

The
BBCCC

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PSERVER

Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

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BBCCC GOLDEN ANNIVERSARY PREPARATIONS IN THE OFFING

On October 11, 2008, the Baguio-Benguet Community Credit Cooperative (BBCCC) will be celebrating its 50th or golden anniversary. Founded by the late Atty. Alexander Brillantes on October 11, 1958 as Baguio Teachers Credit Union Inc., and started by fifteen (15) teachers of then St. Louis College (now St. Louis University), BBCCC's membership has now ballooned to 19,497 regular and associate active members (as of June, 2008) who are either Baguio or Benguet residents.

Future activities prior to and during the BIG DAY had already been brain-stormed by the Board of Directors, Committees and Management which compose the Golden Anniversary Executive Committee headed by Director Amparo T. Rimas. Among the many and varied activities are the following: 1) Publication of a Souvenir Program; 2) Sportsfest; 3) Little Mister and Miss BBCCC Search; 4) Raffles; 5) Exhibits; 6) Search for the BBCCC Song and BBCCC Slogan; 7) Parade; 8) Testimonials, Awards and Recognitions and 9) Outreach activities.

We enjoin the members of our COOP to watch out for announcements regarding the details of each event and join where they are interested in.

BBCCC STAFF DEVELOPMENT SEMINAR

At Paringao, Bauang, La Union on June 7 and 8 marked the annual Staff Development Seminar of the BBCCC employees. The entire two-day workshop was held at the Coconut Grove Resort.

This year's theme was "Developing BBCCC Personnel as Professional Service Providers" and was facilitated by EDCOM Member, Michelle S. Cariño. It was also attended by General Manager Oscar Adversalo, EdCom Chair Mario Valdez, and Chairman/President Amado Jesus Cendaña.

The first day of the seminar was jumpstarted with a group activity, fol-

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Chairman's / President's Corner:

By: Dir. Amado Jesus F. Cendaña

President and Chairman of the Board of Directors, BBCCC

Vice Chairman, BBCCC Foundation, Inc.

General Manager, NORWESLU



This year 2008 marks a milestone in our coop's history – our 50th year of service to our people in Baguio and Benguet. Since its birth in October, 1958, our Baguio-Benguet Community Credit Cooperative (BBCCC) has grown through the years both in its membership and resources. From the original fifteen (15) pioneer members who pooled together their meager savings (more or less P300.00) as their initial capital, BBCCC to date has a membership of more than 19,000 with total assets of P9.3M.

Throughout this time, we have remained focused on our founding mission being a financial institution extending services (financial and otherwise) to our members coming from all walks of life in our community. We have continued being faithful to our Cooperative philosophy (Service Above Profit) anchored on the old values of self-reliance, self-responsibility, self-discipline, teamwork, solidarity, respect, industry, patience, democracy and others. These values are the foundation stones on which our "Cooperative culture" have grown and developed through time. And this kind of culture is what makes us distinct and unique from other financial providers (e.g. banks, loan sharks, loans and savings associations, etc.). As we travel down the road, we face and address together our own trials just as we celebrate too our own successes.

This is the Coop lifestyle which has kept and sustained us all along. Let's keep on nurturing this spirit of Cooperativism and continue to move forward, ever mindful of our goal of addressing our economic and social ends through the values we have cherished through the years. In October we will be fifty (50) years old but we look forward to another fifty years or more of service to ourselves and to others around us in the community.

After all, **WE SERVE TO LOVE BECAUSE WE LOVE TO SERVE.**

BBCCC Staff Development . . .

(Continued from page 1)

lowed by a lecture-workshop on *Understanding Customers and Customers' Needs*. The second day focused more on the *Self-Assessment* as a BBCCC employee. All in all, the lecture-workshop aimed to refresh and remind the employees of the age-old motto of the Cooperative—SERVICE. Hence, several tips and reminders were imparted so as to enhance the quality of service that will be provided by them.

