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BBCCC



COOPSERVER

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Cooperative Community News and Features

**PROGRESS THROUGH UNITY AND SERVICE**

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**PANAGSAPATA DAGITI NADUTUKAN  
NGA MANGIDAULO ITI KOOPERATIBA  
ITI TAWEN 2009**



Photo shows Service Awardees and Officers with the Judge Fangayen (center). (MIS)

Judge Robert Fangayen, Sr. inducted 29 officers for the BBCCC last May 30, 2009 at the BBCCC Seminar Hall. (see list on page 6)

Ailyn Bautista and Victor Barlin ably emceed the program. The following received their plaques of appreciation and cash tokens during the celebration.

- |                      |          |
|----------------------|----------|
| Rosemarie M. Torres  | 25 years |
| Maria Paz D. Pascua  | 20 years |
| Rosalinda J. Bagang  | 15 years |
| Victor C. Barlin     | 15 years |
| Perla C. Zulueta     | 15 years |
| Ronald B. Linglingan | 10 years |
| Johnny P. Paga       | 5 years  |
| Carina F. Castillo   | 5 years  |
| Donna V. Garabalez   | 5 years  |



Photo above shows the emcees—Victor Barlin and Ailyn Bautista. MIS

Submitted articles are  
very much welcome.  
Please get in touch with  
the Editorial Board.



## Chairman's // President's Corner:

By: **Mr. OSCAR R. ADVERSALO**



### **BBCCC Now A Billionaire!**

Good news! We are now a billionaire cooperative. We hit the billion mark last March. As of May 31, 2009, total assets amount to Php 1,029,931,432.83. Let us all congratulate ourselves for being the only billionaire cooperative in the Cordilleras as well as Northern Luzon.

However, behind this good news is not so good news. While we are steadily growing in terms of assets, our loan delinquency rate is getting, albeit slowly, unfavorable. We have taken certain measures to arrest the problem, but to no avail, despite collection strategies like LOAN AMNESTY PROGRAM(LAP), LOAN REDEMPTION TREAT (LRT), litigation efforts, and offsetting against fixed deposits of delinquent accounts.

Definitely, we are not giving up. Loan delinquency is not purely due to borrowers' irresponsibility and lack of self-discipline, given the global economic crisis resulting in loss of jobs and other related repercussions, and other justifying circumstances. Soon we shall move towards economic recovery, and our problem may be addressed slowly but steadily. As members we are very much aware of our oft-repeated line: **SAVE REGULARLY, BORROW WISELY, AND PAY PROMPTLY** (although the last one is the most difficult to do).

As member-borrowers we know that a debt, by definition, has to be paid and we are duty-bound to do so. As a philosopher put it, if one pays his debt for fear of fine or court action, he is not acting morally; but if he pays his debt because a debt has to be paid, then he is acting morally.

Therefore, we Coop members should not just focus on Coop services and benefits, but also on our duties and obligations as Coop members. Let us maintain the billionaire status of our cooperative with pride and a deep sense of responsibility.



# EDITORIAL

## AN ENVIABLE MIX

AMPARO T. RIMAS, Ed.D..

*RDPC Chairman and Editor-in-Chief*

No one can deny that mixtures of any sort are inevitable, even desirable in a lot of ways.

A dichotomy of young and old in any workplace is generally considered as healthy if not providential. Healthy in the sense that the combination makes up the beautiful blending of the neophyte and the seasoned; the dynamic and aggressive one hand; and the prudent and tempered on the other; the reconstructionist with the essentialist; the idealistic with the realistic. To the young the Future is exciting, full of possibilities; to the old, the past is a history of lessons learned.

The Baguio-Benguet Community Credit Cooperative is blessed with an enviable mix of the young and the old. The seven (4 men, 3 women) members of the Board of Directors, the policymakers, have a mean age of 63, definitely not a young group anymore, but a group that has been tested by time. As a certain **Ebner Eschenback** said, **“In youth we learn, in age we understand.”** These seven men and women, with an average twenty (20) years of service in the coop can be expected to formulate policies and to embark on programs with discernment and deliberation.

