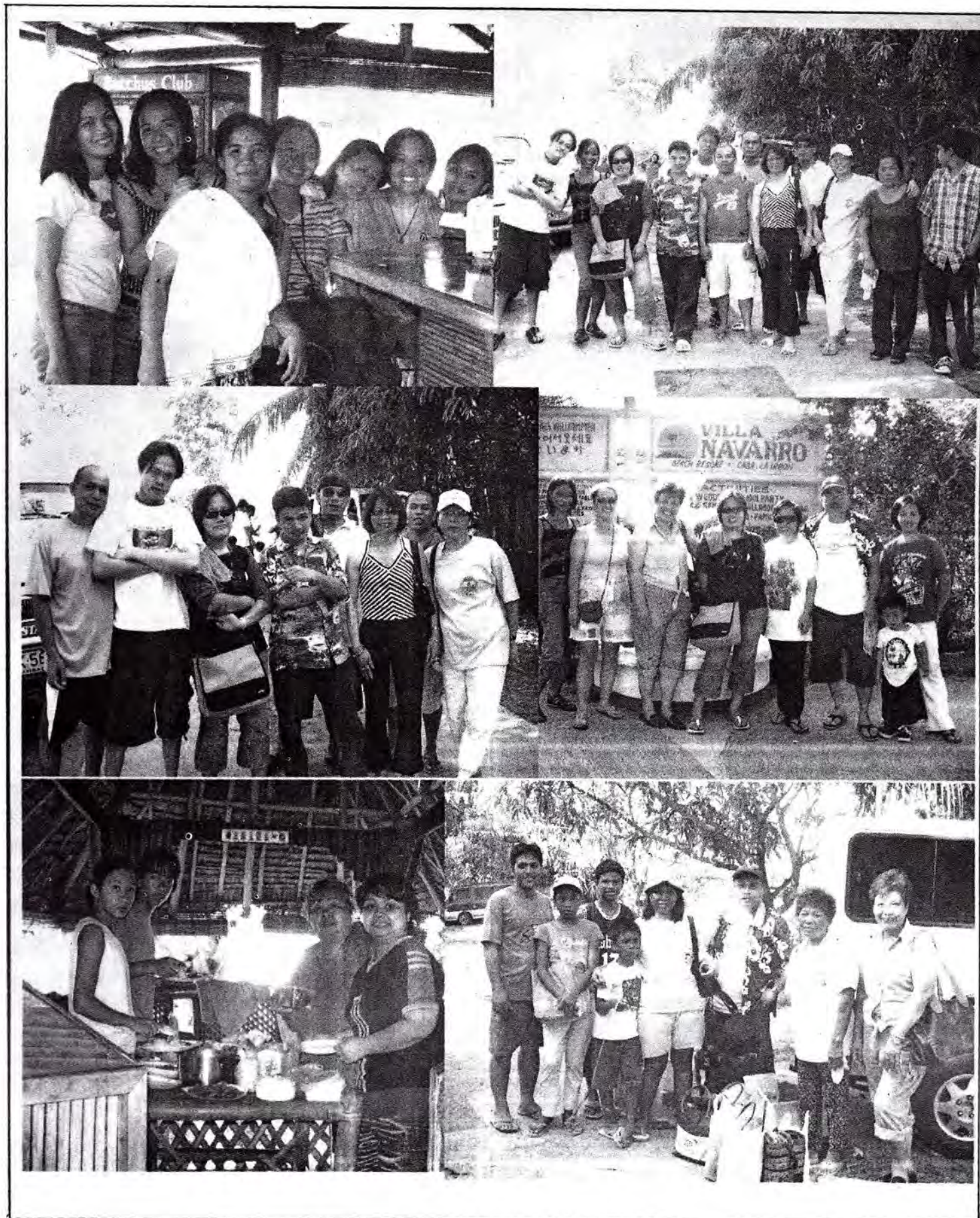
"you misunderstood my announcement. This is a meeting of the board," said the minister.