The Staff Development Seminar is a regular, annual event that is conducted for the employees to give them a break from the day-to-day affairs of the Cooperative, and also for the employees to be updated, reminded, and refreshed of various topics on being better in their own respective tasks. ***Michelle Cariño

BBCCC VISITORS (APRIL—JUNE 2008)

- April 5—Valenzuela BMPC (22 participants)
- April 28—Baguio City School Teachers and Employees MPC (22 participants)
- April 29—Torres High School MPC (Tondo, 23 part.)
- May 3—Lacasdeco, Pila Women's Credit Coop. (Laoag City, 40 participants)
- May 12—Asia-Pacific Rural and Agricultural Credit Association Center for Trainings and Research in Agricultural Making (16 participants)
- May 12—DAR Lucena Coop (26 participants)
- May 13—Northern Samar Development Workers Community Coop. (NSDWCC, 29 participants)
- May 24—Good Samaritan Coop (San Mateo, Isabela, 37 participants)
- May 30—Cabayan District Credit Coop (Cabayan, Isabela, 9 participants)

EDITORIAL

(Note: This shall be my last editorial focused on values, as the COOPSERVER will already be under the Research, Development and Publication Committee starting next issue. – Dir. Mario S. Valdez).

Introduction:

My article is not only applicable to a husband-wife relationship. It can also be between an employer and employee, officer and member, Board of Directors and co-officer, manager and staff, staff and member, and so on . . .

Solidarity . . . And How To Restore Strained Relationship

SOLIDARITY is synonymous with unity, brotherhood and sisterhood. The crucial elements are: respect, love and forgiveness. With these elements, PEACE is the product. Hence, peace-making is the key to solidarity with others, with God and the whole of creation. Peace-making is restoring broken relationships; it is actively seeking to resolve conflict in a Christian manner. Because we were formed to be part of God's family, the purpose of our life on earth is to learn how to love and relate to others, hence, to be a peace-maker and a peace-lover.

Peace-making is not avoiding conflict. It is not appeasement by always giving in, acting like a doormat. There are several biblical steps to restore strained relationships / fellowships:

1. Talk to God before talking to the person. PRAY!

Most conflicts are rooted in needs not met.

No one meets our needs except God.

2. Always take the initiative.

When fellowship/relationship is strained, plan a peace talk or schedule a face-to-face meeting as soon as possible. Delay only deepens resentment and make matters worse. Choose the right time and place to meet, and the best time is when you both are at your best.

3. Sympathize with the feelings.

Use your ears more than your mouth.

Focus on the feelings of others, not the facts. Begin with sympathy, not solutions. LISTEN! Listening says "I value your opinion, I care about our relationship, and you matter to me." The cliché is true. People don't care what we know until they know we care.

4. Confess your part of the conflict.

Begin by humbly admitting your mistakes; it diffuses the other person's anger. Accept responsibility for your mistakes and ask for forgiveness.

5. Attack the problem, not the person.

Destroy your arsenal, relational, "nuclear" weapons which include: condemning, belittling, comparing, labeling, insulting, condescending and being sarcastic. Nagging never works.

Choose your words wisely. In resolving conflict, how you say it, is as important as what you say. Kind words heal and diffuse anger, but a sharp tongue "kindles a fire."

(Continued on page 10)



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Riza Bueza



Mich Cariño



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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 ANNUAL GENERAL ASSEMBLY 2008

The Annual General Assembly (including election of officers) of BBCCC was held on March 16, 2008, Sunday, at the Gonzaga Gymnasium, College of Education Building, Saint Louis University, General Luna Road, Baguio City.

The program of activities was as follows:

Part I. Registration and Opening Program

1. Start of Registration—7:00 A.M.
2. Holy Mass - 7:30 A.M.
3. Presentation of Candidates and Opening Program—9:30 A.M.

3.a. Invocation—Mr. Virgilio Reoma

3.b. Pambansang Awit

3.c. Welcome Address—Dr. Mario Valdez, Vice Chairman/Vice President

Part II. Business Portion (presided by Dr. Amparo T. Rimas, Chairperson/President)

1. Proof of Due Notice
2. Roll Call and Determination of Quorum
3. Consideration and approval of the Minutes of the last General Assembly (FY2007)
4. Consideration of the individual reports of the BOD and various committees including Audited Statements of the Financial Conditions and Operations
5. Other Matters
6. Open Forum where questions and comments by the members were entertained and these were answered and clarified by the officers concerned.
7. Adjournment.

