

The
BBCCC

C



psERVER

website: www.bbccc-coop.com

Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

INSIDE THIS ISSUE:

From the Chairman's / President's Corner . . . Change: Both A Challenge And Opportunity	2
EDITORIAL ... Theme Two: Naimbag A Nakem: Towards Pagpapakatao and Pakikipag-kapwa-tao	3
Pictorials...	6
Pictorials...	7
BBCCCFI Intra-Coop Fun Draw Announcement BBCCCFI Scholars Elect Officers	8
From the Manager's Desk: More Changes	9
Who's Who at BBCCC Are We Competitive?	10
Housing Committee Update: The Wishing Star	11
Advertisements Greetings	12

BBCCC - MOST OUTSTANDING COOPERATIVE IN THE REGION (2005-2007) - ELEVATED TO THE HALL OF FAME

We made it again this year!

In the September 28, 2007 letter of Mr. Martin B. Manodon, Chairman, Awards Committee of the Regional Cooperative Development Council (RCDC), noted by Mrs. Emerita C. Fuerte, Chairperson of RCDC, our Cooperative, the Baguio-Benguet Community Credit Cooperative (BBCCC) "has again been chosen by the RCDC Awards Committee as the Most Outstanding Cooperative in the Region for 2007." Since BBCCC has consistently been

(Continued on page 4)



The BBCCC Officers, Staff and members pose for posterity after receiving the Most Outstanding Cooperative Award in the Region during the Regional Cooperative Month Celebration held in Dagupan, Tabuk, Kalinga on October 26-27, 2007.

LOAN AMNESTY PROGRAM (LAP) IMPLEMENTED

"To be able to reduce our loan delinquency ratio by affording our defaulting members an opportunity to settle their past due loan accounts," the Board of Directors of BBCCC approved thru Resolution No. 01-08-31-07, and as amended thru Resolution No. 01-09-07-07, the Loan Amnesty Program (LAP) was successfully implemented.

(Continued on page 4)

Chairman's / President's Corner:

By: **DR. AMPARO T. RIMAS**
President and Chairman of the Board of Directors, BBCCC
General Manager, BBCCC Foundation, Inc.
President and Chairman of the Board, NORWESLU



CHANGE: BOTH A CHALLENGE AND OPPORTUNITY

Viktor Frankle once said: When we are no longer able to change our situation, we are challenged to change ourselves. Indeed, the subject and object of change may very well be ourselves. Change presents to us the challenge that is captured in the following passage:

God grant me the serenity to accept the people I cannot change, the courage to change the one I can change, and the wisdom to know it's me

Admittedly, systems and structures in themselves may not be the cause of problems and complications. It's really us as when we do not see the situation clearly enough and thus we are not able to initiate the necessary changes to improve the situation. Let us not be guilty of what Leo Tolstoy said: Everyone is thinking of changing the world but no one thinks of changing himself.

Every moment is a moment of opportunity and decision to courageously change that which impedes progress and development in the organization. Charles Dickens commented: "It is not the strongest of the species that survives, nor the most intelligent, but the one most responsive to change." In keeping with the times, organizations, like C cooperatives, must respond to changes both within and outside of the system. The symbiotic relationship of the internal and external forces must always be evident all the time so that changes may be smooth and productive of results.

We cannot belabor the issue that the changes we make in the Cooperative constitute both a challenge and an opportunity; it is the challenge to give the best of ourselves—our talents, our resources, our whole being. It is the opportunity to make the difference towards improved directions and systems.

George Bernard Shaw said it succinctly: Some men see things as they are and say "Why?" I dream of dreams that never were and I say "Why not?" We are to make the difference! Change is the vehicle by which the status quo can be improved. Where innovation and initiative transform people, system, and structures, into a synergy that brings about dramatic progress, change can not do this, per se, for after all George Lichtenberg asserts "I cannot say whether things will get better if we change; what I can say is that they must change to get better."

Continuity of purpose, direction, system and procedures in the Cooperative gives roots but it is change that gives the branches letting us stretch and grow to reach new heights. Roots are basic and fundamental but it will be the branches that will respond to internal and external forces which will make programs and activities in the Cooperative relevant and responsive to the needs of the clientele.

