### BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) Affiliations: NORWESLU, CARCU, PFCCO, CUP, PCC, ACCU

"Progress Through Unity and Service"

Baguio City, Philippines

Vol. 16, Issue 1 (Jan.-Mar. 2013)

# The BBCCC C





website: www.bbccconline.com

**Cooperative Community News and Features** 

# Inside. Official List of Candidates. Page 2



**ELECOM** in Action

By: Atty. Armando C. Velasco, Chairman; Norma M. Lacopia, Secretary; Gerry B. Soriano, Member

he BBCCC Election Committee (EleCom) in accordance with the cooperative established election rules and practices, will again conduct the regular annual election of the Board of Directors (BOD) and Committee Officers on March 17, 2013 simultaneously with the General Assembly meeting.

The EleCom is mandated by the General Assembly (GA) to conduct elections in the cooperative, appoints election deputies, receive certificates of candidacies, evaluate the qualifications, of all candidates, counts, canvass, and certify in writing the returns/result, and proclaim the winning candidates, adjudicates election disputes and controversies.

This year, there are six (6) candidates vying for the (4) vacancies in the Board of Directors, three (3) for the lone position in the Audit and inventory Committee and four (4) candidates for two (2) vacant positions in the Election Committee.

For the convenience of voting members and for easy access to the list of candidates we have recommended to the BOD that said list will appear in the inside front cover of the 2013 Annual Report.

(Continued on page 12, ELECOM...)



The Ele-Com deputies are busy receiving the ballots of the members in the last 2012 General Assembly (left).

Right after the election is the canvassing of votes. Ele-Com deputies ensure that the true mandate of the members are carried out thru fair and honest counting of votes (right).



### LIST OF CANDIDATES March 17, 2013 BBCCC ELECTIONS

#### For BOARD OF DIRECTORS (Elect FOUR (4))



ADVERSALO, Oscar R. "OCA"



FERNANDEZ, Renato C. "KA ATONG"



RONQUILLO, Isabelina G. "BELLE"



TADEO, Emmanuel A. "BONG"



VALDEZ, Mario S. "MAR"



VELASCO, Armando C. "ARMAND"

#### For AUDIT COMMITTEE (Elect ONE (1))



CARDONA, Milagros M. "MILA"



CHAN, Conrado Jr. B. "CONRAD"



FLAVIER, Nida F. "NIDZ"

#### For ELECTION COMMITTEE (Elect TWO (2))



LACONSAY, Basiliza S. "LIZA"



LACOPIA, Norma M. "NORMA"



MARIÑAS, Jovito L. "JOVIE"



SORIANO, Gerry B. "GERRY"

**BBCCC ELECTION COMMITTEE:** 

(Sgd) Atty. Armando C. Velasco (Sgd.) Norma M. Lacopia (Sgd.) Gerry B. Soriano Chairperson **Secretary** 

Member

### **Editorial**

## **Delivering Results**

By: Emmanuel A. Tadeo, BBCCC Director and Chairman, RDPC

hange is the only thing constant in this world. With the coming BBCCC elections set on March 17, not to mention the national elections scheduled for May this year, change is definitely on everybody's psyche and consciousness these days.

This is not to say that whatever happened in the past is necessarily something bad, on the contrary something good may have happened in the past and change can mean building on the previous accomplishments and an opportunity to improve for the better. This is the kind of change that we are hoping to build specifically as it pertains to the BBCCC elections. Our very own BBCCC has achieved so much not only because of the cooperation of its members, the dedication of its staff but also because of the quality of the leadership and guidance shown by the current Board of Directors (BOD) as well as its present core of competent officers. And not to forget, the abundant blessings provided by God Almighty is a major factor in our success. We can only hope and wish that this good fortune that our cooperative received in the past may continue in the near future.

The re-electionists as well as those seeking office this time around knew before hand what they are going up against, win or lose. If ever elected, the winners will be judged not on the number of votes they have generated but rather on how committed they were in upholding their election promises. Making promises is easy but doing what was promised is another thing especially if that promise has to do with making BBCCC a better cooperative in terms of good governance, transparency and a sound management responsive to the needs of the members and employees. After all, this election exercise also means being accountable to the people who voted for the candidates and placed them in such responsible positions.