"I know," said the man. "If there is anyone here more bored than I am, I'd like to meet him!"

PICTORIALS... *Team Building 2006*



PICTORIALS... *Team Building 2006*



(Continued from page 2)

for the satisfaction of any judgment that may be recovered. xxx. (Section 1, Rule 57, Rules of Civil Procedure)

PUBLIC AUCTION SALE OF THE RHING PLEDGE BY A NOTARY PUBLIC (Art. 2112, NCC)

Requisites: a.) debt is due and unpaid

b.) sale must be at a public auction

c.) notice to the pledgor and owner

d.) sale must be made with the intervention of a notary public

If the first and second public auction sales failed, the pledge may *appropriate* the thing pledged, then he must give acquittance.

If the price of the sale is more than the amount, the debtor shall not be entitled to the excess, unless it is otherwise agreed. If less, NO RECOVERY OF DEFICIENCY.

FORECLOSURE OF REAL ESTATE MORTGAGE

Kinds:

Judicial Foreclosure – by bringing an action for that purpose, in the Regional Trial Court of the province or city where the real property or any part thereof lies. This is governed under the Rule 68 of the 1997 Rules of Civil Procedure.

Extrajudicial Foreclosure – a mortgage may be foreclosed extrajudicially where there is inserted in the contract a clause giving the mortgagee the power upon default of the debtor to foreclose the mortgage by an extra-judicial sale of the mortgage. This is governed under Act No. 3155, as amended by the Act No. 4148.

Procedure in the Extrajudicial Foreclosure of Real Estate Mortgage:

The sale shall be made in the province in which the property sold is situated, and in case the place within said province in which the sale is to be made is the subject of stipulation, the sale shall be made in said place or in the municipal building of the municipality in which the property or part thereof is situated.

Notice shall be given by posting notices of the sale for not less than twenty days in at least three public places of the municipality or city where the property is situated, and if such property is worth more than four hundred pesos, such notice *shall be published once a week for at least three consecutive weeks in a newspaper of general circulation in the municipality or city.*

The sale shall be made at public auction, between the hours of nine in the morning and four in the afternoon; and shall be under the direction of the sheriff of the province, the justice or auxiliary justice of the peace of the municipality in which such sale has to be made or of a notary public of said municipality who shall be entitled to collect a fee of five pesos for each day of actual work performed, in addition to his expenses.

At any sale, the creditor, trustee, or any other person authorized to act for the creditor, may participate in the bidding, and purchase under the same conditions as any other bidder, unless the contrary has been expressly provided in the mortgage or trust deed under which the sale is made.

If a sale is made under the power of sale in a mortgage or deed of trust does not realize enough to satisfy the claims of the mortgagee, he *may maintain a personal action against the mortgagor for the deficiency.*

FORECLOSURE OF CHATTEL MORTGAGE (The Chattel Mortgage Law Act No. 1508, as amended)

The mortgagee xxxxxxxxx, may offer thirty days from the time of condition broken, cause the mortgaged property, or any part thereof, to be sold at public auction by a public officer at a public place in the municipality where the mortgagor resides, or where the property is situated, provided at least ten days notice of the time, place, and purpose of such sale has been posted at two or more public places in such municipality, and the mortgagee his executor, administrator, or assign, shall notify the mortgagor of person holding under him and the persons holding subsequent mortgages of the time and place of sale, either by notice in writing directed to him or left at his abode, if within the municipality, sent by mail if he does not reside in such municipality at least ten days prior to the sale (Sec. 14, Act No. 1508)

Foreclosure may be judicial (Rule 68. Sec. 8 of the Rules of Court) or extrajudicial.

