

The
BBCCC

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Cooperative Community News and Features

"PROGRESS THROUGH UNITY AND SERVICE"

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BBCCC'S THIRD QUARTER STANDING

As of August, BBCCC presents a good standing in comparison to last year's accounts.

The Total revenue posted as of August 31, 2006 increased from PhP 58, 153, 194 (August 2005) to PHP 66, 596, 954. The revenue of the Coop are obtained from interest income on loans, service fees, fines and penalties, interest from investments, income from grocery financing, filing fees, transportation service income, commissions, membership fees, and other miscellaneous income generating activities such as use of facilities.

The Undivided Net Surplus has been recorded at PhP 48, 124, 287 from PhP 40, 710, 257 (August 2005).

The Total Assets of BBCCC is recorded at PHP 803, 962, 013 from PhP 676, 743, 966 of August 2005.

The Total Members' Equity as of August 2006 is PHP 642, 486, 601 from PhP 551, 373, 042 (August 2005) ; paid-up share capital of PhP 547, 738, 655 from PhP 472, 730, 589 (August 2005).

Just like any organization, BBCCC meets many changes and challenges and there is no other way but to face them squarely and to act on them. Amidst plenty of changes and challenges, BBCCC remains to be solid and stable; and that is where the Cooperative way is manifested:

TOGETHER WE MOVE - IN UNION THERE IS STRENGTH !!!

BBCCC LEADERSHIP'S RECENT CHANGES GAYO, NEW BOD CHAIR/PRESIDENT; ADVERSALO, NEW GM

BBCCC in the recent months has been flooded with lots of challenges, including ripple of changes in the set of the Officers and Management. Let us share with you the history of these changes.

Last June 2006, Dir. Bernard Padang expressed his intention to tender his resignation as President of the Board of Directors of BBCCC and the Chairman of the Legal Committee because of his duties and responsibilities in the negotiations for the Collective Bargaining Agreement (CBA) was about to start during that time as the President of the Union of Faculty and Employees of Saint Louis University.

Dir Padang formally submitted his resignation and Dir. Oscar Adversalo (then Vice Chairman) assumed Chairmanship of the Board of Directors last July 3, 2006. This is the procedure embodied in the By-Laws of the BBCCC. Dir. Adversalo also assumed Chairmanship of the Investment Committee.

Taking Vice Chairmanship effective July 3, 2006 was Atty. Nelson V. Gayo. Atty. Gayo retained his Chairmanship of the Legal Committee. Atty. Renato Fernandez became a Member of the Legal Committee in lieu of Atty. Bernard Padang.

Mrs. Aurora Ambanloc (then member of the Credit Committee) was appointed as one of the Members of the Board of Directors in September 1, 2006 due to the vacancy in the Board of

(Continued on page 11)

Chairman / President's Corner

By: **ATTY NELSON V. GAYO**

*Chairman/President, Board of Directors, Baguio-Benguet Community Credit Cooperative
Chairman, Legal Committee, Baguio-Benguet Community Credit Cooperative
President and Chairman of the Board of Trustees, BBCCC Foundation, Inc.
Legal Counsel, NORWESLU*



SOME FOOD FOR THOUGHT AND FOR THE HEART ON EMPLOYEES' CONDUCT

It has been said that the success of BBCCC is primarily hinged on the triumvirate of : **Enlightened Membership; Effective Leadership and Management, and Efficient Staff**, not necessarily in that order.

For this issue, I would like to share with you salient and important insights on the "spiritual dimension" of employee discipline. These are culled from the book of Josephus B. Jimenez, entitled "Secrets for Success in Employee Discipline". It outlines scriptural basis of the various principles in applying discipline. It is hoped that everyone finds inspiration from the biblical passages.

THE PRINCIPLE OF DISCIPLINE AS AN EXERCISE OF TRUE AND LASTING RELATIONSHIP

Employees Expect That The Good Leader Disciplines His People Out Of Love

The leader therefore must be motivated by love when he disciplines his people. And the people must accept the disciplinary action as a manifestation of love and concern.

The Leader Must Be Sure Of The Path To Pursue And Must Take Responsibility For The Correctness For The People

"I am the TRUTH, the WAY and the LIFE." (John 14:16)

Thus in exercising DISCIPLINE, the leader is sure of the NORM. He must endeavor to demonstrate that the NORMS are pathways toward the GOAL of the Organization

"One blind man can not lead another one. If he does, both will fall into a ditch." (Luke 6:29)

Thus the leader - be he a MANAGER or a SUPERVISOR must be sure that he is leading the employees to the correct behavior as defined by the Company's norms.

The Leader's Behavior Should Be A Right Model To Be Emulated by the Employees.

"You are like light for the whole world." (Mat. 4:14)

The MANAGER or SUPERVISOR should live his life in the Company in such a manner that his behavior must inspire the employees. His actions must provide a good model for emulation. His decisions must be imbued with wisdom and rectitude.

His examples should provide some guidance to the neophytes and a beacon to those who might have gone astray.

The Leader's Behavior Should Provide Flavor and Meaning To The Work Of The Employees

It is the duty of every MANAGER and each SUPERVISOR to provide an example of behavioral leadership that will highlight the meaning of the employees' job. Such example should remove the boredom, the monotony and the seeming meaninglessness of daily work.

The Leader's Behavior Should Follow The Principle Of Servant Leadership

"If one of you wants to be great, he must be the servant of the rest." (Mat. 6:29)

The quality of leadership that each MANAGER and SUPERVISOR should manifest must be one of servanthood. It must be motivated by a desire to help rather than to dominate. Love and not fear must be the central motivating force that should characterize the relationship between the leaders and the led.

The Leader Must Be Able To Develop The Managers And Supervisors So That They Should Know How To Serve The People
The leader's acts of nurturing the managers and supervisors should cascade down to the lowest levels of the organization. Every manager and supervisor should accept the mandate of serving the people and know how to do it.

The "washing of feet" symbolizes the slow and gradual removal of imperfections and weaknesses of those who aspire to lead others.

The Leader Must Love His People And The People Must Love Their Leader.

To love one's people is not idealism that a manager or supervisor has an option. It is a practical approach to leadership and employee discipline.

A manager can only spend time with his employees if he has some degree of care and concern for them.

A supervisor can only mentor if he desires that his people will develop and become somehow like him in the future.

A leader can only counsel if he has a basic interest to uplift his follower. You may call such interest, desire or concern by whatever name. But somehow they are manifestations of love, albeit in varying shades and degrees.