On the same note, as Chairman of the Research, Development and Publications Committee (RDPC), I am proud to declare, in behalf of the other RDPC members, that we have done our best to fulfill our mandate to the members and to the BOD. Whoever will be elected or appointed to replace us in the committee will heave a sigh of relief that the only thing they will ever need to do is build upon the foundations that we have started. This is also true for the incoming new set of BOD, they need to surpass the achievements of the past BOD. Constant improvement is a form of accountability in our cooperative. We wish all the candidates to be true to their promises of a better BBCC and to the member-electorates, we should choose only who we think are qualified to handle such a big responsibility of setting the cooperative directions and managing the affairs of BBCCC not only for the present membership-base but also for the sake of future BBCCC cooperators.



The BBCCC COOPSERVER is the Official Newsletter of the BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC) and is published four times a year.

No. 56 Cooperative St., Assumption Road, 2600 Baguio City, Philippines.

Website: bbccconline.com

Email: bbccc\_online@yahoo.com
bbccc\_rdpc@yahoo.com

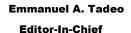
Tel Nos.: (074) 442-6603;(074) 442-5872; (074) 304 -2946 TeleFax: (074) 444-4993

Consultants: BOD Chair, Dr. Amparo T. Rimas and Manager Maribel S. Pasngadan

File Photos: Management Information Systems

# Editorial Board







Roberto I. Belda



Stephenie Lee Ong-Busbus

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#### **Chairman's Corner**



#### The Power of A Vote By: Dr. Amparo T. Rimas Chairman, BOD

d lections are momentous events in any organiza-binger of disaster. The outcome of the elections are not so much a factor of how good or bad candidates were but rather how well-informed and responsible the electorates

As they say, we deserve what happens to our organization because of the way we elect our leaders. Even if a candidate is well-qualified and has good intentions to make the organization improve for the benefit of its members but if he or she is not elected to the position then somehow the momentum is lost.

For example, if we opt to put into position of power and influence someone who has a questionable record and a tarnished moral background and runs the organization aground because of his or her incompetent style then we can only blame ourselves for this debacle. It is us the electorate who has put the person there in the first place.

That being the case, I now implore you, members of BBCCC and citizens of the republic of the Philippines to make your selections well not only in the coming BBCCC General Assembly and election of officers but in the May 2013 National Elections as well.

These two events can leave a deep imprint in the future of our cooperative as well as in the future of our country. Historians of the future will definitely judge us in the way we have selected our leaders. They will either condemn us because of our poor choices or they can extoll us to high heavens because we have elected the right people that led us to the right path of progress and prosperity.

The power of change is in our hands and we must use this power responsibly. We choose candidates to elect not because of the person's wealth or eloquence in speaking but rather we choose candidates because of the good track record of his or her services. We should choose candidates because of the person's desire to challenge the status quo not so much because he just wanted it for no apparent reason but because this is the only way to renew the organization and transform it for its betterment.

Vote wisely and vote responsibly is an overused term but nonetheless it still rings true and hits the target at the core.

#### **Manager's Message**

#### The Price of Leadership By: Maribel S. Pasngadan Manager



eadership is the art of motivating people to act **⊿** towards achieving a common goal. In a cooperative business, leadership is connected to performance. We view a person as effective leader when he/she increase the cooperative bottom line, in short net surplus. I believe that people can learn to become leaders by improving particular leadership skills. Leadership is a winning combination of personal traits and the ability to think and act as a leader for the good of all.

A leader will avoid unnecessary conflict but engage passionately to protect the cooperative, the employees and their members when it matters. Nothing is more inspirational than a leader who loves his/her work, coemployees and members. A passionate leader ignites personal accomplishment and more importantly, he/she ignites a fire for work and success in the whole team. A leader needs to be confident in his/her mission, and the decisions she makes to support it. In front of his/her employees, he/she should be seen as a pillar of strength and support.

While exhibiting confidence, a leader should also be receptive to alternative ideas, and even criticism. It will allow people on the front lines to effectively contribute, and it will help ensure all employees feel ownership and responsibility for the business. A humble leader will shoulder blame and responsibility when things go wrong, and shares, the credit when things go well. I have experienced providing even just public recognition for a personal job well done or cooperative success and it is enormously powerful and effective. Employees will work hard and be loyal.

There is no substitute for hard work. No matter how wise, passionate, confident, open-minded, humble and generous you are, someone out there is trying to take you out. At the end of the day, you have to out-work your competition. A leader who shows up first and leaves last demonstrates an important understanding of this reality, and sets a powerful example.