Part III. Distribution of Patronage Refund and/or Interest on Capital

Part IV. Proclamation of winners/elected candidates (by the Election Committee)

Proclaimed winners were:

For Board of Directors:

- Amado Jesus F. Cendaña—5,844 votes
- Isabelina G. Ronquillo—4,972 votes
- Arturo G. Asuncion—4,335 votes

For Audit and Inventory Committee

- Rogelio Estepa (Uncontested)
- Nida F. Flavier (Uncontested)

For Election Committee

- Armando C. Velasco (Uncontested)

Part V. Adjournment

GENERAL MANAGER ADVERSALO RETIRES

Mr. Oscar R. Adversalo retired as BBCCC General Manager upon reaching the age of 60 on June 23, 2008. A testimonial dinner was held in his honor on June 28, 2008 at the BBCCC seminar hall for the services he had rendered to our Cooperative.

During the programme that preceded the dinner, Lorena Lumagto gave the opening prayer while Melanie Leung led the singing of the Pambansang Awit. Chairman of the Board of Directors Amado Jesus Cendaña gave the opening remarks followed by an intermission number by selected employees. Short thank you messages by the staff were flashed on the screen. Testimonials were given by Mrs. Maria Asuncion Minglana, Chairperson of the Housing Committee, and Mrs. Mabel Pasngadan, Finance Officer. After receiving his plaque of appreciation, outgoing GM Adversalo gave his response. This was followed by the toast to the retiree led by Director Arturo Asuncion. Director Amparo Rimas gave the closing remarks. The masters of ceremony were Maynard Banta II, Victor Barlin, and Vivian Nahiwan. Director Isabelina Ronquillo led the blessing of the food after which dinner was served as the culminating activity.

Aside from being the current General Manager prior to his retirement, Sir Oca, as he is fondly called, also had the following BBCCC exposure: Chairman, Youth Committee (April 2003—March 2004); Chair, Editorial Board, "COOPSERVER", BBCCC Newsletter (April 2004—October 2006); Vice Chairman, Board of Directors and Chairman, Education, Membership and Training Committee (April 2004—October 2006); and Chairman, Board of Directors (July 2006—October 2006).

To our outgoing General Manager, thank you for your services to our Cooperative and good luck in your new endeavor, whatever it will be!

TESTIMONIALS:

REALIZING OUR FAMILY'S DREAM WITH BAGUIO-BENGUET COMMUNITY CREDIT COOPERATIVE (BBCCC)

By: Glea T. Lagon

My membership with BBCCC was a remarkable experience. It was a fascinating challenge. I gained great investment and now enjoying the fruits of our sacrifices through the constructive partnership with BBCCC.

While having my fixed deposit grow through time, I had loaned for my children's tuition fees and major home operational needs. This was followed by larger loans for house construction and car procurement.

My membership with the BBCCC had helped our family plan bigger and join investment options, with comparatively lower interest rate. It taught us and our family to jointly plan and share the burden of repayment. It generated closer belongingness and commitment to assist each other's financial needs within the family. But we recognized, through the presence of strong conviction and discipline, the proper handling of family financial strength/potentials to ensure repayments. Every member of the family practiced priority expenditure options and austerity measures that led us to achieve continuing success in agreed investment projects through loan assistance.

A strong faith in God and reliance for His continuing guidance spelled the difference amid minor challenges we met along the way.

Thus indeed, financial assistance through loans can definitely propel every BBCCC member into achieving series of asset-building endeavors toward better quality of life and healthy family relations.

By: Rachelle Ann G. Coquia (Associate Member and former BBCCC Scholar)

It is difficult to say what is impossible, for the dream of yesterday is the hope of today and the reality of tomorrow. Let the flame of hope in your hearts constantly burn because dreams do come true. I can say that I grew up in this Cooperative. I started my dream during my childhood and our beloved Cooperative became one of the reasons behind the accomplishment of my dream.

I remember the first time I set foot in this Cooperative. I was about 5 or 6 years old then. As a child, all I knew was when my mother would ask me to sit down in one corner and behave, so we would have some money. But that was not all. I began to understand more about this Cooperative when I was in high school. I became a BBCCC scholar from SY 1999-2000 up to SY 2002-2003. The Cooperative was of great help financially during those times that I formally became a part of our Cooperative. But that was not only the focus of the Cooperative. It also encompasses the importance of studiousness, work, self-discipline, humility, drive to excel and leadership in each and everyone of the scholars, thanks to the Scholarship Committee.