Others may discipline out of anger, out of fear or out of ruthlessness. Still others may inflict pain and instill blind obedience. But the true servant leader always tries to discipline out of love.

The true servant leader sees discipline as an opportunity to remind his people that they are essentially good because they were created in the image and likeness of God Himself.

THE PRINCIPLE OF DISCIPLINE AS A TEACHING DISCIPLESHIP

The Leader As A Teacher

"You call me Teacher and Lord, and it is right you do so because that is what I am." (John 13:13)

The original meaning of DISCIPLINE is DISCIPLESHIP, being a follower, a learner, and adherent, a believer.

The one who disciplines therefore must be able to TEACH, to MENTOR, to COUNSEL, to SHOW THE WAY, to set an EXAMPLE, to ILLUSTRATE.

Being a TEACHER in words and in examples is the original meaning of administering discipline.

The MANAGER or SUPERVISOR must be a TEACHER, a MENTOR, a COUNSELOR and a DEVELOPER of his people. His interactions with the employees must, in all occasion, be an opportunity to enable and ennoble the lives of these people.

The Teaching Manager And Supervisor Will Grow In The Organization

The willingness and the ability to mentor and counsel employees should be criterion for the promotion and career growth of MANAGERS and SUPERVISORS.

There Must Be Rewards For Following The Teaching Of The Leader

The MANAGER and the SUPERVISOR must be able to formulate an appropriate reward system for some employees' consistent and long-term adherence to the norms set forth by the Company as taught by management.

Following The Norms Of An Employer Entails Some Form Of Sacrifice By The Employee

Before compliance can yield the appropriate rewards, both the employ-

(Continued on page 4)

EDITORIAL

COOPERATIVE MEMBER'S RIGHTS AND RESPONSIBILITIES

We are members and co-owners of this Credit Union. This is our financial cooperative and these are our rights and responsibilities as member-owners:

RIGHT TO BE TREATED WITH DIGNITY AND RESPECT

We are more than "customers" and should be treated as such by management staff, general manager, elected and appointed officials.

RIGHT TO FAIR PRICING

Our prices are set to reflect costs, ensure a financially sound credit union, and to provide benefits. There are no hidden prices or special unadvertised deals.

RIGHT TO EFFICIENT, HIGH-QUALITY SERVICE

Our staff strives to provide the highest quality personal service and correct problems quickly and efficiently. As member-owners, we should expect and accept nothing less.

RIGHT TO INFORMATION IN PLAIN LANGUAGE

Complex financial or legal matters will be explained to our complete satisfaction.

RIGHT TO COMMUNICATE DIRECTLY WITH ELECTED OFFICIALS

The Board of Directors are fellow members elected to represent our interests. We may contact them at anytime on policy matters.

RIGHT TO AN EQUAL VOTE

At our Annual General Assembly and other member's meetings, each member has an equal vote.

RIGHT TO RUN FOR OFFICE

Every member has the right to stand for election to

the Board of Directors. Candidate information kits are made available to members on a timely basis.

RIGHT TO SPEAK OUT TO FELLOW MEMBERS

As member-owners, we may speak out to one another on policies and practices, through the newsletter, Annual Meetings, and at Board/Committee meetings.

RIGHT TO SOCIALLY RESPONSIBLE BEHAVIOUR AND POLICIES

Our Credit Cooperative operates within a boarder community and will work with others to help solve common social and economic problems.

RESPONSIBILITY TO USE PROMOTE OUR CREDIT UNION

The more business we bring to the Credit Cooperative, the stronger it becomes and the more we benefit.

RESPONSIBILITY TO PARTICIPATE IN THE DEMOCRATIC PROCESS

We will make every effort to attend the Annual General Assembly and participate in other activities designed to solicit our input.

RESPONSIBILITY TO TREAT CREDIT UNION EMPLOYEES WITH DIGNITY AND RESPECT

The staff are fellow member-owner and deserve the same dignity and respect that we demand as service users.

RESPONSIBILITY TO STAY INFORMED OF CREDIT UNION POLICIES

We will make every effort to read the materials provided to members that explain policies, procedures, and services.



Josie G. PEREZ



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Bong A. TADEO

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The BBCCC COOPSERVER

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

Chairman/President's...

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ees and the MANAGERS and SUPERVISORS must make the necessary sacrifices.

The Leader's Teaching Must Respect the Self-esteem Of The Employees

"If your brother sins against you, go to him and show him his fault. But do it privately just between yourselves." (Mat 18:15)

A MANAGER or SUPERVISOR must praise publicly but must reprimand or criticize privately. The self-esteem, the dignity and the reputation of employees should always be protected.

The Leader Must Not Fear That Teaching

The Employee May Make The Latter Better Than Him.

"No pupil is greater than his teacher, but every pupil, when he has completed his training, will like his teacher." (Mat 6:40)

The MANAGER and SUPERVISOR need not worry that the employee may surpass the leader. The success of the ward will always rebound to the honor of the teacher.

The Relationship Between The Leader And The Employee Shall Be Enhanced Through Discipline Done As A Teaching Intervention

"I do not call you servants any longer because a servant does not know what his master is doing. Instead, I call you friends because I have told you everything I heard from the father." (Luke 15:14-15)

The secret of a positive discipline is how to do it in a manner so non-adversarial that the Manager/Supervisor becomes accepted as a friend by the employee.

When the employee has learned from his leader, he is no longer just an employee but a friend. A part of the leader has been imparted into the follower.

Therefore, discipline, teaching and leading ELEVATES or EXALTS the employee and also makes the leader even greater.

THE PRINCIPLE OF OBEDIENCE TO DISCIPLINARY NORM AS THE COVENANT BETWEEN THE LEADER & THE LED

The Principle Of Obedience As A Condition To Rewards

"You will be able to enter the KINGDOM OF HEAVEN only if you are more faithful xxx in doing what God requires." (Mat 4:20)

There is a condition for the attainment of betterment. The employee must obey the rules. He must submit his will of the leader. He must humble himself so as to follow where the leader leads him.

Faithfulness to the will of the leader is a pre-condition to the grant of the reward. The reward maybe, in the context of the corporate world, a promotion, a salary increase or other forms of recognition.

An employee does not deserve any reward or recognition if he refuses to obey the norms set forth by his employer.

The Principle Of obedience As A Manifestation Of Love

"Whoever loves me will obey my teachings." (John 14:21)

An employee can not sincerely say that he values the company if he can not even comply with the rules set forth by management. The best way for him to express his care for his employer is to obey the rules of his employer.