I remember the quotation of William Shakespeare: "Uneasy lies the head that wears a crown".

(Continued on page 12, The Price...)

#### **BBCCC Conducted IT Essentials Seminar**

By: Stephenie Lee Ong-Busbus, Member, RDPC

he Research Development and Publications Committee (RDPC), and the Education Committee (EdCom) sponsored an Information Technology (IT) Essentials seminar last February 16, 2013.

BBCCC employees and officers were subjected to a Self Assessment Test (needs analysis) on IT and their immediate needs were identified.

The course was divided into five - introduction on computers, MS Word, MS Excel, MS Power-Point and Network and Internet.

The participants were asked to bring their own laptops because the training is hands on and thus they were subjected to workshops too.

The IT Essentials Seminar is also one of the courses prescribed by the Cooperative Development Authority (CDA) to be completed by coop leaders.

At the end of the day, those who attended the seminar created at least three slides in their power point presentation. Further, they also computed their daily budget using the Microsoft Excel

Finally, they also created their own electronic mail addresses and sent their first email. Some, created their Facebook account.



#### **MIS Updates**

By: Rizza V. Gacao, Dept. Head, MIS



A screen shot of the current CASAL System used by BBCCC (above).

he BBCCC Management is refining its CASAL System through the enhancement of the program and training the staff to be inhouse programmers. To date, computation of fines and penalties is 95% complete.

In-line with the strict implementation of policies on order of payment on which fines should be paid first before the loan principal, the cashiers could immediately view loan accounts that incurred fines with the new system. Other enhancements of the program are still on queue.

# BBCCC's Ampy Rimas Chosen as ATING-KOOP Party-List Nominee for the 2013 National Elections

By: Robert I. Belda, Member, RDPC



BBCCC's very own Dr. Amparo Rimas (left) was chosen as the second nominee of ATING-KOOP party-list. Mr. Roberto Mascarina (center) of Barangka Credit Cooperative (Marikina) is the first nominee and Mr. Lancelot Padla (right) of the Federation of Mindanao Cooperatives is the third nominee.

he BBCCC Board of Directors (BOD) thru Board Resolution No. 0227-0113 officially endorsed the party-list Adhikaing TInataguyod NG KOOPeratiba or ATING-KOOP for the coming May 2013 national elections.

BBCCC was a founding member-cooperative of the Philippine Federation of Credit Cooperatives (PFCCO). Together with members coming from the other cooperatives, PFCCO convened and established ATING-KOOP as a national sectoral organization last December 9, 2007 here at our very own BBCCC halls.

Foremost among the objectives of AT-ING-KOOP are the promulgation of advocacies of the cooperative sector as well as the cooperation among cooperatives. This desire will be advanced by having a voice in the House of Representatives thru the party-list system.

BBCCC's own Chairman, Dr. Amparo T. Rimas is the second nominee of

ATING-KOOP representing the Cordillera Administrative Region (CAR). According to the blurb which appeared in the official ATING-KOOP website (ating-koop.blogspot.com), "She could have easily chosen to retire and enjoy what life has to offer; instead, she chose to continue serving the people of Baguio-Benguet and the rest of the country especially those who believe in the spirit of cooperativism by being the President of the Ating-Koop Party List."

Aside from her BBCCC and ATING-KOOP responsibilities, she is also the Chairperson of the Baguio Cooperative Development Council (BCDC) covering the primary cooperatives in Baguio City. This just goes to show her commitment in the service of the cooperative movement not only here in CAR but in the whole nation as well is unquestionable.

Lest we think she is simply concentrated in cooperative activities, she is also the Regional Chairman of the Girl Scout of the Philippines, Northern Luzon; Baguio Chapter Board Secre-

tary of the Red Cross; Board of Adviser of the PMA Host Program; Baguio Outstanding Citizen in the Area of Cooperative Awardee and active in the San Jose Parish.

As a first time party-list in the last May 2010 elections, the votes generated by ATING-KOOP totalled to 175,636 or 0.60% of the total party-list votes which ranked it no. 42 among the nearly 200 representative groups. This allowed one (1) nominee of the party-list to occupy a seat in Congress.

For the May 2013 elections, aside from Dr. Rimas, the other nominees of ATING-KOOP include: Roberto C. Mascarina, Lancelot B. Padla, Jose Y. Torres, Jr., Erlinda V. Duque and Atty. Eden V. Sarne.