BBCCC VISITORS (2nd Qtr. 2006)

- April 21, 2006 – Bayombong Municipal Employee Multipurpose Cooperative
– 39 participants
- April 22, 2006 – Capitol Multipurpose Cooperative
– 18 participants
- May 3, 2006 – BIBAK Multipurpose Cooperative
– 18 participants
- May 5, 2006 – LGU Silang, Cavite
– 40 participants
- May 9, 2006 – Banaue Savings Development Cooperative
– 22 participants
- May 18, 2006 – Tayabas Multipurpose Cooperative
– 18 participants
- May 19, 2006 – Family Savings and Credit Cooperative
– 17 participants
- May 20, 2006 – Magsaysay Employees Crew Alotees Development Cooperative
– 14 participants
- May 20, 2006 – Pasig Parish Credit Cooperative
– 40 participants
- May 20, 2006 – Centro Escolar Credit Cooperative
– 27 participants
- May 24, 2006 – Group from Bataan
– 60 participants
- May 26, 2006 – Makati Cooperative Development Cooperative
– 40 participants
- May 27, 2006 – Sto. Rosario Abra Multipurpose Cooperative
– 20 participants
- May 29, 2006 – University of Makati
– 75 participants
- May 30, 2006 – Tatalon Market Service and Development Cooperative
– 18 participants
- June 3, 2006 – National Food Authority Multipurpose Cooperative
– 40 participants

**REGULAR MEMBERS AS OF
SECOND QUARTER 2006****TOTAL MEMBERS AS OF FIRST QUARTER 2006– 16,546****APPROVAL OF MEMBERSHIP FOR 2nd Quarter 2006**

For the month of April	- 160
For the month of May	- 215
For the month of June	- 241

Total Approved members for 1st Qtr. - 616**WITHDRAWAL OF MEMBERSHIP FOR 2nd Quarter 2006**

For the month of January	- 52 (-WO, -W)
For the month of February	- 46 (-WO, -W)
For the month of March	- 41 (30-WO, 1-W, 2-D, 8-?)

Total Withdrawals for 1st Qtr. - 139**Terminated: - 60****TOTAL REGULAR MEMBERS as of 2nd Qtr. 2006 - 16,963**

Legend: **W** -With Right of Re-entry **D** - Deceased
WO - Without Right of Re-entry **?** - BOD Decision tied

FROM THE MANAGER'S DESK...*By: Mr. Amado Jesus F. Cendaña*

Growth in our coop membership beginning this year seems to show some significant increase. For the last quarter alone we welcomed some five hundred sixty eight (568) new members to our BBCCC roster. An encouraging sign that more and more in our community are beginning to realize the far-reaching benefits one may reap from joining the cooperative movement. In fact it is one program this year we have set for ourselves to pursue coop advocacy and membership recruitment. However, our membership figures still reveal that our percentage of membership penetration into the market is still very minimal. While to date our coop membership stands at seventeen thousand two hundred twenty four (17,224), this number reflects yet a small percentage if compared to the total population of our community. If Baguio's population is now recorded at more than three hundred thousand (300,000) then our present membership of just more than 17,000 represents just over than five percent (5%) of our city populace. This confronts us with the challenge on how we may yet reach the rest in our community and invite them to join our fold. Surely our monthly membership average increase of 160 can still be raised. This is possible if you do your part in helping us pursue a more aggressive membership drive. Bring along the members of your family, invite your workmates and your neighbors, and be advocates of the movement. Aiming to double our membership in three (3) years is an attainable goal if each of us does his part. Let us venture on a *"Member Get A Member"* Program and with your support we can definitely hit our target soon. Let us aim at becoming a megacoop in a couple of years to come.

Our coop has now a new website: www.bbccc-coop.com. Through this website, our fellow members working abroad and elsewhere in the country can now access a wide area of information regarding BBCCC. Our articles in every issue of our *Coopserver* can now be read by anyone throughout the world. Inform your relatives and friends especially those staying abroad about our website so they may know what developments are happening in our organization

**OFFICERS AND STAFF
TEAM BUILDING 2006**

The Education Committee headed by Vice-Chairman Oscar R. Adversalo, in cooperation with the Management under General Manager Amado Jesus F. Cendaña, initiated a one-day team building among the officers and staff last May 28, 2006 at the Villa Navarro Beach Resort in Caba, La Union. Officers and staff together with their respective immediate members of their families took a breather from their hectic work schedule by participating in such activity. Parents – officers and employees alike – contended themselves in chatting with each other while they watched their children enjoy swimming and playing in the sand. Such activity served as a way of developing and strengthening the relationship between the officers and employees and likewise to their respective families.