The Principle That Obedience Entails Some Form Of Sacrifice

"Whoever wishes to be my follower must deny his very self, take up his cross daily and follow in my steps." (Luke 9:33)

For every employee must be constantly aware that obedience to the employer's policy entails some form of sacrifice. The employer did not promise any gain without pain, nor any glory without sacrifice.

The Principle Of Lasting Tenure For Those Who Shall Remain Faithful To The Employer

"I am telling you the truth: 'Whoever hears my words and believes in Him who sent me, he who believes has eternal life.'" (John 6:47)

Security of tenure is better assured by an employee for himself if he continues to abide by his employer's norms.

The Principle Of Alignment By The Employees With The Employer To Assure Continuing Unity

"Whoever is not against us is for us." (Mark 9:39)

There is no neutrality relative to company norms on personnel behavior. Those who intentionally don't comply are definitely opposing the will of the employer. And thus, those who comply are showing their alignment and unity with the employer's objectives.

The Principle Of Obedience And Full Implementation Of The Employer's Will As An Indicum Of Employee Discipline

"My food is to obey the will of the One who sent me and to finish the work He gave me to do." John 4:34)

It is not sufficient that an employee would obey. He should finish his assigned task according to the expected specifications and quality standards.

The Principle Of The Integrity Of The Law And The Need To Uphold Its Fullness

There shall be no compromise on the upholding of the norm. Small violation and big violations are both violations. They represent a betrayal of trust. They show a deviation from the covenant.

THE PRINCIPLE OF DEVIATION FROM COMPANY NORMS AS A FORM OF BREAKING AWAY

Those Who Disobey The Company Norms Reduce Their Own Value To The Organization

Alignment with the management goals and norms enhances the value of an employee to the employer. Conversely, that value is reduced everytime an employee deviates from the norms formulated by management.

Disobedience Is A Form Of Betrayal Against The Employer's Expectations

Since obedience by an employee is an essential ingredient of an employer-employee relationship, disobedience is a form of turning back against a contractual duty. It is a form of betrayal.

Disobedience Is Tantamount To Breaking Ties

"I am the real vine and my Father is the gardener." (John 15:1)

An employee who violates the trust reposed on him by his employer virtually destroys the bond between himself and the company. Thus, such violation is in effect a form of breaking away.

Any Form Of Defiance By AN Employee Is An Act Of Disowning His Filiation

"I am telling you the truth, everyone who sins is a slave of sin. A slave does not belong to a family." (Luke 8:34)

When an employee violates the rules of his employer, he is like a servant who counts himself out of the good graces of his master. In effect, he cuts off his filial ties and disown his filiation.

Prior Knowledge Of The Employer's Will

Creates A Distinction On The Gravity Of Offenses.

When an employee knows fully well what his employer wants and does not want, he does not have any excuse for deviating. Thus, knowledge prior to any deviation will be considered an aggravating circumstances or one that will make the penalty heavier.

The Leader Must Prevent Any Form Of Breaking Away By Some Of His Followers

The manager or supervisor should strive that the employees do not have opportunities for deviating from the norms. It should also be seen to it that no one shall encourage others to deviate because a bad example is highly contagious, at times, more contagious than the good deeds.

Preventing is always easier than solving a problem that might be created by deviations. Prevention s always less costly than cure.

The Leader Must Go And Search Out Of His Followers Who Might Have Strayed.

"A man owns a hundred sheep and one of them wanders away; will he not leave the ninety-nine out of hills and go in search of the astray?" (Mat 18:12)

It is the duty of a MANAGER or SUPERVISOR to go out of his way to look for any single employee under his guidance who might have suffered a crisis in his career or work life. The leader must not rush into condemning the guy. He must counsel, mentor, advice and be

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Chairman/President's...*(Continued from page 4)*

a source of guidance and inspiration.

The leader may leave alone those who are doing well. He should focus on those who are facing problems. He should spend time with them, helping them to cope, encouraging them to stand up and face their challenges valiantly.

A leader should not easily give up on his people.

**THE PRINCIPLE OF DISCIPLINE WITH
RIGHTEOUS ANGER AND JUSTICE**

**The Leader Is Expected To Be Angry When
The Situation Calls For Anger**

It is a weakness for a manager to be angry when it is time to remain calm. But it is a greater weakness to remain calm when it is time to get angry. As long as anger is managed and controlled, it can even be an indication of concern. A sense of outrage is manifestation of a passionate advocacy for a worthwhile cause.

To remain silent when there are issues that need to be addressed, people who need to be counseled, events that need to be straightened and brokenness that need to be healed is a sign of abdication. Abdication is worse than hatred. Indifference or lack of concern, not hatred, is the true opposite of love.

There are matters of principles that are indeed worthy being angry about. Leaders then must discern well which are worth fighting for and which are worth just an abiding acceptance.

**Employees Who Are Notoriously Negligent Of Their Duties
Deserve Some Pruning In Order To Grow Productive**

"It will bear fruits, if not, it shall be cut down." (Luke 13:8)

Employees who are not productive don't deserve to continue under the employ of the employer. Those who are grossly and habitually negligent and those who lack foresight and skills, those who do not exercise basic diligence, caution and prudence do not deserve their employment at all. Their continued presence poses a grave and imminent danger to the life and property of the employer and his co-employees.

But they should not be dismissed outright. They should be given a chance to grow with the good over time and perchance to reform and abandon their evil ways.

**Employees Who Are Reprimanded And Still Fail To
Reform Or Perform Better Deserve To Be Sanctioned**

Hardheadedness, habitual delinquency, recidivism are aggravating circumstances that make penalties heavier.

**The Leader Ought To Be Frank With His People And Should Tell
Them Exactly How They Stand**

"You, worthless wretch" (Mat 18:32)

A frank and candid feedback aimed at making an employee informed on his performance and behavior is not only the proper thing to do. It is a duty of a responsible MANAGER and SUPERVISOR.

**The Leader Should Give Appropriate Sanction To Employees
Who Cause Others To Violate Company Norms**

Any employee who, his acts or decision, would lead other employees to violate company rules, deserves to be punished even more harshly than the guys he led astray.

**Any Employee Habit Or Trait, That Often Leads Him To Violate
Company Rules, Should Be Eliminated**

"If your hand or foot is you undoing, cut it off and throw it from you. Better to enter life maimed or crippled than to be thrown with two hands or two feet into endless fire." (Mat 18:8)

The habits of absenteeism, tardiness and alcoholism, as well as others that usually lead employees to violate company rules need to be shed off. For employees to continue to cling to these habits would be virtually exposing themselves to constant opportunities to deviate from the norms.