Redirecting values is the need of the time. Our Cooperative needs from each of us a redirection of values: from personalism to altruism; from indifference to passion for service; from ignorance to enlightened membership; from individualism to unselfish service motivated only by concern for others.

Where things are good but can be made better, let us not shrink from the challenge to do just that. Let us change our fears and anxieties into courage and confidence. Let us change our pessimism into optimism, with God's grace, our Cooperative can see better times and better things. Let us change what can be changed because we love our Cooperative. Let us accept the challenge and seize the opportunity to improve and develop. Let us **SHARE BECAUSE WE CARE!**

EDITORIAL

Note: Articles on different themes will be printed in this page instead of the usual editorial style for this year. (Editorial Board)

Theme Two: NAIMBAG A NAKEM: Towards PAGPAPAKATAO AND PAKIKIPAGKAPWA-TAO By: Dir. Mario S. Valdez, Vice President/Vice Chairman, BBCCC BOD

"God is perfectly and fully revealed in fellowmen/women, in dealing with them, in the transaction of goods and services which help them to grow and nourished. No one can love the Father, whom one does not see, without loving the brothers and sisters whom one sees."

James Burtchael

Gilbert Chesterton, an English writer said, "the object of a new year is not that we have a new year. It is That we should have a NEW SOUL". If only each one will commit to transformation to become better men and women, then the world becomes a paradise. A PEACEFUL and ABUNDANT 2008 TO ALL.

This column continues the journey to spiritual conversion. The theme, **Naimbag a nakem** . . . attempts to explore the possibility of revitalizing the Filipino cultural value in its contribution to the moral life of the people.

Lamentably, the impact of the Western values, mentality, attitudes and life-style, radically influence the hearts and minds of the indigenous Filipinos. The situation can be addressed by evaluating with critical and appreciative attitudes on the richness of our cultural values. Today is the opportune time to heed to the wisdom of the Tagalog proverb: *"Ang hindi lumingon sa pinanggalingan ay hindi makakarating sa paroroonan."* Inspired by the proverb, the Ilocano value of **naimbag a nakem** has been chosen as the primary subject of reflection in this issue of our COOPSERVER.

Naimbag a nakem is a combination of two positive Ilocano elements: **naimbag** and **nakem**. **Naimbag** is a combination of two dynamic Ilocano words – **na** and **imbag**. **Na** is an Ilocano prefix which means "full of life" and **imbag** is a word which embodies goodness, benevolence, virtues, values and positive aspects of life. **Naimbag** is a quality of being which is rooted in **nakem**, hence, **naimbag a nakem** emerged as a concept.

Nakem received a comprehensive indigenous interpretations. It encompasses *rikna* (feeling), *nakem* (intuition), *konsensya* (conscience), *pakinakem* (will), *puso* (heart), *kararua* (spirit) and *panunot* (intellect). It is interiority, the core and worth of one's personhood. **Nakem** is the seat of a person's dignity and the essence of being human. It is the divine image of God (Gen. 1:27) in every person that enables one to desire and attain all that is good and noble, not only for oneself, but for others as well.

The fundamental value of **naimbag a nakem** is that, it promotes the ideals of integration and harmony of life. The desire of the Filipino who yearns for these ideals is expressed in the process **magpakatao** (to become fully human). **Pagpakatao** (to be human) for the Filipino, is the key to being able to live a good moral life. It is a process wherein a person transcends oneself and achieves worth as part of a community. It is a sound character development,

(Continued on page 5)



Mar Valdez



Riza Bueza



Abby Canipas



Bong Tadeo

EDITORIAL BOARD

Tel Nos.:

(074) 442-5872
(074) 442-6603
(074) 444-6419

TeleFax: (074) 444-4993

CONSULTANTS:

BOD Chair, Dr. Ampy Rimas
GM Oscar R. Adversalo

OFFICIAL PHOTOGRAPHER:

Rizza V. Gacao

The BBCCC
COOPSERVER

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

BBCCC - Most Outstanding ...*(Continued from page 1)*

named as Outstanding Cooperative for three (3) consecutive years, from 2005 to 2007, "it is therefore elevated to THE HALL OF FAME."