The middle layer, composed of officers and committees, have a mean age of 45. This is a group which exudes stamina and vigor. Being in their prime, these twenty-eight (15 men and 13 women) can be expected to take matters more matter-of-factly and to pursue to conclusion mandates of their respective areas.

*(Continued on page 4)*



**Ampy Rimas**  
Editor-in-Chief



**Marie Balangue**



**Stephenie Lee Ong**

Tel Nos.:

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

TeleFax: (074) 444-4993

**CONSULTANTS:**

*BOD Chair, Mr. Oscar Adversalo*  
*GM Veronica Cardona*

**FILE PHOTOS:**

*Management Information Systems*

The **BBCCC**  
**COOPSERVER**

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COMMUNITY CREDIT  
COOPERATIVE  
(BBCCC) WITH  
OFFICE AT  
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STREET, ASSUMPTION  
ROAD, 2600 BAGUIO  
CITY, PHILIPPINES.

# EDITORIAL BOARD



**EDITORIAL . . . An Envable Mix***(Continued from page 3)*

The sixty (60) which compose the management staff, 19 men (or 32%) and 41 women (or 68%) have a mean age of 35. Clearly a youthful group, their passion and idealism can spell excitement in the coop's day-to-day events. They live and pulsate with the times and they can make things happen. They are innovative, imaginative, and creative.

A cooperative characterized by the enviable mix of old and young; a young group gifted with a sense of action combined with a group of balance and caution; a young group still to sharpen a lot of skills and an old group that is already honed and enlightened in more ways than one. An old group who happily says: *"We have done our best, take over from there!"* and a young group who optimistically and confidently replies: **"The best is yet to come, we will work some more for better things and better times!"**

Indeed BBCCC, in its 50th year of service to its members in Baguio and Benguet, has every reason to be proud of its human resource. The young leaders of yesterday, now the aged group of Directors, can proudly look back to a history of survival and success. Their efforts have transformed the once small and simple credit union to a membership teeming in thousands, services that are many, varied, and responsive to the needs of the times, and **MORE REMARKABLY WITH NET ASSETS THAT HAVE REACHED THE BILLION mark!**

God bless our BBCCC as it moves to another 50 years of service to fellowmen.

**SEMINARS & TRAININGS ATTENDED BY BBCCC OFFICERS & STAFF**

**April 1, 2009—Economics Briefing at Mimosa Clarkfield, Pampanga**

**Attended by Officers and Staff**

**April 4, 2009—NORWESLU General Assembly at the Ating Tahanan, Outlook Drive, Baguio City**

**Attended by Chairman Oscar Adversalo, Mr. Art Asuncion, Mrs. Isabelina Ronquillo, Mrs. Norma Lacopia, Mrs. Amparo Rimas, and Mrs. Veronica Cardona**

**April 11, 18, & 25, 2009—44th Comprehensive Real Estate Seminar and Review**

**Held at Bakakeng, Baguio City. Attended by Mr. Ronald Linglingan & Juanito Nastor**

**April 29, 2009—CDA Seminar at Baguio City**

**Attended by Mrs. Aurora Ambanloc, Mrs. Amparo Rimas, & Mrs. Isabelina Ronquillo**

**May 8 & 9, 2009—"How to Mediate" training facilitated by CDA at the BBCCC Foundation Training**

**Hall; attended by Atty. Renato Fernandez, Mr. Leonardo Lawana, & Mr. Mark Noel Navarro**

**May 10, 2009—CHIPS Seminar Bearers Course I & II at the BBCCC**

**May 14, 2009—Economic Briefing at CAP—Camp John Hay Baguio City**

**Attended by Chairman Oscar Adversalo, Mrs. Aurora Ambanloc, & Mr. Mario Valdez**

**May 30, 2009—Skills Training on Candle Making at the BBCCC, facilitated by Ms. Lorraine Maningo)**



## GENERAL MANAGER'S MESSAGE

By Veronica Cardona

Cooperativism is a way of life which cannot be ignored by people who were helped by the cooperative. The 19557 members of the BBCCC can attest to this. Loans granted to us invested in businesses, house improvement, financed the education of our children become professionals or buy appliances for convenience or entertainment for the family are a few testimonies we can think of.