Vice, weaknesses and propensities are often the cause of downfall of

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BOD RESOLUTIONS**(24 March 2006—09 November 2006)****RESOLUTION NO. 04-01-06***

Authorizing the General Manager in the person of Amado Jesus F. Cendaña to transact and communicate with all investing institutions and the like and to obtain therefrom any and all certificates of stocks and related documents in the name of Baguio-Benguet Community Credit Cooperative (#56 Cooperative Street, Assumption Rd., Baguio City, Philippines) and to submit the same to the said Cooperative for its possession and safekeeping.

RESOLUTION NO. 01-04-07-06**

Designating any two (2) of the Chairman, Vice Chairman, Treasurer, General Manager, and Assistant General Manager (provided that the General Manager and Assistant General Manager cannot be concurrent signatories) as signatories for checks and other bills of exchange involving the Cooperative and on other BOD approved financial transactions with BBCCC as a party. The existing signatories in place since 2005 therefore remain.

RESOLUTION NO. 04-21-06**

Approving the retirement benefit for MS. NORMA M. LACOPIA totaling to P211,239.36 computed by increasing the multiplier from 22.5 to 27 (for a 20% increase) for the past 16 years service as the same Ms. Lacopia reached 60 years old this 20 April 2006. The adjustment shall be made when the expected increase in salary shall have been effected, effective 01 April 2006.

RESOLUTION NO. 02-04-25-06**

Authorizing the General Manager to negotiate with Mr. Ismael M. Basabica, Jr. (Proprietor of Quality Guards and Investigation Agency) regarding the considerations for the guard services to the Cooperative and for the General Manager to report to the BOD on the agreed terms and conditions.

RESOLUTION NO. 02-03-05-06**

Recognizing Ms. Jocelyn L. Peralta as a regular employee of BBCCC effective May 16, 2006 and for her to continue performing the functions, tasks, and responsibilities as per her job descriptions and such other assignments and requirements as may be directed by the Management and the BOD. She will be subject to the BBCCC Code of Discipline and policies as may be promulgated from time to time by the Board of Directors of the Coop.

RESOLUTION NO. 03-03-05-06**

Allocating the sum of P30,000.00 for additional 300 sweatshirts for qualified Coop members (members in good standing) who were unable to receive the same tokens earlier. The Management is being directed to transact with the NADUMA Enterprises for the procurement of the required sweatshirts.

RESOLUTION NO. 02-06-02-06**

Approving an increase in the hourly rental charge of the BBCCC's buckhoe, effective immediately to P1,300.00 per hour for BBCCC members and P1,500.00 per hour for non-members without prejudice to further increase as may be feasible.

RESOLUTION NO. 04-06-02-06**

Approving the allocation of P1,000.00 worth of seedlings as requested by, and for the purpose of, the Baguio Regreening Movement.

RESOLUTION NO. 05-06-02-06*

Provision of Investment to cover the retirement pays of the following employees upon reaching age 60:

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BOARD RESOLUTIONS...*(Continued from page 5)*

Mrs. Belen L. Borja –Four Hundred Thousand Pesos
 Mrs. Marlita B. Fernandez-Four Hundred Thousand Pesos
 Ms. Pacita A. Balancio -Four Hundred Thousand Pesos
 Ms. Amelia E. Aguilar -Four Hundred Thousand Pesos
 The Insular Life Wealth Builder was chosen as the Investment Company.

RESOLUTION NO. 06-08-06**

Appointing Mr. Henvi Francis Salon as Network Administrator on a probationary status for six (6) months. He shall commence upon submission of requirements.

RESOLUTION NO. 01-06-14-06**

Delegating the Management to communicate with Engr. Carlos Mendoza. Moreover, as initially explored upon between the BOD and Engr. Carlos F. Mendoza, the following were pointed out:

1. Engr. Carlos F. Mendoza agreed to reduce the study price of P90,000.00 to P81,000.00 net after tax;
2. Engr. Mendoza will be interpreting the drilling data as "gratis", and in consideration of the P81,000.00 net after taxes, the following shall be performed further by Engr. Mendoza:
 mobilization and demobilization charges; rental and use of geophysical equipment; salaries of geophysical operator and possibly one assistant; food allowances of the operator and his assistant; wages of six (6) unskilled laborers that will assist in the survey; preparation of maps; interpretation of results; and, preparation of Technical Report.
3. BBCCC shall be responsible in providing the lodging accommodation only for two (2) individuals as determined by Engr. Mendoza, for a maximum of six (6) days;
4. The BOD also directed the General Manager to further negotiate with Engr. Mendoza for a possible reduction of the P81,000.00 net after tax asking price and for some other matters of which the coop could be advantageous of, thereafter, the basic contract shall be signed.
5. All the documents and complimentary reports, as submitted by Engr. Mendoza, shall be the property of the Cooperative.

RESOLUTION NO. 06-23-06**

Authorizing the Legal Committee to conduct an investigation, without prejudice to the possible filing of cases against one Mrs. Remedios B. Velasco.

RESOLUTION No. 07-03-06*

That subject to the strict rule that the General Manager and Assistant Manager shall not be allowed in any way as concurrent signatories both by themselves, any two (2) of the following five (5) exclusive officers and employees of the Cooperative – CHAIRMAN/PRESIDENT, VICE CHAIRMAN/ VICE PRESIDENT, TREASURER, GENERAL MANAGER, and ASSISTANT MANAGER – are hereby authorized to sign every check for withdrawal from the Cooperative Funds with any of the depository banks to cover for the loan or loans of Cooperative members duly applied and approved or for such financial needs or other requirements of the same Cooperative; the names of the only current officers and employees of the Cooperative authorized as check signatories and the specimens of their signatures are indicated below;

That every and all previous resolutions, policies, positions and directives inconsistent hereof are deemed repealed and abrogated;

That this resolution takes effect on July 10, 2006;

That this Secretary's Certificate and all of the foregoing terms and provisions shall remain in force and effect until otherwise amended, modified, revised, repealed or abrogated by the BBCCC Board of Directors; and,

To furnish the various depository banks of the Cooperative copies of this Secretary's Certificate for their immediate guidance and compliance as well.

RESOLUTION NO. 02-07-07-06**

Appointing Mr. Joselo Cachapero as a full-time Legal Asst. of the Coop, subject to submission of all employment requirements.