WHO'S WHO AT BBCCC . . .

ANTONINA A. PALMARIA

Utility Staff



"Nanay" as fondly called by BBCCC staff has a very inspiring and touching story to tell.

When asked why she liked to work for BBCCC, she answered, "dahil marami akong nakakasama at nakikilalang

iba't-ibang tao, at dahil maganda naman ang ipinapakita at pakikitungo ng mga kasamahan ko kahit alam nila na hindi ako nakapagtapos, tinutulungan nila ako tinuturuan, at nang dahil sa BBCCC nakapagtapos ako ng anak ko at nakapagpatayo ako ng sariling bahay kung wala siguro ako dito sa coop. Hindi ko alam kung ano ang magiging buhay naming. Kaya nagpapasalamat ako sa Dios at nakapagtrabaho ako dito."

She considers the people and the field trips as her memorable experiences. She adds, "Ang hindi ko talaga makakalimutan ay ang mga tulong na nagawa ng ng Coop sa akin at sa pamilya ko."

She wishes the Coop to operate longer and help more people uplift their lives, and she wishes for more projects to help the most deserving less fortunate people.

RONALD B. LINGLINGAN

Administrative Officer



"Justice" as fondly called by co-workers has been with the Coop for eight years now. He started as a practicum in 1997 and the following year, he was employed as a Legal Clerk.

He considers working the Coop as fulfilling. He says, "I feel great seeing members in the realization of their dreams, knowingly how this cooperative improve their way of life. I feel like an instrument one way or another in their success, and feel proud belonging in this institution that really true to its primary goals and ideals."

He adds that he became more responsible and

BBCCC WELCOMES NEW EMPLOYEES

Maricel C. Guiling is a former on-the-job trainee of our cooperative, and recently completed her Bachelor of Science in Commerce major in Management at Saint Louis University. Employed last May 10, 2006 as one of our Accounting Clerks, she finds her task now as challenging and she said that she considers it as a learning experience. Maricel envisions to stay with the cooperative for a long time.

Olive Joy Ramirez-Lacanaria, a graduate of Bachelor of Science in Commerce, major in Banking and Finance at Saint Louis University and a former employee of a bank was hired in June 1, 2006 as one of our Data Encoders. She shares that she is able to apply her degree in the work that she is presently doing. Olive said that she wishes to stay in the Coop for a long time!

Henvi Francis A. Salon, a graduate of Bachelor of Science in Computer Science at the University of Baguio was hired June 16, 2006 as our Network Administrator. He was a former Instructor at a local college, and a Network Administrator in a small enterprise. His former boss introduced him to the Coop. He says that with the good standing of BBCCC, he wishes to work here forever.

To Maricel, Olive, and Henvi! Welcome and may you be fruitful in the work you have been assigned to!



The new employees from left to right: Olive, Maricel, and Henvi.

that his personality was shaped in a positive way. And that his outlook in life became more mature.

He wishes that the Coop reaches more members and improve their status in life through their different programs/seminars and that the Coop will continue their *aspirations* and ideals for the betterment of the members and community.

BBCCC APPLIES FIXED & SAVINGS DEPOSITS ON DELINQUENT ACCOUNTS OF MEMBERS AND HENCEFORTH TERMINATES THEIR MEMBERSHIP

As of June 23, 2006, the following have been delisted from the Coop roster of membership on account of delinquency. As per policy, members who have existing fixed deposits and savings deposits which are higher than their delinquent accounts are notified to update their accounts. They are provided one (1) month after such notice to settle fully or partially their respective accounts. If such members fail to respond, the Board offsets their fixed deposits and savings deposits against their delinquent accounts. Henceforth, their membership is terminated. The remaining balance from their fixed deposits and savings deposits if there be any will be returned to the members concerned.