In a fitting Culminating Program of the Regional Cooperative Month Celebration at the People's Gymnasium, Dagupan, Tabuk City, Kalinga, on October 27, 2007, the Hall of Fame Plaque was awarded to BBCCC. This prestigious award was accepted by the BBCCC officers headed by Chairperson/President Amparo T. Rimas, some members and staff who formed the delegation to the important affair.

With this award, we serve as "an inspiration to other growing and developing Cooperatives in our Region" according to the Awards Committee

BBCCC - Most Outstanding ...*(Continued from page 1)*

The LAP offered a tool that helped the defaulting borrowers to pay off their accounts. It provided them an opportunity to remove such financial burden on their part and revert themselves back to their previous good membership status. The LAP as well, proved advantageous to BBCCC since it assured the office collection of these past due loans. The program promised a WIN-WIN scenario for both the Cooperative and the concerned member-borrowers. Dir. Amado Jesus F. Cendaña initiated the formulation of the objectives, rationale and mechanics of the LAP. Please refer to page 9 (From the Manager's Desk) for some mechanics of the LAP.

The duration of the program was from October 1, 2007 to December 31, 2007.

The LAP avalees were made aware of the following:

The BBCCC Accounting Section thru the Management may effect offsetting of loan amount plus penalties against the Fixed Deposits of a delinquent member-borrower provided that at least P1,000.00 is retained as his remaining Fixed Deposit if he desires to retain his membership with BBCCC without prejudice to capital build-up;

LAP grantees shall be categorized as LAP-avalees and their accounts shall be closely monitored by the Billing and Collection Section. Further, LAP-covered members can only avail of loans within their Fixed Deposit within two (2) years following the date when the member avails of the first loan. However, availment of the Grocery Service Privilege and Petty Cash Loan shall

be temporarily suspended during the above-stated period;

As a prerequisite for loan availment, a LAP-avalee had to undergo a re-education seminar, the mechanics of which was taken care of by the Education, Membership, and Training Committee. A certification to this effect was issued by the Ed-Com. Such certification must be presented when the LAP avalee files for his loan;

Past amnesty grantees were allowed to avail of the LAP provided that their membership should be terminated, and without right of re-entry;

All penalties collected by the BBCCC Office prior to the amnesty period were deemed collected and non-refundable;

All collection cases being handled by the Legal Committee except those under foreclosure proceedings were deemed abandoned if the defaulting members availed themselves of the LAP;

This program of the Cooperative was disseminated by the Management to the General Membership; and,

LAP avalees cannot act as a co-maker for two (2) years, but can avail of other benefits given by the Cooperative except those stated above.

As of December 31, 2007, there were Three Hundred Thirty Four (334) LAP-avalees. The collection during this amnesty period from the LAP-avalees was Thirteen Million Four Hundred Forty One Thousand Two Hundred Eighty Two and Forty Two Centavos (P13,441,282.42).

Editorial... Theme Two . . .*(Continued from page 3)*

good breeding and a virtuous and value-laden life. It is a process of growth towards maturity, emotionally, mentally, physically and spiritually.

The quest for **pagpapakatao** is founded and motivated by the presence of the divine (God's image) in everyone which makes human dignified (*may dangal*). The scriptural verse *Be perfect as your Heavenly Father is perfect* emphasizes the centrality of **pagpapakatao**. It is in this context that one should not make excuses for misdeeds, by the worn-out expression "*Sapagkat ako/kami ay tao lamang*". The word "*lamang*" implies a serious rejection of one's true human nature, that is, dignity and goodness. Underestimating the creature (*tao*) is underestimating the Creator (God), the source of life and love.

Pagpapakatao is manifested in the virtues and values of love, justice, peace, endurance, self-control, gentleness, compassion, generosity, respect, honesty and all other love-filled habits and practices. It invokes and nurtures integrity. **Pagpapakatao** takes the rest of our life. Hence, spiritual powers are indispensable; i.e.: prayers, Holy Eucharist and reading the Bible. Only God is perfect and holy, so we seek His guidance.