RESOLUTION NO. 01-07-14-06**

Approving the allotment of not more than P15,000.00 as labor cost for the emergency connections of the BBCCC water pump, BBCCC View Deck electrical connections, and the Food Kiosk electrical line installation

RESOLUTION NO. 01-07-28-06**

Approving the release of not more than P60,000.00, as BBCCC CETF remittance due to the Philippine Federation of Credit Cooperatives (PFCCO).

RESOLUTION NO. 02-07-28-06**

Granting a P40.00 increase in BBCCC drivers' meal allowance. The old rate of P410.00 shall then be increased to P450.00, effective 01 August 2006.

RESOLUTION NO. 03-07-28-06**

Endorsing the attendance of Dir. Renato Fernandez and GM Amado Jesus Cendaña to the WORKSHOP ON THE PROPOSED COOPERATIVE CODE AMENDMENTS (Containing The Contentious Provisions) on 01 August 2006, 8:30am at the Philippine Cooperative Center (PCC), Balete Drive, Quezon City, to which they shall be entitled to the usual OB benefits.

RESOLUTION NO. 07-07-28-06**

Recognizing Ms. Elena Christine L. Duran as a regular employee of BBCCC (with warning) effective August 01, 2006 and for her to continue performing the functions, tasks, and responsibilities as per her job descriptions and such other assignments and requirements as may be directed by the Management and the Board of Directors. She will be subject to the BBCCC Code of Discipline and policies as may be promulgated from time to time by the Board of Directors of the Cooperative.

RESOLUTION NO. 09-07-28-06**

Approving the amendment on Inactive or Dormant Status of BBCCC members, effective on 01 August 2006.

RESOLUTION NO. 10-07-28-06:

Approving the New Policy for members in good standing privileges, effective 01 August 2006.

RESOLUTION NO. 01-08-04-06**

Approving the limited extension of the term of office for Mr. Amado Jesus Cendaña, current BBCCC General Manager, from 04 August 2006 up to the date of his retirement, i.e. 07 October 2006, without prejudice to the Board appointing his successor at least one (1) month prior to the date of his retirement age.

RESOLUTION NO. 02-08-04-06**

Designating Ms. Flordelina S. Sabedra, current BBCCC Assistant General Manager, to the same position thereof, for another period of three (3) years, effective 04 August 2006.

RESOLUTION NO. 01-08-30-06*

Adopting in toto, the report of the Fact-finding Committee as there has been compliance with due process and probable finding of reasonable cause against Ms. Vanessa Domingo & Ms. Irma Bagalayos. GM Cendaña is hereby directed to serve as

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PICTORIALS... *Special Events*



BBCCC VIEW DECK INAUGURATION (August 19, 2006)



BBCCC Foundation Scholars Livelihood Workshop (September 16, 2006)



BBCCC through the Youth Committee, sponsored Free "Operation Bunot Ngipin" (July 2, 2006)



BBCCC Foundation Pre-School Buwan Ng Wika Celebration (August 31, 2006)

BBCCC General Manager Amado Jesus "Jess" Cendaña's Testimonial Dinner (October 11, 2006) (Mandatory Retirement at the age of 60, October 7, 2006)



BOARD RESOLUTIONS...*(Continued from page 6)*

soon as possible the Notice of Termination to Ms. Domingo & Ms. Bagalayos as per Committee Report & Recommendations.

RESOLUTION NO. 05-08-30-06**

Appointing Mr. Roy G. Revilla as Credit Committee Member of the BBCCC, effective 01 Sept. 2006. As such, Mr. Revilla shall serve the unexpired term of Mrs. Au Ambanloc, whose term of officer as Member of the BOD shall take effect on 01 Sept. 2006.

RESOLUTION NO. 02-09-08-06**

Approving and adopting the BBCCC Retirement Plan, as presented and corrected. All provisions contained therein shall be effective immediately.

RESOLUTION NO. 09-18-06**

The Powers, Responsibilities, Conditions, Duties and Functions of the BBCCC General Manager in addition to those enumerated in the BBCCC By-Laws.

RESOLUTION NO. 01-09-29-06**

Appointment of Ms. Rosemarie Gamotlong as Audit Assistant, and Ms. Rose Ann Pascua as Accounting Clerk.

RESOLUTION NO. 02-09-29-06**

BOD acceptance of the Business Proposal of Imprenta Marketing to be the supplier/ contractor of t-shirts as Christmas Tokens to be distributed to Members in Good Standing.

RESOLUTION NO. 03-09-29-06**

Approving and declaring BBCCC as a NO SMOKING area. Every and all Officers are enjoined to enforce the same.

RESOLUTION NO. 04-09-29-06**

Appointment of Mr. Ronald Linglingan as Admin Department Head, with a ten percent (10%) increase in his basic salary. All effective October 01, 2006.

RESOLUTION NO. 05-09-29-06**

Allotment of P2,000.00 shortage fund for each BBCCC teller for one (1) year. Any unused amount shall be given as incentive per cashier concerned, which shall be given at the end of the year. However, from October 01, 2006 to December 31, 2006, the shortage allowance shall be P1,500.00 per cashier. Subsequently, the P2,000.00 shall be in effect on January 2007 for each teller, a corresponding report indicating the daily shortage if any, shall be submitted to the General Manager and the AIC.

RESOLUTION NO. 07-10-13-06**

Appointing Dir. Josephine Perez as BOD Vice Chair/Vice President of BBCCC, and automatically as the Education, Membership, and Training Committee Chair, and as an ex-officio Chair of the Youth Committee, all effective October 13, 2006.

RESOLUTION NO. 08-10-13-06**

Appointing Dir. Aurora Ambanloc as Chairperson of the Housing Committee, effective October 13, 2006. As such, the members of the said Committee shall be Mrs. Maria Asuncion Minglana, and Engr. Albert V. Talco, effective October 13, 2006.

RESOLUTION NO. 03-10-20-06**

Appointment of Ms. Olive Joy R. Lacanaria as Accounting Clerk, effective October 31, 2006, subject to submission of all employment requirements.

RESOLUTION NO. 01-11-09-06****(Policy on Movable Properties used as Collaterals)**

Approving the Policy on Movable Properties effective 20 November 2006. Likewise, the following movable properties shall not be accepted as collaterals under the Appliance Financing Scheme:

1. Cellphones;
2. Computers;
3. Extreme Magic Sing Mic;
4. Products/Kitchen Utensils/Pots;
5. Dream Satellite;
6. PhilKraft Products/Kitchen Utensils/Pots;
7. Watches;
8. Digital Cam; & Superkalan;
9. Inos Phil.