Let us support ATING-KOOP by voting for it in the May 2013 national elections. The cooperative sector needs an active voice in the halls of Congress for our own mutual benefit as co-operators of this growing movement in the Philippines.

#### **Ten Years and Counting...**

By: Eric R. Perlas, Legal Committee Staff



The awardees from left, Froilan B. Redondo, Lilian V. Basilio and Eric R. Perlas

This is a transcript of the acceptance speech delivered by Eric R. Perlas, one of the 10-year awardees during the event honoring employees and officers for their services.

embers of the BBCCC Board of Directors, committee officers, my fellow employees, distinguished guests and fellow cooperators, good evening.

Standing here in front of you as a 10 year service awardee is a humbling experience. It makes my "accomplishments" feel junior compared to the more senior members of this cooperative who have been with BBCCC for more than three or four decades already. Ten years is just a speck compared to the many years they have spent their productive lives here at BBCCC.

But at the same time, it is also rewarding because somehow I managed to stay alive despite the many challenges I experienced while working here at BBCCC. For me, ten years is already quite long but lest I be misunderstood, I still intend to

work for BBCCC for 20 to 30 more years.

Professionally and personally I have matured a lot in these last ten years and BBCCC has a very big role to play in my growth—when I say BBCCC, it goes without saying it is the people who make the organization, meaning it refers to all of you here and I am lucky to be part of this organization.

To close, I quote the English poet William Cowper, "the only happiness comes from squandering ourselves for a purpose."

Knowing our purpose in life will make us happy. Good night and God bless. •

The Bulldogs raising their championship trophy.

#### **Champions at Last!**

By: Henvi Francis A. Salon, MIS

he Bulldogs Basketball Team composed of staff and members of Baguio-Benguet Community Credit Cooperative (BBCCC) captured the prestigious championship trophy in the Phoenix Cup Season VII Bracket "G" Finals game against the Easter College BCP Team last February 17, 2013.

This is a tournament participated in by other organizations and they were classified in different brackets. The Bulldogs were in Bracket "G" with other teams like: XC3, CFSM, Dunamis, BHM, Easter College BCP, Red Cross and Easter College H.S.

The Bulldogs swept the eliminations and continued their unblemished record to nine (9) wins with no loss capturing the championship trophy. The Bulldogs is mentored by coach Emmanuel A. Tadeo, a Director of BBCCC.

Team members include the following: Henvi Salon, Eric Perlas, Juanito Nastor Jr., Froilan Redondo, Arthur Barrias, Engr. Richard Pascua, Quirico Bambico, Gerald Peralta, Ceraldo Odra, Ferdinand Tafaleng, Jay Oligario, Jojo Bajum, Milleson Magastino and Carlo Rimas.

Thank you very much to those who supported the team. Congratulations to the rest of the team and we hope to defend our title next season.

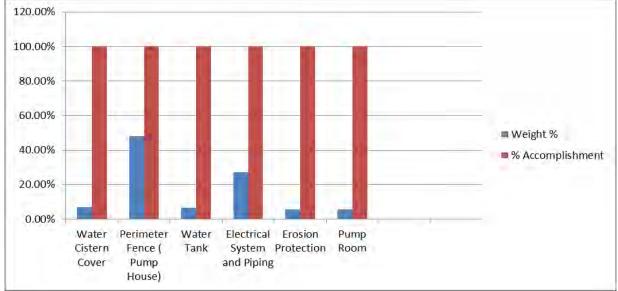


#### **Housing Service Updates**

By: Aurora M. Ambanloc, Housing Officer and BBCCC Director and Engr. Richard C. Pascua, Technical Consultant







The chart (left) is about the status (as of March 2, 2013) of the pump house located at the Lubas Housing Project.

pril 18, 2013 will be the deadline granted by the HLURB to BBCCC Housing to finish all the ongoing projects at Lubas Co-Houser Project. As of this writing the percentage of completion is presented in a Chart (pls. refer to the chart above). The line up of the unfinished projects are:

- (1) To cover the giant water cistern;
- (2) Fencing of the 100 square meters water source and construction of Pump House;

- (3) Installation of three (3) sets of water tank;
- (4) Electrical and piping of water system from the tanks to the giant water cistern of the subdivision;
- (5) A portion of the subdivision which were not fenced with hollow blocks barb wires were used instead because of the terrain; and
- (6) Repair of the open space and playground.

