



## Regular Monthly Meeting

General Assembly  
October 30, 2010, Athletic Bowl, Burnham Park, Baguio City

ATOK BENGUET  
Program Coordinator

8:00 A.M.—9:00 A.M.—REGISTRATION—The Secretariat  
(Issuance of Certificates of Membership and Pledge of Commitment to New Members)

9:00 A.M. —12:00 NN - PROGRAMME PROPER

House Rules	Mr. Sabado Depnag BFI Member
Invocation	Mr. Ernesto De La Cruz BFI Atok Coordinator
Pambansang Awit	Ms. Beatriz Pa-ang BFI Member
Golden Years Hymn	Ms. Aida Patot BFI Atok Coordinator
Welcome Remarks	Mr. Fermin Depnag BFI Atok Municipal Coordinator
Greetings To Birthday Celebrators	Ms. Edna C. Poschor BFI Provincial Coordinator
Intermission Song	BFI Members of Atok
Testimony	Mr. Samuel Felix BFI Atok Coordinator
Intermission Song	Pio Esmín BFI Member
Introduction of Guest Speaker & Inducting Officer	Ms. Edna C. Poschor BFI Municipal Coordinator
Induction of New members & Inspirational Message	Rev. Rodolfo Perdigon Pastor, Tomay Baptist Church
BARP Song of Life (Post—Induction Song)	The Community Prof. B.M. Balweg, <i>conducting</i> BMC Director
Presentation of Mutual Assistance to Beneficiaries	Ms. Eleanor C. Basawil, OIC, BFI SSWC, & Julieta A. Palasi, Treasurer
Response	One from the Beneficiaries
Pasasalamat Draw	Jesus Luzadas Chair, BMC Credit Committee
President's Hour	Pres. Federico A. Balanag BFI Trustee & CEO
Closing Prayer	Mr. Ernesto Taynan BFI Member

Ms. Edna C. Poschor  
Master of Ceremonies

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### IMPORTANT REMINDERS:

1. BFI Pre-Membership Seminar - November 6, 2010(1st Saturday), SSS Canteen, Harrison Road, Baguio City, , 8:00 A..M. to 12:00 NOON
- 2.Next BFI General Assembly will be on November 27, 2010 (Last Saturday) Baguio Convention Center, Baguio City
- 3.BMC Pre-Membership Seminar - November 20., 2010 BARP Office lobby 9:00 A.M.
4. All members are advised to buy their copies of the *Golden Years Newsletter* every month.

## BFI BUILDING INVESTMENT PLAN

The BFI Building Investment Plan (BBI) was launched last September 25, 2010 during the monthly General Assembly at the Burnham Athletic Bowl. This investment plan of the BARP Foundation was officially presented by President/CEO Federico A. Balanag to the BARP members assembled on that day for approval. In turn, the members in attendance gave their signal of approval by raising their hands for their choice.

Practically all the members present took positive action by agreeing to invest at least One Thousand pesos (Php 1,000.00) or more each to fasttrack the acquisition of a lot where the future four-storey building will be constructed. At present, the structure design is being prepared by an architect from Bacolod City who volunteered to make the design of the building. She indicated that in two weeks or more she would appear before the Board of Trustees for their say on needed changes, if any. The structure design will be displayed at the BARP office for the members to look over, appreciate and make suggestions or comments.

Last September 27, 2010 several members started bringing in their investment. Others were expected to follow suit. The BFI Trustees and the BMC Directors, with the respective office staffs, are actively participating in the actualization of the investment plan.

Finally, in addition, all BARP members, ranks and file, are encouraged to invite relatives and friends to start investing their PhP1,000.00 pesos or more to see the building rise soon.

Surely, this structure will be their lasting legacy to the incoming generations. It will be the realization of their longtime dream to have their own building which they could call their very own. Nothing is impossible if jointly supported by all the members of the Foundation. Invest Now and See Our Dream Building Rise Soon!

At present, record shows the list of early birds (individuals) who invested PhP1,000.00 pesos each (printed on page 2). Act now and follow the good examples. Secure your investment from from BARP office. This investment of every member will be considered a loan to the Foundation and will be refunded with reasonable interest.