RESOLUTION NO. 02-11-09-06****(Policy on Motor Vehicles used as Collaterals)**

Approving the Policy on Motor Vehicles used as collaterals, which are not yet in the name of the member-borrower. Further, the Credit Committee shall not release a certain amount of the loan until the Certificate of Registration and all pertinent documents are transferred in the name of the borrower.

RESOLUTION NO. 03-11-09-06**

Adopting the Interview Guidelines/Requirements for Admission to BBCCC Membership as amended. Moreover, the Education, Membership, and Training Comm., thru Vice Chair Perez, shall revise the Interview Slip in accordance to the foregoing.

RESOLUTION NO. 04-11-09-06**

Reiterating the existing Policy on Tie-Ups wherein BBCCC shall transact only with suppliers/institutions who are official tie-ups of the former.

RESOLUTION NO. 05-11-09-06**

Adopting the Policy on the Multiple Availment of Regular Loans within Fixed Deposit effective 20 November 2006. The said availment of REGULAR LOANS within Fixed Deposit shall be limited to a maximum of five (5) simultaneously existing loans only.

RESOLUTION NO. 06-11-09-06**

Approving, as amended, the Policy on Appliance Financing Loan (AFL), where a succeeding Appliance Financing Loan shall not be allowed if an arrear is incurred by the borrowing member; however, a member-borrower can still avail of Regular Loans and SCL despite arrearages incurred from said Appliance Financing Loan. If full payment on the AFL is made, then the member-borrower is entitled to loan for the same type of loan.

RESOLUTION NO. 07-11-09-06**

Approving, as amended, the Policy on Credit Investigation (CI) Fees. Specifically, if the CI shall be done within Baguio; La Trinidad; Tuding, Itogon; and, Poblacion, Tuba areas, the corresponding CI Fee is P300.00, and if the area is outside the aforementioned, then the CI Fee shall be P500.00. Reiterating further that the CI Fee shall be chargeable to the borrower.

RESOLUTION NO. 08-11-09-06**

Approving and authorizing Atty. Zosimo M. Abratique, Member of the Legal Committee of the Baguio-Benguet Community Credit Cooperative (BBCCC), to act, and lead, for and in behalf of the BBCCC Legal Committee, in the collection of Delinquent Accounts. Further, Atty. Abratique shall invite five (5) BBCCC members who are lawyers, and are not incumbent officers of the Cooperative, to assist and do the collection of the said delinquent accounts. Fees such as attorney's fees and mobilization fees shall be charged to the Cooperative. Moreover, a Periodic report regarding the abovementioned shall be submitted for the Management and BOD's information and perusal.

BBCCC VISITORS (3rd Qtr. 2006)

June 3, 2006 – National Food Authority MPC – 40 participants
 June 30, 2006 – Pamplona Official Employees MPC
 – 15 participants
 July 14, 2006 – Wesley Savings And Devt Coop – 19 part.
 August 12, 2006 – Monterey Farms MPC – 16 participants
 August 18, 2006 – Abrasa Multi Purpose Coop – 22 participants
 August 26, 2006 – Faculties Technical Services Cooperative
 – 75 participants
 September 15, 2006 – New Horizon MPC – 21 participants
 September 30, 2006 – Sariaya Brgy. Agrarian Reform Committee Federation – 30 participants
 September 30, 2006 – Thanksgiving MPC – 10 participants

REGULAR MEMBERS AS OF THIRD QUARTER 2006

TOTAL MEMBERS AS OF SECOND QUARTER 2006– 16,970
APPROVAL OF MEMBERSHIP FOR 3rd Quarter 2006

For the month of July	- 153
For the month of August	- 138
For the month of September	- 199

Total Approved members for 3rd Qtr. - 490

WITHDRAWAL OF MEMBERSHIP For 3rd Quarter 2006

For the month of July	- 35 (3-D)
For the month of August	- 47 (3-D,25-WO, 19-W)
For the month of September	- 58 (3-D,44-WO,10-W)

Total Withdrawals for 3rd Qtr. - 140

TOTAL REGULAR MEMBERS as of 3rd Qtr. 2006 - 17,320

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

FROM THE MANAGER'S DESK...

By: Mr. Oscar R. Adversalo



MEMBER SATISFACTION

Good news to all BBCCC members! Under the new management, certain procedures/measures have been taken recently to ensure more convenient and expeditious service to our members:

NO LUNCH BREAK SCHEME. Transactions of any kind are allowed from 8:30 a.m. to 5:30 p.m. without lunch break.

COMPUTERIZED CHECK PRINTING. Checks representing loan proceeds, disbursements, payments, etc. are now being prepared more quickly and accurately.

COMPUTERIZED VOUCHERING. Also, for more accurate result and efficient service.

The new management is attempting to explore other areas of concern in an effort to promote member satisfaction. If a cooperative is a business enterprise where the customer is owner, then the owner-customer deserves more than a mere customer. This is a very distinct character of a cooperative, and any cooperative for that matter which must be nurtured if only to give meaning to our commitment in "helping people help themselves."

Perhaps, one area of concern towards member satisfaction that needs attention is employee satisfaction. It can be postulated that customer (i.e. owner-customer) satisfaction is achievable thru employee satisfaction. Management will come up with measures/programs leading to employee satisfaction.

So let us help one another in making our coop a better one. We are open to reasonable/feasible suggestions as well as founded/verified comments on our day-to-day operation. Please feel free to submit the same to General Manager's office or drop them in the suggestion box.

Chairman/President's...

(Continued from page 5)

many good employees. They have to be abandoned early enough in their career.

Notoriously Undesirable Employee Faces The Ultimate Rejection By The Employer

The employer is allowed to do away with the services of an undeserving employee based on just cause.

The ultimate rejection by the Master of his ward is the final blow that severs the relationship between the leader and the led.

This rejection is not caused by the cruelty of the Master but by the act of betrayal by the follower.

THE PRINCIPLE OF REMORSE AND RENEWAL AS THE DESIRED RESULTS IN EMPLOYEE DISCIPLINE

Employees Must Have The Spontaneous Contrition Of Children So That They Would Receive Compassion

The employee's ability and willingness to admit his mistakes and shortcomings are 'sine qua non' to the exercise by the employer of some tolerance, understanding and compassion.

Employees Should Make A Crucial Decision To Abandon Their Evil Ways In Order To Have Another Chance

Remorse and renewal are essential before an erring employee can be given one more chance to prove his worth. If he persist in his deviations, he will soon lose his job.