After all these projects are completed an inspection will be conducted by HLURB before the issuance of Certificate of Completion. Only then, will awardees be allowed to construct their houses with their respective building permits.

For 2012, the Housing Service conducted three (3) CHIPS Seminars Bearers Course 1 and 2 last June, September and December, there were 58 member-participants who are now CHIPS Savers and must have deposited Fifty-five thousand Pesos (P55,000.00) and above plus other requirements to be submitted to the Housing Office to qualify a member for the scheduled award on June 16, 2013. There are about 70 lots available for award and scheduled CHIPS Seminar on March 10, 2013.

#### **Cooperativism and Politics**

By: Robert I. Belda, Member, RDPC

he growing importance and influence of cooperatives in the lives of many people these days can no longer be taken for granted. The cooperative movement is becoming a social force to reckon with especially in the areas of politics and governance. The International Cooperative Alliance (ICA), a cooperative union that represents cooperative federations and organizations worldwide, estimates that there are already one billion coop members spread across the globe.

Similarly, the United Nations (UN) assessed that three billion people have benefitted from the movement by providing them with livelihood and thereby improving their economic and social standing in the community ("Cooperative Facts", 2012). At the practical level, the working class communities are the direct recipients of whatever benefits the cooperative movement may bring to them. The need therefore to protect the gains of the movement becomes necessary and indispensable otherwise many lives will be adversely affected.

Yet, early in its inception cooperatives have a neutral and apolitical stand with regard to the larger society where they operate. Initially, the movement mainly focused on improving their members' welfare and think of ways to improve the operational and organizational sustainability of the individual cooperative, nothing more, nothing less. Taking a valiant stand and marching on the streets to protect the movement and its members is not that widespread yet. Although, it can be argued that (taking the Rochdale Pioneers as example) the birth of cooperativism was already a stand against the excesses of capitalism and that can be considered a political position and a statement already.



http://atinlangto.blogspot.com/2012/01/kapag-may-kasama-matutong-makisama.html

Bayanihan.
This pertains to the Filipino's spirit of communal unity to achieve a common goal. Cooperativism works much in

the same way.

Assigning a political role to the cooperatives in the proper context is not a far-fetched idea especially when the coop members/activists are simply trying to protect the movement from certain inequalities. These inequalities can take the form of unjust laws, repressive taxation or policies meant to stifle the growth of the cooperative movement as a whole. Political roles for the cooperatives may also take the form of suggesting framework for reforms that will not only benefit the movement but the whole society as well. There is power in numbers and a good idea.

The economic and developmental aspects are the major challenges cooperatives try to address today and even in the near future. This will require the members to actively pursue in the national and international levels an active voice in policy determination and implementation. This is already an obvious by-product when an individual joins a cooperative and embraces its ideals. Even the current United Nations' (UN) Secretary General Ban Ki Moon recognized this fact when the UN declared 2012 as the International Year of Cooperatives in order to give the movement the attention it deserves and further spread its true ideals.

But one not so obvious responsibility of every member and even leaders of the movement is forgetting or wilfully deviating from the original vision and mission statement of the movement in general and the primary cooperatives in particular.

The general membership-base and the leaders may become too engrossed and too pre-occupied in watching over the profits of the cooperative or protecting its name that they now come to believe that anything not related to growing the revenue or anything that can tarnish its reputation are a waste of time and resources.

As a "political force", cooperatives must not lose sight of its original mandate otherwise it will lose its relevance and significance to the people it is championing. The movement may even end up as not knowing what it is fighting for if the original vision and mission is lost or worst, the cooperative may also end up as the thing it despises.

#### Reference:

Co-operative facts and figures (2012), Retrieved January 18, 2013 from http://2012.coop/en/whats-co-op/co-operative-facts-figures

# Ethics in Cooperative Practices: Some Thoughts on Achieving Higher Standards of Ethical Practices in Cooperatives

By: Dr. Danilo S. Alterado, Member, EdCom

n the monthly *Pre-Membership Education Seminar* (PMES), I always emphasize the ethical foundation of cooperatives which is synonymous to the collective pursuit of good life. Let me share further some thoughts on achieving higher standards of ethical practice in cooperatives

The ancient Greek philosopher Socrates has always held high the principle virtue is knowledge. He argued that the life of reason is the happiest and the best. In today's business world, Kenneth R. Andrews of Harvard Business School has been dubbed as the new "Socrates" of the business society.