Even though I already graduated in high school, the Cooperative is always a great help for me and my family. I continued the ladders of my education at Saint Louis University and I finished my Bachelor of Science in Nursing degree. Now, I am a newly registered nurse after passing the December 2007 local board examination.

I am very grateful for all your help. Achieving my dream was not easy but it was a smooth journey because the Cooperative is always there to help me. BBCCC is more than a credit Cooperative, it is a Family. God bless and more power!

A COOP EXPERIENCE WE WILL NEVER FORGET

By: Adoracion P. Novela and Elvira G. Buluran

When ever we attend the BBCCC Annual General Assembly, there are many questions that come to our mind, especially when there are questions on the floor being asked. One of them is on the local and foreign fora attended by officers and staff using the CETF.

When the Coop offered the opportunity to attend these fora to members, we submitted our intention to attend one of them in order to see for ourselves what activities they are participating in.

This opportunity given us was to attend the Educational Forum and General Assembly of the Philippine Federation of Credit Cooperatives (PFCCO), with the theme "Credit Union: Creating Superior Value", in Dakak, Dapitan City, Zamboanga del Norte. These are some of the many unforgettable things we came to learn and experience during this three-day travel:

1. The BBCCC is a primary credit cooperative, a member of the Regional Federation, the North Western Luzon League of Cooperatives (NORWESLU), a secondary/regional federation directly under the PFCCO.
2. We, ordinary members, were treated by the officers as their equal and are made to feel at ease by them. The camaraderie and bonding while we were traveling and during our stay in Dakak, a beach resort, were very wholesome and sincere.
3. The officers went out of their way to make us feel at home and explained to us the new non-ordinary things, that we encountered.
4. We attended all the activities of the Educational Forum and the General Assembly except during the election of officers.
5. We learned a lot about cooperatives which we did not learn during the Pre-Membership Education Seminar, especially about

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MORE NEWS

As of May 31, 2008, our Net Surplus has reached P18,873,381.58 while our total assets has become P935,751,869.95. Other financial figures reported by our Accountant were as follows: Share Capital—P631,832,809.18; Savings Deposit of members—P76,368,296.92; Time deposits (of members) - P51,722,747.49.

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There are now 19,497 active members of our Co-operative. 15,965 (4,626 males and 11,339 females) are regular members while 3,532 (2,080 males and 1,452 females) are associate members.

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Last March 31, 2008, a testimonial lunch was tendered for fourteen (14) Baguio-Benguet Community Credit Cooperative Foundation Inc. (BCCCCFI) graduating scholars for school-year 2007-2008 at the BBCCC Pre-School Social Hall.

The following graduates were awarded certificates of recognition and cash incentives: From Baguio City Division—Mardesa Aguirre, Julien Emoc, Faith Ladyong, Kimberly Mendoza, Anjea Azeska Nara, Roselyn Oyagon, Josephine Payumo, and Manilyn Ann Ringor. From the Benguet Division—Trolyn Balao, Shirly Bugnay, Janice Bugtong, Marilou Cuyasan, Cherry Anne Dennis, and Ronalyn Salasa.

Judge Ruben Corpuz, Chairman of BCCCCFI Board of Trustees, awarded the certificates of recognition. Director Amado Jesus Cendaña, Chairman of the BBCCC Board of Directors gave the Inspirational Message, followed by the response by Faith Ladyong, the President of the BCCCCFI Scholars Association, in behalf of her co-scholars

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The BCCCCFI Scholarship Committee for SY2007-2008 was composed of: Dr. Amparo Rimas, CEO, BCCCCFI; Dr. Juliet Sannad, Supervisor, Baguio City Division; Mr. Pepe Tubal, Supervisor, Benguet Division; and Dr. Mario Valdez, Vice-Chair/Vice-President, BBCCC.

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Last April 5, 2008, the officers of BBCCC and BCCCCFI Board of Trustees for FY2008 were inducted at the BBCCC Seminar Hall (See list of officers of BBCCC under the column "Working Board" on page 7). The BCCCCFI Board of Trustees are as follows: Chairman/President—Judge Ruben Corpuz; Vice Chairman/Vice President—Dir. Amado Jesus F. Cendaña; Secretary—

Atty. Bernard D. Padang; Treasurer—Mr. Oscar Adversalo; Auditor—Mr. Arturo Asuncion; BOT members—Atty. Nelson Gayo and Atty. Renato Fernandez; and Chief Executive Officer—Dr. Amparo Rimas.