Employees Who Put Into Practice The Teaching Of Their Employers Have Built Their Careers On Solid Foundations

Employees are expected to put into practice what their employers specify in the Company policy, rules and regulations. If they do so, they build a strong foundation for their work life and career.

Employees Must Perform Their Duties Not Out Of Compulsion But Out Of Love So That Their Past Shortcomings Would Be Overlooked

"You did anoint my head with oil, but she has anointed my feet with perfume. I tell you, that her many sins are forgiven because of the great love. Little is forgiven the one whose love is small." (Luke 7:46-47)

Employees who had some shortcomings in the past need to make up for them by doing extraordinary deeds. If they do, it will be easier for the employer to overlook the past.

Employees Must Reform Their Undesirable Behavior So As To Make Up For Whatever Setback They Had In The Past

A visible and long-term effort to reform should be manifested by an employee who previously displayed undesirable behavior. Otherwise, his previous record can not be erased from the mind of management.

Employees Who Sincerely Manifest Remorse And Renewal Should Be Accepted By The Employers

"Coming to his senses at last, he said: 'I will xxx return to my Father. While he was still a long way off, his Father caught sight of him and was deeply moved. He ran out to meet him, threw his arms around his neck and kissed him.'" (Luke 15:17)

The employer should strongly consider giving the erring employee a second chance, especially when the guy has manifested a clear indication of remorse and renewal.

The Consequence Of Remorse And Renewal Is Joy

"I tell you truly: you will weep and mourn. You will grieve for a time but your grief will be turned into joy." (John 16:20)

There is always pain in remorse and renewal. But then, the pain will often yield virtues and other long-term benefits.

WHO'S WHO AT BBCCC . . .

NORA MARGARITA C. DOMINGO

Cashier



After five (5) memorable years of being in the Coop, Nora still finds herself enjoying her work. She considers the BBCCC as her and her family's partner in obtaining their needs. The Coop has proven to be a dependable partner in times of need and distress and this serves as her motivation to continue returning

the service to the Coop and its members.

Nora started as an Audit Assistant five years ago. She shares that if her work as an Audit Assistant was a little challenge since she was dealing with co-employees only, she now considers that being a Cashier is more of a heavier challenge since she deals not only with co-employees but also Officers, and most especially members.

Nora is a graduate of Baguio Colleges Foundation (University of the Cordilleras) with a degree in B.S. Accountancy. She is now married with children and wishes that the Coop will be more stable so that it could help more people the way the BBCCC has helped her and her family.

RECILYN L. NONES

Grocery Sales Clerk



Now nearing her fourth year in service in the BBCCC, Recy still finds herself enjoying the tiring yet exciting adventures in the Coop. She recalls that she enjoys the educational trips and other Coop gatherings, especially her intermission numbers. She exclaims that she loves to do them!

Recy began her life in BBCCC in the year 2003 as a contractual Audit Staff. She recalls that she was renewed thrice! Now she enjoys the challenges of her work as a Grocery Sales Clerk. She shares that there are times that she feels like some people do not appreciate her efforts but she still likes to exert her best so that she can still please them.

Recy graduated in Saint Louis College, San Fernando, La Union with a degree in B.S. Accountancy. Recy says she is still young and she sees herself growing and staying in the Coop. Furthermore, she wishes that the employees will be more loving towards one another so that they can be good contributors to the success of BBCCC.

TESTIMONIAL

(ANDREW S. MACALMA, MSPSYCH,
ASSOCIATE DEAN FOR MEN, SAO, SLU)

I can still remember a few years back how my officemates would excitedly and happily talk about being granted an instant personal loan by the CU. This is even so as it gets to be granted without necessarily getting into the long and tedious system of filling the papers, producing the required documents and waiting for a week or so for the money to be made available by a lending organization. They would always be proud about how CU would make life easier for them for every benefit received without qualms. To enjoy the privilege of going on cashless grocery, getting your savings instantly and receiving your 'dividend' annually are other stories they would enjoy talking about.

For an outsider, it did not in anyway excite me because for obvious reasons, I am clueless. Knowing that I am not yet a member, they would always try their best to influence me to enlist to which I would always resist. I did resist a lot of times. Honestly, it was because of a selfish reason - I want to handle my own money. Handling it means for me instantly pulling it out from my wallet when I need it and when it's gone, wait for the next payday. My system of money-management remained for some time. I remained the usual "I-save-a-little-this-time-use-it-up-the-next-time" person. I was comfortable with that not until I discovered myself eagerly completing the requirements and signing-up for the December 2003 pre-membership education seminar offered to me. That definitely partly changed my saving and money-keeping system.

The orientation seminar opened my eyes to the many benefits and privileges BBCCC offers to its members. It was a real treat to know the many services made available to members even with the small capital invested with the cooperative. Since then, I maintained a regular transaction and I was convinced that BBCCC was indeed a real and dependable "help" in many trying times considering the variety of personal loans, services and assistance it unselfishly and lavishly offers. This is on top of the very generous, accommodating and congenial managers and board members down to the staff members that compose the strong people who would day-in and day-out keep BBCCC responsive and close to the heart of the thousands of members who believe and trust in what the cooperative can offer. Indeed, BBCCC is not just stuffed with people busy with money activities. It is one sure beautiful building occupied by service-oriented employees always ready to serve from the heart and who would make life a little bit livable and affordable for us, the members. They manage our money well and by doing so, they ensure that life in the coming days, no matter how harsh and difficult it becomes, will be hopeful.

At this time, I have only regrets that I did not give the invitations to a hopeful life in BBCCC by my officemates a serious thought before. Nevertheless, it is a relief that at least, my decision to make it to the growing list of members was not a "too late" decision. It was after all still "on time". Today, apart from the fact that I know my money is safe and growing, I do also enjoy a lot of privileges and benefits plus the heart-warming treatment I receive from the hard-working staff. That is enough reason for me to smile and be happy for I am convinced that life in the coming years will still be livable with the services BBCCC offers. Maraming Salamat, BBCCC!

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FORTY (40) BBCCC SCHOLARS FOR SY 2006-2007

Six (6) first year, four (4) second year, three (3) third year and twenty seven (27) old scholars from second year to fourth year compose the list of the forty (40) Baguio-Benguet Community Credit Cooperative (BBCCC) scholars screened and selected for school-year 2006-2007. The new scholars will start to avail of the privileges like free miscellaneous fees, book allowance, and monthly allowance starting June 2006.