Just like the moral philosopher Socrates, he announces the good of a conscientious human agency and denounces the evil of any misguided expression of individual freedom. Andrews stresses the need of integrating moral values in the corporate strategy affairs. His thought can challenge as well as inspire us in our cooperative practices.

In his article Ethics in Practice, he argues specifically to bring together the three important elements of a morally successful company. A company is a microcosm of the whole society. The way things are done in a corporate community reflects the kind of society within which it is situated. Accordingly, to keep the company's social purpose on a moral ground requires the: a. development of the executive as a moral person; b. influence of the corporation as moral environment; and, c. the actions needed to map a high road to economic and ethical performance.

The moral identity of a cooperative,



http://www.123rf.com/photo\_9464701\_background-concept-wordcloud-illustration-of-ethical-leadership.html

its system of values, and its cooperative-corporate culture all begin with the moral standing of its leaders. The policy making and executive bodies who decide on the issues about the cooperative's operations and directions brings a heavy weight into the character of the cooperative. How the leaders manage their cooperative tells something about themselves. In effect, the cooperative becomes a mirror of their personalities.

As moral persons, the leaders are expected to have a strong sense of justice that defines the boundaries of freedom exerted in achieving the cooperative-corporate goals, be it economic, social, or political in nature. A good cooperative/ business leader must be morally equipped to influence the behavior of the people in the company at large. Leadership by example is an imperative.

Another element is the transformation of the cooperative as a moral space or environment. The cooperative must be conducive to the development of the moral culture of its leaders, personnel and members. It must be enabling enough to bring about in them their capacity for moral business practice, e.g. political will to implement and

practice its policies and code of ethics lest they fall on the inherent danger of relativist's standards. On the basis of their cooperative-corporate practice and situation, people develop a cooperative values and corporate motivation. Individuals become the persons that they are, insofar as they are shaped by their environment. Cooperatives/corporations, as important moral spaces by virtue of complex human relations, form in people their moral identity.

Finally, cooperative-con-corporate strategies and courses of action must take into account the wisdom of keeping a balance between economic gain and ethical decision, in order to achieve a more sustainable business practice. The cooperative's economic actions should be examined by ethical standards. The purpose of this is two-fold: maintaining a high cooperative-corporate moral right in the society and sustaining a long-term economic well-being of the cooperative itself and the society in general.

As we come for our 54<sup>th</sup> General Assembly, I call upon everyone for discernment in the election of leaders as well as active and rational participation.

#### The Choices We Make

By: Atty. Angeline May Togade-Cabrera, Member, Legal Committee



nce again, it is the season of choices. I guess that was stated politically incorrectly. Every day is a season of choices.

People are always faced with options and, more often than not, are called upon to exercise that option. As soon as the waking moments nudge one for the daily grind, he/she makes a choice between springing out of the comfort of the covers and pillows to start the morning ritual in preparation for the day's activities or simply procrastinate or just call in sick.

Perhaps, one is called upon to choose between healthy, organic uncooked greens and the dreaded fat-filled and carb-satisfying deep-fried "good" stuff. Maybe, as soon as an employee hits the workplace, a choice is to be made whether to confront or avoid that over-bearing co-employee-feeling like-a-bossy- boss, making the day as stressful and activating cancer cells to thrive or just decide to manage the stress properly for the day and consciously decide to be amiable and stress-free.

From the food you take, to the attitude you make, down to the clothes you wear and the relationships you create or break, including the commitments you swore to honor or escape, to be or not to be, to do or not to do, to say or not to say, to think or not to think, that is the question!

According to Dr. Deirdre V. Lovecky, sometimes some people can be overwhelmed with two choices while others would have an almost infinite seeming variety and still do well. Still, some others have trouble making choices because of the fear of the consequences while there are those

who see decision-making as things to be done rather opportunities to explore. He further says that the latter type of people avoid the discomfort at all costs and the doableness of the task is embedded in their liking, not the task itself, and that affects weather they make a decision to do the task or not.

So how do we develop the art (or is it skill) of making decisions then? We can leave it to chance or we can deal with it. That, in itself is a choice. Dr. Lovecky espouses that "some people have trouble with making decisions because they have trouble setting priorities.