Naimbag a nakem is never an individualistic notion. One of the noblest orientations is towards **pakikipagkapwa-tao**. It is the antidote to the worst enemy of human existence – the **big I** or self-centeredness (*manangimbubukod*). **Pakikipagkapwa** is recognizing the dignity of others. It is inherently other-focused and outwardly radiating. It seeks growth in others and shares with their aspirations, visions, joys, pains and needs. It is the core reason to do something for others, to work for their welfare, benefits and rights. Personhood is best expressed in relation to others. Human beings never existed in solitary but as social beings. Co-existence is life itself. Growth/character development is not a solitary, individual pursuit. Others provide the support for a meaningful life.

Pakikipagkapwa is community-building. It becomes the practical and immediate moral and social support. It binds people regardless of position, possession, culture, race, belief, age and gender. It promotes *panagkikinnabsat* (brotherhood/sisterhood), *pannakikadua* (being-along with) and *pannakikaarruba* (neighborliness). The "*haves*" and the "*have nots*" become one for a common good of the community. Hence, bridges, "*not walls*" of discrimination, are created where people meet to dialogue. Consequently, a beautiful and a prosperous Christian community emerge – a **community that grows, prays, dreams, works, suffers and celebrates together** under the Triune God. Likewise, Christian leadership becomes the guiding "star" that lights the whole community. **For Jesus, love of God and love for people are one.** (Mt. 22:27-40).

The life-giving and love-enhancing effects of **naimbag a nakem** lessen human suffering and pains. Difficulties and problems become bearable. Truly, nothing genuinely human fails to raise an echo in good hearts (Gaudium et Spes no. 11). In this troubled time, **naimbag a nakem** is the moral and social solution.

Papapakatao and **pakikipagkapwa-tao** as the major orientations of **naimbag a nakem**, are sealed in a quality of life that is God-centered (**maka-Diyos**) and people-centered (**maka-tao**). It is a life that fulfills God's will, that is "*Love one another as I have loved you*". It is an active discipleship whereby **Christ His Son**, is acknowledged as "**the way, the truth and the life**" (Jn. 14:6).

When people in need have been fed, housed, clothed, employed, healed, (body and spirit); when justice is served without discrimination; when people are empowered with their rights and privileges; when people are willing to share their time, talents, goods; when people are willing to assume duties and responsibilities freely, then one can honestly judge that **naimbag a nakem** offers **pannakapnek ti biag** or **gin-awa ti biag**.

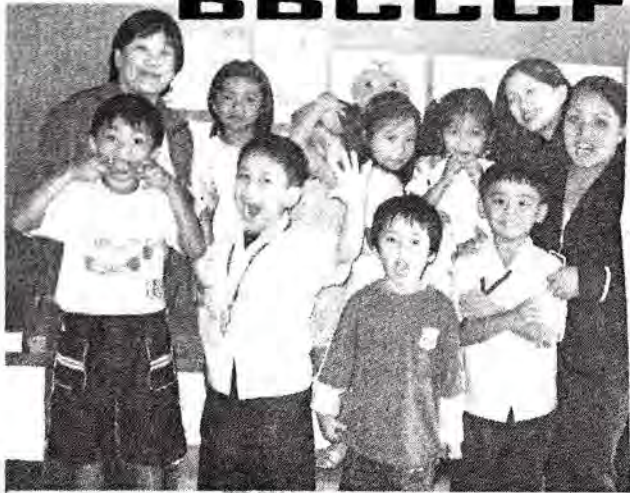
The absence of **naimbag a nakem** is equally the absence of **pannakapnek**. Human selfishness creates situations of *ladingit* (sadness), *leddaang* (grief) and *salimuot* (problems). A deep need (*nakutkutan*) arises. Estrangement and animosity prevail over unity and brotherhood. To sustain a "*nakem*" that is life-giving, let us put into practice the wisdom of Sir John Wesley: "*Do all the good you can, in all the ways you can, in all the places you can, at all times you can, in all the people you can, as long as you ever can*". The liturgical song, *Pag-aalay ng Puso*, supports it. The song goes

*"Minsan lamang ako daraan sa daigdig na ito,
Kaya anuman ang mabuting maaring gawin ko ngayon;
O ano mang kabutihan ang maari kong ipadama;
Itulot ninyong magawa ko ngayon...
Nawa'y huwag ko itong ipagpaliban o ipagwalang bahala...
Sapagkat di na ako muling daraan sa ganitong mga landas."*

(Continued on page 8)

PICTORIALS...