The scholars are the following:

For 1st year – Marie Faye Aniban (Atok National High School Annex), Cherry de Vera (PCNHS-Magsaysay Annex), Janice Domegsan (BCNHS-Main), Jhanine Mae Palking (SIHS), Arriane Pangsiw (PCNHS-Main), and Tahara Manuel (BSU-SLS); and,

For 2nd year – Karen Joy Perez (PCNHS-Main), Jonalyn Escoro (PCNHS-Pinsao Annex), Loraine Cerezo (BCNHS-Main), and Aura Mae Apilado (BCNHS-Main).

Completing the list are those who maintained the scholarship after a thorough evaluation by the Screening Committee of their Academic performance and behavior. The Screening Committee is composed of Baguio Division Supervisor Dr. Juliet Sannad, Benguet Division Supervisor Mr. Pete Tubal, BBCCC Foundation General Manager Dr. Amparo T. Rimas, and BBCCC Board of Director Dr. Mario S. Valdez. The following maintained their scholarship.

For 2nd year – Malou Adawi (BCNHS-Happy Hallow Annex), Cherrie Bagayawa (PCNHS-Pinsao Annex), Maythy Balneg (PCNHS-Bonifacio Annex), Roxany Aguiwas (AMPMNHS), Zephania Botangen (BNHS-Main), Krishna Lynda Diase (AMPMNHS), Joana Toyao (BNHS-Main), Sheena Ria Yap (CRSHS), and Arnold Balawan (Atok National High School Annex);

For 3rd year – Julien Ofel Emoc (PCNHS-Main), Faith Ladyong (PCNHS-Joaquin Smith Annex), Kimberly Mendoza (PCNHS-Main), Josephine Payumo (PCNHS-Main), Manilyn Ann Ringor (BCNHS-Main), Trolyn Balao (Atok National High School Annex), Shirley Bugnay (BNHS-Lubas Annex), Janice Bugtong (TSHI-Main), Marilou Cuyasan (BSU-SLS Main), Sheryn Ann Dennis (SJHS), Ronalyn Salasa (CRHS), Anjea Azeska Nara (PCNHS-Main), and Roselyn Oyagon (PCNHS-Main), Mardessa Aguirre (BCNHS-Main); and,

For 4th year – Michelle Basilio (INHS), Rolleene Del Prado (BCNHS), Menchi Omaois (PCNHS-Main), Annielyn Biswek (TSHI), Cherry Calis (TSHI), Jessebelle Decoyna (TSHI), and Jane Garcia (TSHI).

Other than the financial benefits they receive, the scholars are also given guidance and development activities such as seminars and livelihood trainings provided them during their monthly meetings.

ACCU FORUM 2006

The ACCU Forum 2006 was held at the Galadari Hotel in Sri Lanka, the Pearl of the Indian Ocean on Sept. 21 – 23, 2006. Marcial V. Esquejo, Roberta A. Balangue, Atty. Armando Velasco and Rosalinda Bagang represented BBCCC while Amparo T. Rimas represented NORWESLU under the PFCCO delegation. The Prime Minister, Democratic Socialist Republic of Sri Lanka Hon. Rathnasiri Wickramanayake graced the forum.

The speakers were experienced men and women in the credit union management and research centers from Canada, Australia, India, Netherlands, WOCCU and ACCU. We learned a lot on the Challenges of Leadership in Credit Union Management. Visiting the places where the Tsunami of Dec. 26, 2004 had affected brought despair to our hearts. Some people are still rebuilding their houses after nearly two years of the tragedy. Our bus broke down along a coastal shore where about 2000 persons were buried. We were watching the beautiful sunset for 1½ hours, took pictures while there was daylight. The place was till 2 hours away from town and we arrived at the Galadari Hotel at past 9:00 at night. Our memories of Sri Lanka were treasured in our hearts and what we learned in the forum are always in our mind to carry on for our primaries. /*RAB

EDCOM CONDUCTS LIVELIHOOD SKILLS TRAININGS ANEW

Once again, the Education, Membership and Training Committee conducts on a regular basis livelihood skills trainings on the last Saturday of the month. For the third quarter of 2006, two trainings were conducted, making of embotido and siomai on August 26, 2006 and making of skinless longanisa on September 30, 2006. The two trainings were facilitated by Ms. Myrna Cacho, in coordination with Dir. Josephine Perez, the committee chair. With the assistance of Mr. Amado Jesus Cendaña, then as the General Manager and Ms. Jocelyn Peralta, the BBCCC seminar and lodging coordinator.

BBCCC LEADERSHIP'S...

(Continued from page 1)

Directors due to the resignation of Dir. Emerita Fuerte who then was in the United States to care for her ailing mother. Replacing Mrs. Ambanloc as member of the Credit Committee was Mr. Roy Revilla.

Last September 8, 2006 General Manager Amado Jesus F. Cendaña expressed his intention to retire effective October 7, 2006. GM Cendaña served the Coop for twenty eight years in a variety of positions, namely as Director, Chairman of the Board of Directors, Vice Chairman, Chairman of the Management Committee, and of course General Manager; and as he turned sixty (60) years of age, he formally tendered his mandatory retirement.

The Board of Directors accepted the option of GM Cendaña to retire as embodied in the Retirement Plan of the Cooperative. At this point in time, the Board of Directors decided to advertise in the local newspaper the vacancy in the position of the General Manager.

The Board of Directors accepted the application of then Chair Oscar Adversalo for the position of General Manager and he assumed office in Oct. 8, 2006. In view of these changes, then Vice Chair Atty. Gayo assumed position as Chair of the Board of Directors. Dir. Josephine Perez assumed Vice Chairmanship, Chair of Education and Membership and Training Committee, effective Oct. 13, 2006. Furthermore, Dir. Perez became Chair of the Youth Committee (ex-officio/without honorarium and travel allowance), also effective Oct. 16, 2006.

Dir. Ambanloc assumed Chairmanship of the Housing Committee with Engr. Albert Talco and Mrs. Maria Asuncion Minglana as members.

As the famous quote says, "THE ONLY PERMANENT THING IN THIS WORLD IS CHANGE". The Coop is a recent testimony to this. Change will always be met with different reactions such as resistance, skepticism, cynicism, disbelief, and acceptance. What had been our reaction? Or better yet now that we are given the historical facts what would our reaction be to these changes in our Cooperative?

Would we be the resisters? Skeptics? Cynics? Disbelievers? Or would we be the supporters and Cooperators?

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