Judge Francis Buliyat, the Presiding Judge of Branch 9, RTC, La Trinidad, Benguet, inducted the BBCCC and BCCCCFI officers for FY2008.

Atty. Fulgencio Vigare Jr., Administrator/OIC Regional Director, CDA-CAR, gave the Inspirational Message.

During this affair, Certificates of Recognition were also awarded to the following Service Awardees: Employees—Lilian Basilio (15 years), Antonina Palmaria (15 years), Maribel Pasngadan (5 years), Eric Perlas (5 years), Froilan Redondo (5 years), Gerry Soriano (5 years) and Jennifer Valdez (5 years); Officers (for serving 5 consecutive years) - Arturo Asuncion, Roberta Balangue, Atty. Nelson Gayo, Rolando Lachica, Ma. Asuncion Minglana, and Isabelina Ronquillo.

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The BBCCC Co-Houser Grand Awarding of Lots was held on June 15, 2008 at Lubas, La Trinidad, Benguet. The seventeen (17) awardees were: Rosita Agnasi, Mary Rose Agustin, Corazon Bagto, Estrellita Balignasay, Elizabeth Batino, Rosalinda Calica, Liberty Contessa Catbagan, Glenn Chayongao, Elanor delos Santos, Mark Lisnang, Lilibeth Lesino, Marisa Mendoza, Evaemilyn Nasis, Amelia Pablico, Michael Ramirez, Jenny Claire Tabdi and Mercedita Tango. The Housing Committee spearheaded the preparations for this activity.

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The BCCCCFI general membership assembly was held on March 29, 2008 at the BCCCCFI Pre-school Hall.

The reports of the Secretary, Treasurer and Chief Executive Officer were followed by the open forum, after which the election of the members of the Board of Trustees took place.

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The Livelihood Skills Trainings conducted so far for the first two quarters were: Baking (mango bars, pineapple carrot cake, crusted, macaroons, etc.) Fish processing; and meat processing (boneless ham making, chicken ham making, bacon making, beef or pork tapa making, corned beef making, embutido making, longanisa making, tocino making, hamburger making and siomai making).

The Livelihood Skills Training are given to interested members for free since the expenses are subsidized thru the Cooperative Education and Training Fund (CETF).

Watch out for announcements outside of our building for more trainings and register early as these are conducted for members on a first-come-first-serve basis due to limited slots.

WORKING BOARD

by Gil Reoma

First Two Quarters' Salvo

"Working board" refers to the title our directors have opted to call themselves. They are not only policy-makers and direction-givers of our Coop; they also chair board-created committees (except Housing Committee this year). This "working board" title has even become more evident these days since the retirement date of our former GM Oscar Adversalo, when three of our directors have been tasked by the Board to serve as interim members of the Management Committee, namely Director Arturo Asuncion (Mancom Chair), Director Maan Bungag and Director Ampy Rimas as members.

As Board Secretary and through this column, I choose to be the sounding board of our directors and committee officers – keeping our general membership informed of what's happening at the core of our Cooperative leadership.

The first two quarters have been focused preparing on one important event of the year: the 50th Anniversary of our Cooperative. BBCCC was born in October of 1958 (or was it in December of 1958 – as the caratola at the old BBCCC Building says?) through the persistent efforts of a group of teachers, mostly from SLU, led by the late Atty. Alex Brillantes, the Coop's first President. The general membership will get to know more of the history of our Cooperative through the memorabilia display that the Board and the Management will put up soon at our lobby. Abangan!