## DIWA EARMARKS PHP1.75 M TO BOOST BARP STUDENT ASSISTANTSHIP, INFRA PROGRAMS

P/G. Edgar B. Agipay (Ret.), Chairman Emeritus of DIWA informed BARP that Congresswoman Emmeline Y. Aglipay, DIWA Representative in Congress, has earmarked an amount of PhP750, 000.00 pesos to boost the Student Assistantship Program of the BARP Foundation. Aside from this, a PhP1, 000,000.00 has been allocated for infrastructure projects (buildings) for 2010.

The student assistantship fund provided will be divided for student assistantship and livelihood projects of the Foundation, in accordance with Board action and approval.

To be entitled under the DIWA scholarship, the following guidelines must be followed:

*Continued on Page 2*



## EDITORIAL

### DSWD VERIFICATION VISIT TO BARP MORE THAN WELCOME

Personnel of the DSWD (Department of Social Welfare and Development, from their central and regional offices came for a visit to the Baguio main office of BARP last October 7, 2010. As submitted by Ms. Amalia Agpad, those from the Manila Central Office were: Alicia V. Bonoan, Dir. IV, Bureau Standards; Virginia Petronio, SWO IV; Fritzie Barrameda, SWO III; while those from the Regional Office-CAR were Perlita Panganiban, TAD-Chief and Arsenia Tejada, SWOIV, Bureau of Standards.

The purpose of the visit was presumably to verify the prior findings of DSWD Officer Fritzie Barrameda upon which a letter from the DSWD Central Office signed by Officer-in-Charge of the Bureau of Standards Cynthia V. Ilano, was based. The letter asked for the surrender of the Registration and License Certificate for accreditation issued to BARP. The main reason for the intended revocation was that “based on the findings above your organization is more of a business venture and profit-oriented and that your programs and services are not within the purview of the Department of Social Welfare and Development.”

There were ten observations listed by the accreditor from which it drew its adverse conclusion. Fortunately the most damaging statement arose from confusing the activities of the BARP Multi-purpose Cooperative with those of the BARP Foundation, Inc. There two are separate from each other.

*Continued on Page 4*

### DIWA Earmarks...Continued from Page 1

1.The student applicant must be a natural born citizen of the Philippines as proved by his/her birth certificate. 2. He/she must be a child or grandchild of a bonafide BARP member. 3. The sponsoring parent/grandparent of the student must be a card-bearing member of the DIWA Party List. 4. The student applicant must be a high school graduate with average grade of 80 % as shown by his/her Diploma or Manuscript and NSAT result; 5. Must enroll in a public school for academic courses and in TESDA-Accredited vocational/technical school for vocational/technical courses. 6. Must be of good moral character; 7. Must belong to an indigent family as proved by the latest Income Tax return of the parents or BIR certification attending to indigency; and 8. Must be able to pass or comply with the admission requirements of the admitting school.

For further inquiries, please get in touch with the BARP Office located at #3 GH/F, Otek Square Bldg., Otek Street, Baguio or call tel. no. (074) 446-8954 or E-mail us at [barp.foundation@yahoo.com](mailto:barp.foundation@yahoo.com)