BBCCCCFI



PRESCHOOL



UNITED NATIONS CELEBRATION



(Leftside pictures from top-bottom): 1) The pre-school pupils with their teachers showing their teeth after their dental check-up conducted by Dra. Alip (leftmost-back row); 2) BBCCC BOD Chairperson/President Dra. Ampy Rimas (middle) proving that she could still dance. With her were Teachers Angeline Clauna (leftmost) and Jenifer Dulnuan (rightmost); 3) The pre-school pupils showing their talents during the United Nations day; and, 4) Scary and funny kids displaying their costumes on All Saints Day.

BBCCC Christmas Party '07



(Rightside pictures from top-bottom): 1) Some of the staff rendering a Christmas song; 2) Representing the officers—delivering a poem; 3) Individual awardees during the BBCCC Bowling Cup 2007: Atty. Arman Velasco, Dir. Josie Perez, Ronald Linglingan and Blanche Mangawa receiving their respective medals from BOD Vice-Chair and EdCom Chair Mar Valdez; and, 4) Vice Chair Mar Valdez (leftmost), EdCom member and Sports Coordinator Bong Tadeo (3rd from right-front row) and GM Oscar Adversalo (Rightmost) pose with this year's bowling team champion—the "Gray Team" composed of (left to right-front row) Treas. Ruby Balangue, Dir. Josie Perez, Rizza Gacao, Lynn Apostol, (left to right-back row) Joseph Austria and Henvi Salan.

PICTORIALS...



(Top picture) BOD Chairperson, Dra. Ampy Rimas (2nd from left) and Former BOD Chairperson Emy Fuerte pose displaying their awards with some of the awardees at the Baguio City Hall.

(Bottom Picture from left-right) Former Treas. Linda Alvaro, Vice Chair Mar Valdez, Audit Asst. Rosemarie Gamotlong, BOD Chair Ampy Rimas, Accig. Clerk Beth Cinco, Audit Asst. Jane Suyatan and Grocery Staff Vic Barlin pose for a remembrance after the awarding ceremonies at the City Hall.



While on an activity during the Regional Cooperative Month Celebration held at Dagupan, Tabuk, Kalinga, BBCCC participants take time to pose for posterity. (First picture L-R) back row: Ruby Balangue and Eva Nasis, front row: Norma Lacopia, Ana Dulnuan, Bhel Ronquillo, Bong Dizon, Josie Perez, Maynard Banta and Nida Flavier.

(2nd picture, L-R): Bhel Ronquillo, Ana Dulnuan, Bong Dizon, Jojo Redondo, Josie Perez, Eva Nasis and Nida Flavier.

BBCCC Housing Committee



Housing on the go... (First 3 pictures) The inspection team from the Municipality of La Trinidad and BBCCC conferring what must be done so that the development of the housing project will be started the soonest. (Above picture L-R) Housing Com. Members Engr. Albert Talco and Engr. Apolonio Walsien, La Trinidad Councilors Hon. Romeo Salda and Hon. Thomas Chamos, EdCom/ EleCom member Bong Tadeo, Housing Com. Chair, Dir. Maan Bungag, La Trinidad Zoning Admin. Engr. Ricky Lando, Housing Com. Member Mary Minglana and Brgy. Lubas Kagawad Alcido pose at the site of the Housing Project BBCCC after the inspection.

Editorial: Theme Two . . .

(Continued from page 5)

To conclude: The reflective analysis of **naimbag a nakem**, an Ilocano cultural value, is a testimony that culture is developed for the wholeness of humanity. It articulates in intelligible term the Gospel of LOVE and LIFE.

No life is more meaningful than that which is lived from **NAIMBAG A NAKEM**.

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

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

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

TO ALL BBCCC MEMBERS: DISTRIBUTION OF 2007 CHRISTMAS TOKEN IS NOW ON-GOING.