The election of new officers, following our General Assembly on March 17 this year, was the other important event of the first two quarters. Almost everybody by now already knows our working board members and officers but, for the record, let me introduce them to the general membership. Amado Jesus Cendaña (Chair/ President) and Mario Valdez (Vice-Chair/ Vice-Pres.). The other five members of the Board: Arturo Asuncion, Mary Ann Bungag, Nelson Gayo, Amparo Rimas, and Isabelina Ronquillo. Director Valdez heads the Membership and Education Committee. With him in this Committee are Michelle Cariño and Riza Bueza. Director Nelson Gayo heads the Legal Committee and he is assisted here by Atty. Angeline Cabrera and Atty Zosimo Abratique. Director Amparo Rimas chairs the Committee on Research, Development and Publication which has transformed our bodega into a library. Assisting Maam Ampy are Bong Tadeo and Reyna Florendo. Director Belle Ronquillo leads the broadened Youth Committee, now known as the WEYCOM (Women, Elderly, and Youth Committee), She is being assisted by Romano Bulatao and Norma Lacopia. Director Arturo Asuncion is the Oversight Chair of the Loans, Billing, and Collection departments. Director Mary Ann Bungag works with both the Housing and the Investment Committees. As a matter of course, the work of linkaging and networking is being taken care of by Chair Cendaña.

Constitution-mandated committees Audit and Inventory Committee and the Election Committee are headed by Rogelio Estepa and Atty. Armando Velasco respectively. Sir Roger is being assisted by AIC members Nida Flavier and Roland Lachica; while Atty. Velasco is with Emmanuel "Bong" Tadeo and Liza Laconsay as his committee members.

The Housing Committee has Mary Minglana as chair, together with Engr Alberto Talco and Engr. Nietche Tabdi as members (also formed as the Housing Technical Working Group). This service-oriented project, located at Barangay Lubas in La Trinidad, has already awarded some 32 lots to member-availees as of June 2, 2008.

Now for the First Quarter Salvo. That's a little bit of history now, no? Anyway, during the months of January to March this year, our focus was on the Annual General Assembly (AGA) on March 17. Aside from the dividends that each and every member were expecting normally, the other highlights of the General Assembly were the Reports of the Cooperative's Officers and the election of three new directors and officers of the Constitution-mandated Audit and Inventory Committee and the Election Committee chair. On the record only some 3,000 warm bodies were present (off and on) at the SLU Gonzaga Gym.

There have been monthly PMES since January, thanks to the Membership and Education Committee; and from the report of Director Valdez to the Board, there has been a consistent average total of 64 new members being approved every month since February 2008. From the WEYCOM chair Director Belle Ronquillo's report, there has been a monthly average of 25 new associate members approved by the Board since the first quarter. Indeed, with all our difficulties and challenges, our Cooperative is constantly growing!

Two members (Mrs. Elvira Bularan and Mrs. Adoracion Novela) have joined some Officers and three Staffs in a national conference of the Philippine Federation of Credit Cooperative in Dapitan, Zamboanga in April (*Please read their testimonials on pages 5 and 11—Ed.*). Two weeks before that, BBCCC has a contingent of Officers and Staff attending the annual General Assembly of the regional Northwestern Luzon League of Cooperatives (NORWESLU) in San Fernando City, La Union.

The last 2 quarters of the year was ended with a simple testimonial dinner for GM Oscar on June 28th at the ABC Halls of our Coop Building. It was the best time for Sir Oca to say "salamat" to everyone he worked with as GM. By the time you are reading this COOPSERVER, a surprise new GM may already be sitting in office! And the excitement continues, especially with the preparation for the celebration of the Golden Anniversary this year. More about the Anniversary and a compilation of Cooperative Policies next issue!



BBCCC HAS A NEW GENERAL MANAGER

The Board of Directors in its meeting held last July 11, 2008 has appointed a new General Manager for BBCCC. She is Mrs. Veronica Abuan Cardona, the former Head of the Accounting Department of our Cooperative.

Mrs. Cardona has been serving the Cooperative for the past twenty six (26) years in various capacities as officer and employee. She became a member of the Cooperative in 1975 and employed as BBCCC Bookkeeper/Accountant in 1976 at the Baguio Consumers Cooperative. She served as Secretary of the Audit and Inventory Committee in 1977-1978 and later as Chair of the said Committee in 1978-1979.

The Cooperative employed her in 1982 as an Accounting Clerk and rose through the ranks to become the Department Head of the Accounting Department (BBCCC) prior to her appointment as the new Coop Manager. Ronnie, as her office associates normally calls her, will serve as the third General Manager of BBCCC effective August 1, 2008, following her two predecessors who had retired upon reaching the age of 60, Mr. Amado Jesus F. Cendaña (2000—2006) and Mr. Oscar R. Adversalo (2006—2008).

Ronnie is married to Dr. Eulogio Cardona and blessed with five (5) children (3 boys and 2 girls). They live at the Benguet State University Compound, La Trinidad, Benguet.