## LIST OF MEMBERS AND STAFF WHO INVESTED IN THE BARP BUILDING PROJECT

Agudo, Balbina L. 1,000.00	Epac, Sofia C. 1,000.00	Segundo, Susana A. 1,000.00
Allen, Isabel S. 1,000.00	Esteban, Julieta D. 1,000.00	Tabajen, Narciso P. 1,000.00
Ambo, Walsey A. 1,000.00	Evasco, Marcela A. 1,000.00	Tabawa, Hilaria M. 1,000.00
Ampaguey, Annie B. 1,000.00	Favor, Virginia C. 1,000.00	Tumpao, Albert C. 1,000.00
Antonio, Cristeta R. 1,000.00	Francis, Tita Mendoza 1,000.00	Tumpao, Lourdes C. 1,000.00
Aragon, Martha W. 1,000.00	Fronza, Asuncion L. 1,000.00	Tumpao, Lucesio C. 1,000.00
Atiwen, Cagui-ing M. 1,000.00	Hadsan, Erlinda B. 1,000.00	Tumpao, Rita L. 1,000.00
Atiwen, Satur S. 1,000.00	Lee, Shelton S. 1,000.00	Uminga, Maria M. 1,000.00
Balanag, Ernesto A. 1,000.00	Linggoy, Catalina C. 1,000.00	Uminga, Rodrigo F. 1,000.00
Balanag, Federico A. 5,000.00	Macario, Linda P. 1,000.00	Valdez, Elizabeth M. 1,000.00
Balanag, Ferdinand L. 1,000.00	Macario, Simon K. 1,000.00	Wagayen, Julia B. 1,000.00
Balanag, Franklin L. 1,000.00	Manglaas, Evaristo K. 1,000.00	Wagayen, Leon C. 1,000.00
Banda-ay, Andrea E. 1,000.00	Manglaas, Jane L. 1,000.00	Wayas, Filomena T. 1,000.00
Bay-an, Norma T. 1,000.00	Melchor, Mary C. 1,000.00	Staff (Non Member) Agpad, Amalia B. 1,000.00
Bernard, William L. 1,000.00	Nganhayna, Helen M. 1,000.00	Asuncion, Luzvis- minda 1,000.00
Besara, Olen C. 500.00	Nganhayna, Leo M. 1,000.00	1,000.00
Biano, Rosalina S. 110.00	Opiniano, Tolentino O. 6,000.00	Asim, Queendimyr S. 1,000.00
Bilag, Loretta N. 1,000.00	Palasi, Julieta A. 1,000.00	Balanag, Ferial L. 1,000.00
Bisaya, Franklin F. 1,000.00	Pascua, Carolina T. 1,000.00	Basawil, Eleanor C. 1,000.00
Buli-e, Felicitas P. 1,000.00	Pimentel, Lolita C. 1,000.00	Bringas, Mary Claire 1,000.00
Camodag, Danny A. 2,000.00	Ramos, Tanquilino B. 110.00	Gingino, Jacqueline P. 1,000.00
Cayatoc, Bibiana D. 1,000.00	Roma, Imelda D. 1,000.00	Luna, Amelia M. 1,000.00
Cayatoc, Juanito P. 1,000.00	Rondon, Teresita T. 1,000.00	Padua, Theresa R. 1,000.00
Cayob, Jacinta D. 110.00	Ronquillo, Nena B. 1,000.00	<b>TOTAL</b>
Damoslog, Menchita R. 1,000.00	Sanoy, Consuelo B. 50,000.00	<b>P131,830.00</b>
Dicang, Rita D. 1,000.00	Sansano, Alfredo M. 1,000.00	
Donato, Erlinda A. 1,000.00	Saquilayan, Amalia B. 1,000.00	

### Editorial Staff

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### FOR YOUR

#### Memorial Services

Call: Mr. Winifred C. Dacanay,

#### Irisan Funeral Services

(Day and Night Service),

No. 22 Purok 5, Irisan, Baguio City

Cell phone Nos. 09194286191 & 09209459443

Authorized servicing mortuary of  
BARP Foundation, Inc.

**Continuation of the list of deceased members from August 1 to August 31, 2010**

#	Member Name	Address	Date of M'ship	Date of Death	Age at Death	Amount Contributed	SMAP Aid	SMAP (Php)	RMAP (Php)	Total (Php)	Beneficiary
26	Camhit, Goerge D.	La Trinidad	03/25/06	08/19/10	71	14,950	20	138,760	10,000	148,760	Camhit, Dominga
27	Alimambo, Bayani D.	Mt. Province	11/29/08	08/20/10	61	7,715	5	34,690	5,000	39,690	Alimambo, Pio
28	Laita, Gendey B.	Bakun	11/26/05	08/20/10	72	13,700	20	138,760	10,000	148,760	Laita, Codandan
29	Tomas, Wakit D.	Atok	04/24/04	08/21/10	69	17,160	20	138,760	15,000	153,760	Tomas, Disana
30	Bugtong, Lauro M.	Bakun	10/25/08	08/21/10	59	6,450	5	34,690	5,000	39,690	Bugtong, Betty
31	Doyao, Manuel L.	Tublay	02/20/02	08/21/10	73	22,735	20	138,760	15,000	153,760	Doyao, Mary C.
32	Gunayon, Elena G.	La Trinidad	06/30/07	08/21/10	72	9,765	15	104,070	10,000	114,070	Gunayon, Rowena G.
33	Sanagen, Belina P.	Buguias	10/30/04	08/24/10	62	18,275	20	138,760	10,000	148,760	Sanagen, Rossian
34	Quirimo, Erlinda P.	Kabayan	05/29/04	08/27/10	61	19,100	20	138,760	15,000	153,760	Quirimo, Dionisio
35	Macasling, Pablo I.	Buguias	03/29/03	08/31/10	71	19,915	20	138,760	15,000	153,760	Macasling, Belina
36	Doria, Lolita A.	Baguio City	09/05/01	08/31/10	81		15	104,070		104,070	Carama, Joana D.
						<b>Total</b>	<b>551,417</b>	<b>540</b>	<b>3,746,520</b>	<b>430,000</b>	<b>4,176,520</b>