Note: Those whose are italicized and marked with an asterisk (*) may come to the coop office to get their respective remaining balance from their fixed deposits and savings deposits.

***ABUAN, GREGORIO**

ANTOLIN, ELIZABETH
AQUINO, LUVIMIN SR. T.
ARELLANO, MARILYN A.
BAGALAYOS, ORLANDO
BANDOC, HENRY
BANGACHON, HILARIO P.
BENDAL, RAMIRO
BORJA, FAUSTINO JR.
BORJE, LEONARDO
BUCASAN, JOSEFA C.
BUTALE, BILLY
CACAYURAN, EILEEN C.
CANDELARIA, SOCORRO A.
CASTANEDA, ROMEO
***CAWI, JULIE ANN M.**
CAYETANO, AMELIA
CONTAPAY, DOMINO HELGA C.
CORTEZ, HIPOLITO L.
DARE, JHOANA MARIE P.

***DETRAN, AURORA**

***EBES, OSCAR**
ESPEJO, MARIE FLOR P.
ESTIGOY, AMIHAN
FAGCANGAN, JOCELYN
GALLEZO, ADELINA
GARCIA, FERDINAND
GERMANO, DANILO
GOPENG, MYRNA
***GUMPAD, ROSENDO JR. C.**
ISICAN, JOHNSON P.
***KIDATAN, FERNANDEZ**
***LATORRE, MARITESS B.**
***LUKEN, JOBELETH**
MACARIO, NORMAN
***MADRID, TERESITA**
MALAGGAY, HONORIO P.
MAMALAMPAC, ANITA
MANLINCON, MICHAEL D.
MANOGAN, MILAGROSA Q.

MERIDOR, ARTURO

***MORALES, CESAR C.**
MORIS, IRMA
***PALGUE, GLENDA**
PARENTILA, LOLITA
***PILAY, ALFREDO**
PILAY, JANET
***PILUDEN, PANSY KARRY B.**
***POSCHOR, INES**
QUEVEDO, CATHERINE S.
QUINOPEZ, JASON
QUINTO, ROWENA
RAMOS, RIZZA MABELLE S.
RODRIGUEZ, MA. ROSITA
SADULIO, IMELDA
***SAINGAN, EVELYN**
SORIANO, EMILY
TACTAY, JUANITA
***TIWAQUEN, RODERICK M.**
UNCIANO, EDGAR B.

BBCCC HOLDS LOANS DELINQUENCY SUMMIT

The Baguio-Benguet Community Credit Cooperative held a two-day delinquency summit on May 6, 2006 and June 10, 2006 at Villa Navarro, Caba, La Union and BBCCC Training Center, Baguio City, respectively. The summit sought to make an in-depth study of the current delinquency problem (which is a common problem among lending institutions), and to come up with concrete measures to curb the problem.

The participating body, following the problem-solution paradigm, identified and brainstormed problem areas of delinquency and proposed solutions to the same, namely, a) admission requirements; b) loan policies; and c) loan collection.

The summit, which was conducted by the Education Committee, in coordination with the Legal committee and Management, was the brainchild of the Legal Committee under the leadership of Atty. Nelson V. Gayo. It was participated in by 26 officers, staff, and members. Vice Chair Oscar R. Adversalo moderated, with the assistance of Chair Bernard D. Padang, the discussions and deliberation during the summit.

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SCHEDULE OF BBCCC LIVELIHOOD SKILLS TRAINING SEMINAR

- August 26, 2006: Making of embotidom Siomai, and skinless longganisa
 - Septmeber 30, 2006: Candle Making
 - October 28, 2006: Novelties, Gift items

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