We, the members are running our cooperative through our elected Officers and the Management Staff. With the help, cooperation and vigilance of everyone, 2008 was a banner year since we celebrated our Golden Year last October with simple yet memorable activities like the tribute to the men and women who set pillars for this institution. From then on we projected to be still counting for more blessings to come and indeed, in March 2009 to be exact, **BBCCC has become a Billionaire Coop!** We can only thank You Almighty God , for the blessings and opportunity to save!

*Nota Bene: Six committees will be submitting their reports by the third quarter of 2009 due to preliminary meetings and settling in.*

## BBCCC WELCOMES 297 NEW MEMBERS

By Riza E. Bueza (EduComm)

There are 297 newly approved BBCCC members for the 2nd Quarter. The breakdown is as follows:

April 1	51
April 30	64
May 20	62
June 1	42
June 10	78

Two hundred nineteen (219) are females and seventy-eight (78) are males. The ages range from 21 to 59 years old. Their employment status are the permanently employed in established private companies (165) , government agencies (36), Overseas Filipino Workers (27), and some are entrepreneurs with their own businesses (69).





### BBCCC Officers for FY 2009

**BOARD OF DIRECTORS:**

Chairperson/President: Mr. Oscar R. Adversalo  
 Vice Chairman/Vice President: Dr. Mario S. Valdez  
 Members: Mr. Arturo G. Asuncion  
 Ms. Aurora M. Ambanloc  
 Atty. Nelson V. Gayo  
 Dir. Amparo T. Rimas  
 Ms. Isabelina G. Ronquillo

**AUDIT & INVENTORY COMMITTEE**

Chairman: Ms. Nida F. Flavier  
 Members: Ms. Ana O. Dulnuan  
 Dr. George K. Ramos

**OVERSIGHT COMMITTEE ON LOANS & COLLECTION**

Mr. Arturo G. Asuncion

**EDUCATION, MEMBERSHIP, & TRAINING COMMITTEE**

Chairman: Dr. Mario S. Valdez  
 Members: Ms. Clariza E. Bueza  
 Mr. Danila S. Alterado

**ELECTION COMMITTEE**

Chairman: Atty. Armando C. Velasco  
 Members: Ms. Norma M. Lacopia  
 Mr. Gerry B. Soriano

**HOUSING COMMITTEE**

Chairman: Ms. Aurora M. Ambanloc  
 Members: Ms. Ma Asuncion B. Minglana  
 Engr. Alberto V. Talco

**LEGAL COMMITTEE**

Chairman: Atty. Nelson V. Gayo  
 Members: Atty. Zosimo M. Abratique  
 Atty. Angeline May T. Cabrera

**RESEARCH, DEVELOPMENT, & PUBLICATION COMMITTEE**

Chairman: Dr. Amparo T. Rimas  
 Members: Ms. Marie A. Balangue  
 Ms. Stephenie L. Ong

**WOMEN, ELDERLY, & YOUTH COMMITTEE**

Chairman: Ms. Isabelina G. Ronquillo  
 Members: Mr. Jovito L. Marinas  
 Ms. Milagros Tacderas

**MEDIATION COMMITTEE**

Chairman: Atty. Renato C. Fernandez  
 Members: Atty. Leonardo L. Lawana  
 Atty. Mark Noel A. Navarro