Additional SMAP Aid

◆ 36 SMAP benefit based on 6,278 average number of members with SMAP balance.

◆ Note: Payments of benefits are subject to completion of required documents to be submitted to the BARP Office.

**List of Deceased Members SEPTEMBER 1 to SEPTEMBER 30, 2010**

#	Member Name	Address	Date of M'ship	Date of Death	Age at Death	Amount Contributed	SMAP Aid	SMAP (Php)	RMAP (Php)	Total (Php)	Beneficiary
1	Bernard, Laria C.	La Trinidad	01/26/02	09/01/10	76	22,450	20	125,560	15,000	140,560	Ampaguey, Estela B.
2	Gayasco, Benjamin P.	Itogon	11/26/05	09/01/10	71	15,870	20	125,560	10,000	135,560	Gayasco, Jackson
3	Alindan, Labutan G.	Buguias	03/19/02	09/01/10	71	22,070	20	125,560	15,000	140,560	Pulido, Patricia L.
4	Ocden, Alex S.	Mt. Prov.	03/14/09	09/02/10	64	6,225	5	31,390	5,000	36,390	Ocden, Mary C.
5	Daysa, Crisanto T.	La Trinidad	04/23/05	09/03/10	75	16,000	20	125,560	10,000	135,560	Daysa, Juanita
6	Bllag, Norma H.	Mt. Prov.	01/26/08	09/04/10	57	10,190	10	62,780	5,000	67,780	Bllag, Gerald
7	Manajchor, Montaad A.	Mt. Prov.	01/30/10	09/04/10	71	2,800	5	31,390	5,000	36,390	Pangngay, Rosalyn M.
8	Bellao, Macasnay C.	Ifugao	03/27/04	09/05/10	69	18,850	20	125,560	15,000	140,560	Palonan, Juanito
9	Tomas, Mario K. Sr.	Itogon	10/29/05	09/06/10	55	14,850	20	125,560	10,000	135,560	Tomas, Mario K. Jr.
10	Besitan, Angela D.	Itogon	08/28/04	09/06/10	73	19,775	20	125,560	10,000	135,560	Liquigan, Lolita B.
11	Diaz, Carmen F.	Baguio City	03/31/03	09/07/10	73	8,025	5	31,390	15,000	46,390	Diaz, Jose C.
12	Ngina, John L.	Mt. Prov.	02/29/08	09/07/10	70	10,190	5	31,390	5,000	36,390	Ngina, Evangeline O.
13	Ramos, Liberato B.	Baguio City	07/31/00	09/08/10	75	24,681	20	125,560	20,000	145,560	Ramos, Rita O.
14	Lawa, William B.	Buguias	11/29/03	09/08/10	62	21,275	20	125,560	15,000	140,560	Lawa, Conchita
15	Lubo-od, Teresa T.	Baguio City	03/26/05	09/08/10	63	18,480	20	125,560	10,000	135,560	Bagangaw, Jesusa L.
16	Botigan, Rosa C.	Mt. Prov.	08/31/04	09/10/10	71	17,050	20	125,560	15,000	140,560	Banda-ay, Annabelle
17	Carpio, Juan L.	Atok	11/27/04	09/10/10	65	17,215	20	125,560	10,000	135,560	Carpio, Rosenia A.
18	Lobeda, Linda T.	Buguias	02/22/03	09/12/10	65	20,045	20	125,560	15,000	140,560	Lobeda, George
19	Nabong, Maria Catalina	Itogon	08/30/03	09/12/10	77	19,290	20	125,560	15,000	140,560	Nabong, Rudy
20	Amiten, Elmo C.	Tuba	04/24/04	09/14/10	69	17,475	20	125,560	15,000	140,560	Amiten, Binay A.
21	Guiad, Tonina M.	Mt. Prov.	11/27/07	09/15/10	68	10,397	10	62,780	5,000	67,780	Cogoy, Remy
22	Tabcao, Marcos P.	Itogon	10/31/01	09/15/10	75	14,085	20	125,560	15,000	140,560	Tabcao, Elena
23	Calpasi, Juanita A.	Buguias	11/29/03	09/16/10	69	19,500	20	125,560	15,000	140,560	Calpase, Peter
24	Balaw-in, John D.	Mankayan	11/29/03	09/16/10	71	17,475	20	125,560	15,000	140,560	Balong-angey, Robert
25	Gatudan, Ricahrd P.	Mankayan	11/07/02	09/17/10	75	21,870	20	125,560	15,000	140,560	Gatudan, Norman
26	Pilo, Rosa B.	Kabayan	09/28/02	09/18/10	59	18,250	20	125,560	15,000	140,560	Pilo, Jonalyn
27	Sab-it, Kettang B.	Buguias	02/29/08	09/21/10	67	10,825	10	62,780	5,000	67,780	Anhibey, Rosalie S.
28	Napeek, Roberta D.	La Trinidad	10/31/01	09/22/10	50	9,050	5	31,390	15,000	46,390	Napeek, Romiel Dave
29	Gad-oan, Lopito N.	Baguio City	11/27/04	09/23/10	72	16,766	20	125,560	10,000	135,560	Gad-oan, Albert
30	Beleo, Grace P.	Mt. Prov.	06/26/04	09/25/10	76	17,700	20	125,560	15,000	140,560	Beleo, Simeon
31	Punasen, Alipio E.	Tuba	10/30/04	09/30/10	69	16,635	20	125,560	10,000	135,560	Punasen, Naty D
<b>TOTAL</b>						<b>495,359</b>	<b>515</b>	<b>3,233,170</b>	<b>370,000</b>	<b>3,603,170</b>	