BBCCCFI SCHOLARS ELECT OFFICERS

In their re-organizational meeting last August, 2007, the Baguio-Benguet Community Credit Cooperative Foundation, Inc. (BBCCCFI) scholars elected the following as their officers for school-year 2007-2008:

President:	Faith Ladyong		
Vice-President:	Baguio : Josephine Payumo		
	Benguet: Ronalyn Salasa		
Secretary:	Julien Ofel B. Emoc	Representatives:	
Treasurer:	Kimberly Mendoza	1st Year:	Dexter Bandao
Auditor:	Sherry Anne Dennis	2nd Year:	Tahara Manuel
Business Managers:	Roselyn Oyagon	3rd Year:	Sheen Yap
	Marilou Cuyasan	4th Year:	Arjea Nara
P.R.O.:	Arriane Pangsiw		

There are forty (40) scholars from first year to fourth year high school at present. These scholars enjoy benefits from BBCCCFI like free tuition and miscellaneous fees, book allowance, monthly allowance, skills training and graduation token (for those who reach fourth year) among others. Every month they meet

(Continued on page 9)

**FROM THE MANAGER'S DESK ..***By: Mr. Oscar R. Adversalo***MORE
CHANGES**

We started year 2007 with a three-pronged program: increasing income, reducing expenses, and arresting and preventing loan delinquency.

To achieve said objectives, we have painstakingly introduced (but not without strong resistance from the membership), proactive changes in our internal control system in view of protecting the Coop's interest and members' money. Although many members have openly and even arrogantly criticized us for those adjustments which probably caused them a little inconvenience, we stood our ground, because we felt they only saw the trees, not the forest as well. Indeed, more changes are coming in especially at the time when our computerization program is moving at a much faster pace and steadily approaching the finish line, and moves toward professionalizing the Coop's operation are underway.

On the side of loan delinquency, the Board of Directors has approved a loan amnesty for delinquent accounts that have fallen due on or before June 30, 2007. The Loan Amnesty Program (LAP) grants 100% amnesty on all fines provided that past due loans are fully paid from October 1, 2007 to October 31, 2007; 75% amnesty on all fines provided that past due loans are fully paid from November 1, 2007 to November 30, 2007; and 50% amnesty on all fines provided that past due loans are fully paid from December 1, 2007 to December 31, 2007. Moreover, LAP-availees can only avail themselves of loans within Fixed Deposit within two (2) years following the date of loan amnesty availment, and availment of Grocery Service Privilege and Petty Cash Loan are temporarily suspended during said two-year period. In addition, a LAP-availee has to undergo a re-education seminar as pre-requisite to loan availment.

With the loan amnesty program, we hope to address to some extent our loan delinquency concern, which delinquency has been plaguing the Coop for the past few years, and significantly affecting our net surplus vis-à-vis provision for probable losses.

We believe that with teamwork we will make our dream come true. As the saying goes, teamwork makes the dream work.

BBCCCFI Scholars . . .*(Continued from page 8)*

at BBCCC for their well-rounded personality development given or supervised by the Scholarship Committee composed of Dr. Amparo T. Rimas, Chairperson/President of BBCCC; Dr. Mario S. Valdez, Vice-Chairman/Vice-President of BBCCC and Chairman of the Education Committee; Dr. Juliet C. Sannad, City Schools Division Supervisor representing Baguio City; and Sir Pepe S. Tubal, Benguet Division Supervisor, representing Benguet.

Interested applicants for scholarship may get application forms at the BBCCC office after the school-year ends in March 2008 and comply with the requirements to qualify for the screening. The scholarship is open to high school students studying in the public high schools in Baguio City and Benguet.

WHO'S WHO AT BBCCC . . .

ROSE ANN PASCUA



From the town of Quirino Province comes a very spirited woman by the name of Rose Ann Pascua. For her, there is always a time for everything. She envisions that in the right time she can achieve what other employees of BBCCC have achieved career-wise.

reer-wise.

Rose Ann is a graduate of Bachelor of Science in Accountancy at St. Mary's University in Bayombong, Nueva Vizcaya. Prior to her employment in the Cooperative, she worked at the Rural Bank of Bayombong, Inc. for seven (7) years (1999-2006) where she gained skills and training to be what she is right now.