TREASURER: Ms. Josephine A. Ocampo

BOARD SECRETARY: Mr. Joseph Porfirio L. Andaya



Photo above shows Officers being inducted by Judge Fangayen. MIS



Photo above shows the intermission number from Dr. Mario Valdez, Mr. Joseph Andaya, Mr. Jovito Marinas & Atty. Angelina Cabrera. MIS



Photo on the left shows Mr. Oscar R. Adversalo thanking Judge Fangayen with a token. MIS





## BBCCC Foundation Annual General Assembly

The BBCCC Foundation Inc. held its annual assembly last March 28, at the BBCCC Seminar Hall with the attendance of three new members – Mrs. Norma Lacopia, Mrs. Isabelina Ronquillo, and Dr. Mario Valdez.

In his report, Chairperson Judge Ruben Corpuz underscored the need to tap able and generous benefactors, both from within BBCCC and outside, to fund the foundation's many varied humanitarian concerns such as the Scholarship Program, the Urban Working Students (Street Children) Grocery Quarterly Coupon, the outreach activities, among others. He informed the members that efforts continue towards the establishment of a Cooperative Institute intended to provide continuous cooperative education, updating and upgrading, to interested individuals and primaries.

Certificates of appreciation were given to Dr. Aurello Jara who donated dental kits and Mr. John Echong, who donated ten who gave ten medals to the Preschool. For serving two years as teacher, Ms. Angeline Clauna was likewise given a Certificate of Appreciation along with a modest token of send off amount.

In the elections that took place, Judge Ruben Corpuz, Mr. Arturo Asuncion and Dr. Mario Valdez were elected to a two-year term joining current trustees Mr. Oscar Adversalo, Atty. Padang and Atty. Nelson Gayo. In the reorganization, the following are the BBCCC Foundation, Inc. Board of Trustees for 2009-2010.

Chairman	:	Judge Ruben Corpuz
Vice Chairman	:	Mr. Art Asuncion
Secretary	:	Atty. Bernard Padang
Treasurer	:	Mr. Oscar Adversalo
Auditor	:	Dr. Mario Valdez
Members	:	Atty. Nelson Gayo Mr. Jess Cendana (on leave)
Chief Executive Officer :		Dr. Amparo T. Rimas

### Letter of Gratitude

*Good day to all the staff, officers, members and sponsors. In behalf of the Street Urban Working Children Parent's Group, I would like to express my warmest greetings to all of you. Your office had been supporting our children through your generous assistance in terms of the BBCCC Stubs, lectures and other activities that had helped them realize their potentials. It's a big and great help to us parents that you show, let our kids feel and realize the value of sharing and caring for those who are in need. You are their inspiration in inspiration in finishing their studies and attaining their goals in life.*

*For the past four years of daughter as your beneficiary, you've been there rendering help for their education and development. It is a great help for me considering my limited income as a laborer for without you, she may not able to pursue her high school studies.*

*Once again, our great appreciation for all your efforts and benevolent assistance to our children.*

*Nrs. Judith Pokais  
Parent*

**BBCCC SUNSHINE SUBDIVISION (Lubas Housing Project) :**  
**Home for BBCCC Members**  
**By Mary B. Minglana**

The Site Development of Lubas CoHouser Project is in full blast. The first 30% of the development is already done. This is the most difficult and tedious part of the development work in the area, because of the blasting and resizing of big lime stones. The drainage canals have already been installed with culverts. The access road going to the property from the provincial road, has already been base coursed (camada). Any kind of vehicles may now reach the site except when it rains very hard. The area is very rich with first class lime stones providing the project with sufficient supply to base course the roads, for sidings of the manholes, for open drainage and for slope protection. The next fifty to sixty percent (50%-60%) will be easier and faster except when deterred or prevented by heavy rains, because the biggest portion of the lime stones have already been blasted and resized, ready to for use for the base course which is now being done on the main tributary roads within the subdivision. Hopefully, the 60% -80% of the development will be accomplished before the end of 2009. The final ten to twenty percent of the development process will again be a little bit more difficult, because of its finishing touches.