Mrs. Cardona finished Bachelor of Science in Commerce, Major in Accounting at Saint Louis University, Baguio City.

When asked what else does she envision for the BBCCC, she wishfully said that *"may this Cooperative continue to exist and serve for the betterment of its members as well as the community where it operates and provides employment."* Likewise, she added that *"BBCCC will be an organization which can compete with the rest of the lending institutions in our area."*

BBCCC GOLDEN ANNIVERSARY SPORTSFEST ACTIVITIES

1. **BASKETBALL (MEN) - Sectoral (e.g. Gov't. Employees, Lawyers, Teachers, Drivers, Businessmen, Security Guards, etc.)**
Staff Coordinators: Bong Cachapero
Eric Perlas
2. **VOLLEYBALL (WOMEN) - Sectoral (e.g. Gov't. Employees, Lawyers, Teachers, Drivers, Businessmen, Security Guards, etc.)**
Staff Coordinators: Rizza Gacao and Blunz Mangawa
3. **BOWLING (OPEN SINGLES)**
Staff Coordinators: Vic Barlin and Recy Nones
4. **CHESS (OPEN)**
Staff Coordinators: Michael Balagot and Edgar Platilla
5. **DAMA (OPEN)**
Staff Coordinators: Johnny Paga and Bong Dizon
6. **SCRABBLE (ASSOCIATE MEMBERS)**
Staff Coordinators: Irene Emocling and Jocelyn Peralta

- * ONLY BBCCC MEMBERS MAY JOIN
- ** DEADLINE OF SUBMISSION OF OFFICIAL ENTRIES FOR ALL EVENTS WILL BE ON AUGUST 15, 2008 (SATURDAY) @ 5:30 P.M. AT THE BBCCC OFFICE.
- *** BBCCC Tel. Nos. 442-5872 / 442-6603 / 444-6419 / 443-4993

- BBCCC MEMBERS INTERESTED TO JOIN ANY OF THE STATED EVENTS MAY INQUIRE AT THE OFFICE FOR MORE DETAILS (e.g. Entry Fees, Rules, etc.). JUST LOOK FOR THE RESPECTIVE EVENT STAFF COORDINATORS.
- YOU MAY ALSO SEE OR CONTACT ANY OF THE MEMBERS OF THE SPORTS FEST COMMITTEE:
 - Atty. ARMAND VELASCO (Chairman)
 - BONG TADEO
 - LIZA LACONSAY
 - Dir. ART ASUNCION
 - Dir. BELLE RONQUILLO



FROM THE MANAGER'S DESK ..

By: Mr. Oscar R. Adversalo

LOOKING FORWARD

We are all eagerly looking forward to October 11, 2008. On that day we shall be celebrating the golden founding anniversary of BBCCC. Activities for this rare occasion are lined-up: Golden Anniversary Raffle (with a Hi-Ace Toyota Van as grand prize); Search for Little Mr. and Miss BBCCC; Exhibits; Parade; Testimonias, Awards, and Recognitions; Sports Events; Entrepreneurial Activities; "50th" Events Gimmicks; and Outreach Community Development Services. We are therefore inviting all our members to come and grace this once-in-a-lifetime affair. Come one, come all!

We are also looking forward to another 50 years for our Cooperative. By 2058, with the present pace of modern technology, we shall have been fully "technologized" where "manualized" service extension shall have been become passé. At present we are 90% computerized: computerized payments, deposits, loan vouchering, soon computerized payroll system, financial reports, accounts inquiry, and POS (for grocery service).

By 2058, we shall have become a multi-billionaire Cooperative with a membership of more than fifty thousand, and several branches located in other parts of Baguio and neighboring towns like La Trinidad and Tuba.

We shall have achieved our vision-mission of becoming a model Cooperative that is responsive to the needs of its environment, where each member becomes economically self-reliant, positive value oriented and a responsible member of the community.

Dreams, dreams, yet dreams come true. Or, as they say, dream and your dreams will fall short.

Finally, by the time the COOPSERVER is off the press for circulation, I shall have retired from service as BBCCC General Manager. I would like therefore to express my sincerest gratitude to the Board of Directors for having given me the opportunity to serve, to the working committees and our employees for their cooperation and support in the day-to-day operation of the Cooperative, and to all our members for their patronage and capitalization as well as their vigilance and concern, for without our officers, staff, and members our Cooperative could not have achieved its present place under the sun.