Blessed to be a part of the BBCCC family in November 2006 as an accounting clerk, Rose Ann and her family decided to migrate in Baguio City not only to live closer to her working station but for the whole family to enjoy life in the City of Pines. Rose Ann is a fulfilled woman happily married to Alex who is currently working at Saint Louis University and they were gifted with two (2) kids—Adrian Kleiss and Ghia Kaxandra.

JOHNNY PAGA



In the BBCCC Rice Section is a simple but hardworking employee — Mr. Johnny Paga. "Manong Johnny" (or "JP" or "Rice Dispenser" as most of his co-employees calls him) hails from the town of Pangad, Tinglayan, Kalinga. He is currently in-charge of the Rice Section after proving himself as an efficient maintenance/utility worker during his first three years of service in the Cooperative.

tenance/utility worker during his first three years of service in the Cooperative.

After four (4) years of humble service in the Cooperative since August 1, 2003, Manong Johnny hopes that the Cooperative will stay long to help others not only the members but the employees as well especially as far as personnel development and benefits are concerned.

When you hear from the pipe-in speakers of the cooperative the reminder — "*Apo dagijay mangala ti bagas, agpalista kayon ta asidegen ti oras ti panaga-awid. Thank you...*", - that's the golden voice of Manong Johnny.

Manong Johnny is happily married to Maylene and blessed with one kid named Mark John.

ARE WE COMPETITIVE?

Atty. Zosimo Abratique (Member, BBCCC Legal Committee)

I have been a member of the Baguio Benguet Community Credit Cooperative since 1986 (?). Back then the bank interests rates were quite high. The BBCCC rate of 1% per month was a great help and quite attractive to members. Not to mention the facility by which loans were granted. In those days the membership was only about 5,000 or even less.

Today, the membership has grown to about 17,000. It now has its own seven storey building and assets approaching a billion pesos. Its problems or challenges as we would rather call them has grown with the Cooperative.

This question, "Are we competitive?" was raised by Atty. Fernandez during one of the Board meetings I happened to attend. The topic on the table was the compensation package of the employees.

I am inclined to adopt the same query with regards to membership benefits. In casual conversations with members whom I know from other endeavors they confided that they have not been availing of the credit services of the BBCCC for the simple reason that banks have offered them lower interest and bigger credit lines.

In the recent general assembly meeting there were grumbings about a perceived decrease in the dividends distributed. It would seem less members are borrowing with mostly limiting their borrowings to the equivalent of their fixed deposits. In this situation would we expect increased earnings for the cooperative?

We need to reflect on some issues:

Are we, in the BBCCC, for the dividends? Are we, in the BBCCC, for the credit services? Do we patronize its services enough? These three issues seem related. In fact they should be and would have to be discussed jointly.

(Continued on page 11)

HOUSING COMMITTEE UPDATE:**THE WISHING STAR**

The Housing Service of the BBCCC is hopeful that its wishing star will be reached this early January. The four hectare CoHouser Project at Lubas, La Trinidad, Benguet of BBCCC is at its peak of its progress comparatively. After the issuance of its conversion from agricultural to residential lot after a three-year long application for conversion with persistent follow-ups, the application for the development permit has also commenced.

The application for the Development Permit with the Sangguniang Bayan of La Trinidad thru the Municipal Planning and Development Office started right after the conversion way back year 2003. This process has also gone a long and tedious process. Due to the persistent personal follow-ups from one line agency to another of Director Mary Ann Bungag, who is the current Chairperson of the Housing Committee, the permit to cut the twenty two trees traversed by the proposed roads of the project from the Department of Environment and Natural Resources (DENR), has been finally obtained.

The final documents required by the Municipal Council of La Trinidad, Benguet have been finally submitted after a long lull. Mary B. Minglana, a member of the Housing Committee in-charge of Membership and Awards and Maan B. Bungag, the new Chairperson of the Housing Committee, submitted the final requirements and followed-up persistently until finally the Chairman of the Committee on Zoning, Housing, Urban and Rural Development, Hon. Romeo K. Salda, scheduled the final inspection of the area on Friday, December 7, 2007. This final inspection was attended by Hon. Romeo K. Salda and Hon. Thomas L. Chamos of the Municipal Council of La Trinidad, Engr. Enrique Lando, the Zoning Administrator of the Municipal Planning and Development Office (MPDO), Engr. Apolonio Walsien, Jr., the Project Surveyor of Lubas, Engr. Albert Talco, a member of the Housing Committee and incharge of Technical aspect, Kagawad Alcido of Barangay Lubas, Maan Bungag, Mary Minglana, Bong Tadeo, an officer of BBCCC, and Jojo Redondo, a BBCCC employee. Hon. Salda promised to table and present our application for Development Permit as soon as possible in their Weekly Regular Council Meeting.