*(Continued on page 9)*

## **COOPERATIVE VISITORS OF BBCCC—2nd Quarter 2009**

- April 18, 2009  
Dasmariñas Municipal Cooperative Development Council of Dasmariñas, Cavite (37 persons)
- April 30, 2009  
Municipal Cooperative Development Council (MCDC), Candelaria, Quezon (16 persons)
- April 30, 2009  
Municipal Cooperative Development Council of Pili, Camarines Sur (15 persons)
- May 7, 2009  
Malabing MPC of Solano, Nueva Viscaya (6 persons)
- May 9, 2009  
Bacarra Zanjera Irrigators MPC of Ilocos Norte (622persons)
- May 14, 2009  
West Visayas State University Medical Center Employees Coop (18 persons)
- May 15, 2009  
Palayan sa Nayon MPC of Bulacan (22 persons)
- June 4, 2009  
Kapit-Bisig Ugnayan MPC and Quezon Federation and Union of Cooperatives (24 persons)
- June 13, 2009  
CISP (24 persons)
- June 15, 2009  
Sindangan Farmers and Teacher MPC of Zamboanga del Norte (9 persons)





*Photo on the left shows the scanned and spliced photos of the proposed subdivision. (MIS)*

*Photo on the right shows the view from the corners 3-4, with the road to Beckel, contracted by the government. (MIS)*



*Photo on the left shows the view from the BBCCC property overlooking La Trinidad. (MIS)*

When all the roads will have been laid with “camada” stones, the installation of the electrical and water systems will follow before the paving of all roads. This project will be a first class housing subdivision with minimal expense because the site development is being undertaken by the housing subdivision with minimal expense because the site development is being undertaken by the Housing Management Team under the Housing Committee, with the close supervision of the Board, not by a straight contractor.

The survey-engineer is working on the approval of the subdivision plans at the Bureau of Lands. Hopefully when the titles will have been individualized, the Pag-ibig member-awardees may avail themselves of a loan with Pag-ibig to pay the total cost of their lot and their hare of the development, thus facilitating the return of investment. At present, the awardees may avail themselves of the BBCCC Special Loan.

Today, 60 members have already been awarded in three batches. The fourth awarding ceremony will hopefully be held on July 19, 2009 at the site. There are around 15 possible qualified members for award. Out of the 145 awardable lots, there remain around 73 available lots still to be awarded. The Housing Committee invites all members in need of a dwelling to attend the CHIPS Seminars (Bearers Courses) conducted every second Sunday of month for orientation and education on how to qualify and avail themselves with this rare opportunity for housing service. For further information, please contact Ms. Karen Castillo of the personnel department at BBCCC.



# WHO'S WHO AT BBCCC . . . *By Stephenie Lee Ong*



## ROSEMARIE M. TORRES: A Silver Jubilarian in Service

**"Uncompromising personalized service!"**

That is Ms. Torres' personal vision in her assistance to the members of the cooperative. In fact, it is one of the secrets why she was able to stay in the cooperative for 25 years. The BBCCC is her first love. It is her first employment just after her graduation at Saint Louis University in 1983.

Her passion in working, contentment with what she has, rapport with her coworkers, and joy in her job kept her long in this institution. She enjoys dealing with people from different walks of life. She was never bored in her chosen career. She believes that **passion, discipline, and action are equivalent to remarkable performance.**

Her smiles stir the curiosity of her colleagues and members of the cooperative. She said that in

achieving your happiness, **don't only talk the good talk but you should walk the good talk.** She further shared her four ingredients of happiness: (1) Your relationship with God is a must, (2) Your family relationships are vital, (3) Friendships are greater than gold, and (4) Setting goals is important.

Ms. Torres enumerated top three remarkable contributions of BBCCC in her life. First, she was able to travel and represent the coop to different locations including overseas like Singapore and Malaysia. Further, she gained her BBCCC ring. She was awarded a gold ring on her 20th years of service at BBCCC. The ring was symbolic and important to her because she wasn't able to gain a graduation ring when she completed her tertiary studies. Most importantly, thru BBCCC, her family was able to acquire a property. The financial assistance of BBCCC helped her in purchasing their lot.