WHO'S WHO AT BBCCC . . .

By: Riza E. Bueza

MARY P. PINKIHAN



Ms. Mary P. Pinkihan, under the General Services Section, is a hard-working woman. She sees to it that the vicinity of the Coop is well maintained.

She was born in Hungduan, Ifugao on March 11, 1969. she took up vocational course in

dressmaking at the Women's Vocational Institute, Baguio City. She is married to Wilson Pinkihan and is blessed with 4 kids namely: Wilbert, Sheraleen, Patrick and Mylene.

Prior to her employment in the BBCCC, she was a production operator in PEZA, where she worked for 11 years.

Her wish for the Coop is for it to have continuous service to extend financial aid and personal development for its members and staff.

FROILAN B. REDONDO



A soft spoken person and fun to be with are some of the characteristics of Jojo as described by one of his co-employees.

Jojo was born in San Pablo, Laguna on February 15, 1970. He studied in Sumulong, Marikina where he took up automotive course. He was employed in the Coop in October 2002.

He says that he is blessed being a driver of the BBCCC because he enjoys traveling and visiting different Coops around the Philippines.

He hopes that the housing project for employees and members will be a great success. Likewise, he hopes that discipline and stability among members will be maintained despite the challenges that we have gone through.

Editorial... Solidarity . . .

(Continued from page 3)

6. Cooperate, instead of compete.

Peace always has a price. It costs our pride and our self-centeredness. For the sake of solidarity, do your best to compromise, adjust to others, and show preference to what they need. Cooperate, as much possible.

7. Emphasize reconciliation, not resolution.

Reconciliation focuses on relationship, while resolution focuses on the problem.

When we focus on the relationship, the problem loses significance and often times become already irrelevant.

We can re-establish a relationship even when we are unable to resolve our differences. People have legitimate, honest, disagreements and differing opinions, but we can disagree without being disagreeable. God expects solidarity of His children, not uniformity, and we can walk arm-in-arm without seeing eye-to-eye on every issue.

The seven steps are not easy to follow. It takes a lot of effort to fulfill them satisfactorily. But when you work for peace/solidarity, you are doing what God would do. That is why God calls peace-makers His children when He said "Do everything possible on your part to live in peace" (Roman 12, 18), because **PEACE IS THE KEY TO SOLIDARITY.**

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Testimonials . . .

(Continued from page 5)

credit unions in the educational forum.

Among them are the following:

- a. Governance Standards and Practices in Cooperatives
- b. Core values to be developed
- c. Working together to protect our money
- d. Democratic principles in credit coops

6. One of the forum speakers is our very own President and Chairman of the Board Mr. Amado Jesus F. Cendaña, whos is also the General Manager of the NORWESLU. To us, his talk was one of the most significant and down to earth for ordinary members. First and foremost, he explained the idea on how Democratic Principles may boost Business Stability of Credit Unions.

Cooperation among members, according to him, through collective action and mutual self-help lead to an opportunity for members to protect themselves from exploitation by capitalists and maintain their dignity and self-respect. This the democratic principle.

He also informed the body that Jose Rizal introduced the concept of cooperativism in the Philippines in Dapitan during his exile.

He explained further, how Credit Unions survived and how these have undertaken the mission to bring economic democracy to people of modest means through the practice of democratic principles.

We were given the opportunity during our break to go around Dapitan to see the places and things that remind us of the exile of Jose Rizal in the place.

To sum up all the above, we understand that these for a, attended by officers, staff and members, give opportunities to promote education on the nature, operating principles and practices of the cooperative and share experiences with other cooperatives.

The core values like thrift and saving, mutual cooperation, respect, wise use of credit, prompt payment of loans, industry as well as the rights and duties of members are significant to ascertain the viability and sustainability of the organization.

Lastly, we came to understand more clearly that the use of the CETF, is for education and training of officers, staff and members, for clearer and deeper understanding of the functions that each officer's, staff's and member's role in sustaining and managing credit cooperative like BBCCC.

The CETF expenses are not in vain.

We appreciate the opportunities like these, extended to staff and members and we hope that others will also be given the same opportunity.

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