To them every choice looks about the same, and there is no way to tell what makes one better than another. Some of these folks then impulsively pick a choice. This results in poor judgment since they pick the choice that stood out in some way - it was novel or interesting or highly stimulating but not necessarily helpful.

Others can't pick anything at all because they feel they have no basis for picking. Both groups of people need help in learning how to weigh pros and cons, look at practical aspects, see the longer-term advantages, or note the big picture.

Prioritizing into different types of categories can be helpful. Rank order choices by feasibility. Put them in order of how much fun they will be to do.". He also suggests "reframing the decision" to help the person making the choice to "see a positive instead of only the negative."

Further, he goes on to encourage decision-makes to "list all the choices they

make every day without anything bad happening, from getting up, eating, going to school or work, to what shows they watch on television. Fortunately, it is impossible for anyone to exist without making at least some choices. From those choices already mastered, it is always possible to make more."

One thing is certain tho, in making a decision, one of those who will be affected is the decision-maker himself/herself, directly or indirectly. Sure, the outcome might be disastrous, but still the decision has to be made.

Probably, there is a need for corrective effort to improve the outputs. Maybe, along with the decision to make decisions, no matter how unpopular or uncomfortable it can get, is the commitment to evaluate the outputs and the determination to continually improve. In that sense, the past, then, will have served it purpose, that is, as a direction-finder for the future.



**BBCCC** 

#### Page 12

In response to the need for professional development to underpin the growth of cooperatives particularly in the Cordillera Administrative Region (CAR) and even in the whole of the Philippines, a training course designed for managers, staff, officers and members of cooperatives who desire to hone their business skills and establish a career in cooperatives is offered by the BBCCC Foundation Institute of Cooperative Skills and Development.



The BBCCC Foundation Institute of Cooperative Skills and Development

"Offering BBCCC's best practices to the world."

he trainings and courses cover modules related to:

Cooperative Formation; Institutional Development; Operations (i.e. accounting, finance, marketing of its services, production/manufacturing, overall cooperative management, how to effectively manage the different committees), and; Cooperative Linkages.

#### Course Offerings:

- 1. Cooperative Business Development Training (How to Start a Cooperative)
  - 2. Cooperative Finance and Accounting
  - Cooperative Laws, Social Legislation and Governance
  - 4. Cooperative Management
  - Cooperative Office Technology (For Coop Employees and Staff)
  - Cooperative Development Framework and Perspectives
  - 7. Cooperative MIS and Internal Controls
  - Cooperative Marketing and Retail Management
  - 9. Cooperative Audit
  - 10. Cooperative Leadership and Social Responsibility
  - 11. Cooperative Linkages

#56 Cooperative St., Assumption Rd., Baguio City 2600

Tel. Nos. (074) 423-0798, (074) 442-5872 C.P. Nos. (0922) 8501659 / (0908)7212384 Email: bbcccfoundation@yahoo.com

#### (Continued from page 1, ELECOM...)

In the spirit of cooperativism, we have devised rules and guidelines to minimize if not to completely eliminate political activity during the election period especially during the campaign period.

To our beloved co-owners of BBCCC, we encourage each and every one of you to participate in this forthcoming election. Select the best candidate. Your choice must be heard. The candi-

dates you will choose will serve in the Cooperative as our Officers for the next two (2) years. Remember the rise and fall of our cooperative depends on the hands of our new set of leaders. (Continued from page 4, The Price...)

The price of leadership is loneliness but, we have to live with ourselves, with our conscience and up to our inner feelings and we must face that situation.

There is loneliness in all aspects of leadership. I think I feel it somewhat in our cooperative. A leader is a good follower, a common dialogue among us sometimes even against our conscience but just to please higher authority we follow.

On the other hand we have to teach and correct their values because we are in the cooperative to work for the good interest of the coop and not to please one who is not in line with our advocacy.

Our cooperative is being discussed across the nation today because of some of our practices and some of our policies and some of our procedures, but I would like to offer the thought that no institution and no man ever lived at peace with itself or with himself in a spirit of compromise.

We have to stand for the policy that we have adopted. We may wonder in our hearts, but we have to stand on that position set for us by our officers - to protect the interest of the members.

The price of adherence to conscience is loneliness. The price of adherence to principle is loneliness. I think it is inescapable. The Savior of the world was a Man who walked in loneliness. He said "The foxes have holes, and the birds of the air have nests; but the Son of man hath not where to lay his head" (Matthew 8:20).