Finally, our awardee inspires us to be always **"on the be"**.

Be a light, not a judge.

Be a model, not a critic.

Be a part of the solution, not a part of the problem.

Always be happy.

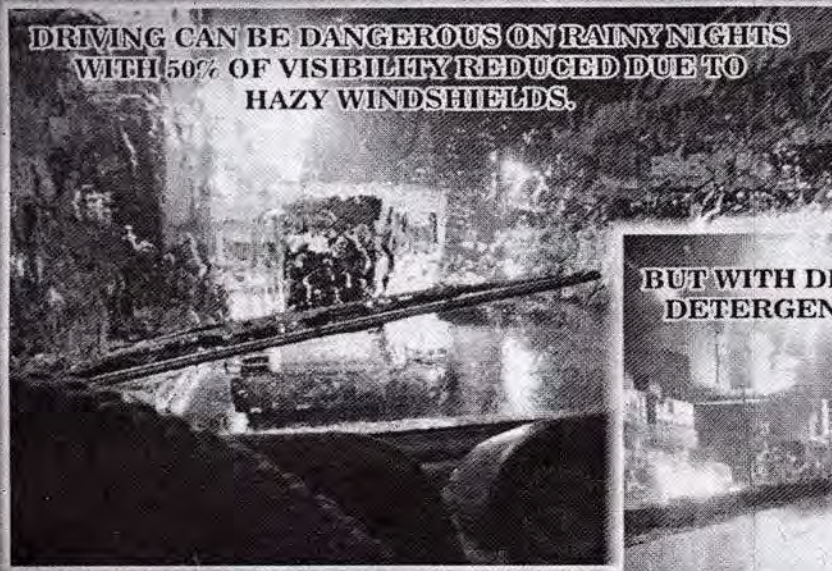
Ms. Torres is the BBCCC Representative to the Regional Cooperative Development Council. She serves as the chairperson for Ways and Means Committee.

Ms. Alma, as she is fondly called, is married to Mr. Froilan Louie Torres. They are gifted with one angel - Bethel Grace Torres.



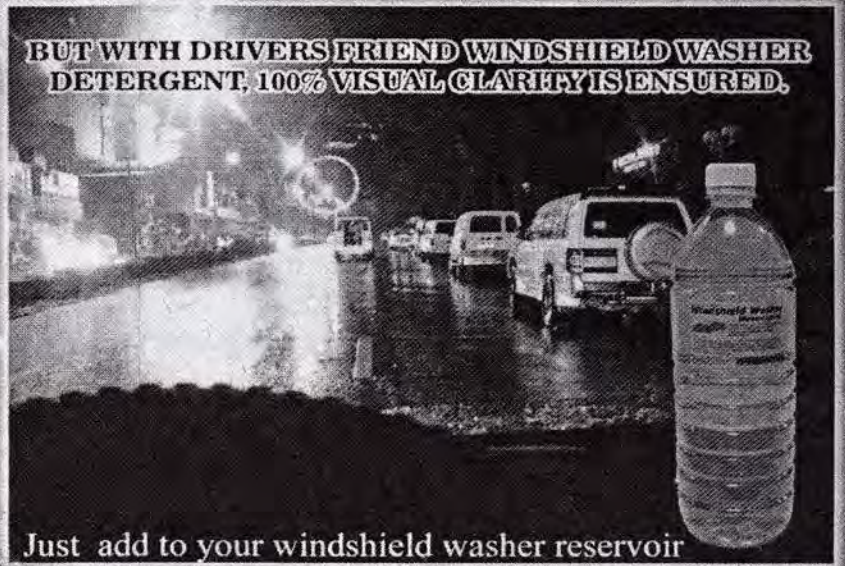
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