If the permit will be obtained, the development of the area will commence so that the awardees can already start applying for their Pag-ibig Loan Availability and eventually start putting up their houses in the area.

Are We Competitive? . . .

(Continued from page 10)

Every general assembly, participation of the members in the actual deliberations on the floor seem to be dwindling. More of the members just loiter around or go elsewhere simply to return in the afternoon to line up for the dividends. That is their right and we respect it. With the success of the BBCCC and its continued growth, there seems to be a sense of complacency.

Lest we forget, the Cooperative is not primarily an investment vehicle to provide us with dividends, It is supposed to provide us with ready credit to meet our needs which other financial institutions could not otherwise give us. We became members so that we could borrow money. Our guru in the Cooperative movement, would explain that the dividends are but the surplus of the amount we have imposed on the borrowings of the members to cover administrative expenses.

Dividends are actually profits of the investments we make. In the Cooperative movement, profits would be anathema because service is what should be paramount. Thus lesser dividends should not be an issue. If the services being rendered would diminish then that should be the issue and cause for concern.

ADVERTISEMENTS

new!
Introducing...
Chlorella

"The Natural Power Nutrient"



Green algae which is an Excellent Source of dietary fiber and rich in Chlorophyll.

- ❖ Enhances child growth
- ❖ Improves memory and concentration
- ❖ reinforces the immune system
- ❖ eliminates toxins and purifies the blood

100 tabs/bottle
Reg: P750.00

Nag...GLUTA ka na ba?....
subukan ang pinakabago, effective at safe....

Gluta 777

GLUTATHIONE *Plus*

Green Tea Extract and VITAMIN C

- ❖ Skin Whitening
- ❖ Anti- Aging
- ❖ Slimming Effect
- ❖ Immune System Booster
- ❖ Detoxifier
- ❖ Protects The Liver
- ❖ Safe even for pregnant women



(700mg) 30cap/bot.
Reg: P1,500.00

Products available at **6J's AVON**

* 2F Bogayong Bldg.,
Mabini St., B.C.
Tel. No. 442-4883
* 2F BBCCC Bldg.,
56 Cooperative St., Assumption Road
Baguio City

WELCOME and GOOD LUCK!

Dir. AMADO JESUS F. CENDAÑA

(Former Chairman/President, BBCCC and member of the Board of Directors, Former General Manager, BBCCC)

For being appointed as the 7th member of the Board of Directors, BBCCC, until the 2008 Gen. Assembly.

Mrs. ROBERTA A. BALANGUE

(Former Director and Audit & Inventory Committee Chairperson)

For being appointed as the Cooperative Treasurer, until the 2008 General Assembly

Mr. ROGELIO C. ESTEPA

(Former member, Board of Directors)
For being appointed as the new member of the Audit and Inventory Committee, until the 2008 General Assembly

... CONGRATULATIONS !!!

MRS. EMERITA C. FUERTE

(Member and Former Chairperson and member of the Board of Directors, BBCCC)

Awards received in 2007: 1) Outstanding Woman Award (Cooperative Sector—Kababaihan Festival); 2) Plaques of Recognition—from the Department of Agriculture, Cooperative Union of Baguio City and from the Cordillera Administrative Region Cooperative Union; 3) Certificate of Recognition from the CDA-CEO; and, 4) Most Outstanding Regional Cooperative Leader Award.

DR. AMPARO T. RIMAS

(Chairperson/President, Board of Directors, BBCCC)

* Awarded as the 1st Runner-up Outstanding Regional Cooperative Leader during the Regional Cooperative Month Celebration 2007.

* Received a Certificate of Recognition for Volunteerism during the Baguio City Cooperative Month Celebration.

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