◆ 31 SMAP benefit based on 6,278 average number of members with SMAP balance.

◆ Note: Payments of benefits are subject to completion of required documents to be submitted to the BARP Office.

◆ No certain percentage of amount received by the Beneficiaries be given to Coordinators. For the guidance of the beneficiaries.

**MENESES-CARAMAT OPTICAL CLINIC**  
 G/F Otek Square Bldg., beside BARP Office,  
 Otek Street, Baguio City

"What the old and frail do is show us the way and provide us with greater insight into the human condition"  
**-Aeta Leader Relcation Camp Nueva Ecija-**

**DSWD Verification...Continued from Page 2**

They have separate legal personalities governed by two independent Constitution and Bylaws. BFI is registered with the Securities and Exchange Commission while BMC is registered under the Cooperative Development Authority (CDA). Granted but not conceded that BFI and BMC are one, a cooperative is more for service than profit, as in the case of BMC, it is the only cooperative admitting and servicing the needs of elderly over sixty years of age. Other cooperatives admit only up to sixty years old. Condonations with proper safeguards to prevent bankruptcy have been generously given, aside from the use of redemption funds.

Spare does not permits us to go on with itemized explanations suffice it to say that BARP is a self-supporting service organizations so it has to generate its own means of subsistence and development. It cannot fully approximate the ideals that DSWD expects of it unless it becomes a donee institution. And so if I were the officers of DSWD, I would rather help it to become such a donee institution rather than leave it alone like an outcast to fend for itself, for the fact is BARP is a good service-for-the-elderly organization, at least by giving elderly a sense of worth, but since the increase in the number of deaths is giving the brunt of mortuary aid burden to the good payors. DSWD better should reconsider its decision to terminate its accreditation, and BARP should conform to the DSWD advisory in order to remain in the purview of the Department. It can show this by a very good terminal report at the end of the year. The new Executive Vice President, Benigno V. Andam has the proven expertise to help the President/CEO in this, particularly in the aspect of finances.

In fine, we can say that the kind visit of the DSWD Officers proved very beneficial to both parties by clarifying points of divergence of views. It is better to support each other as partners for community service than to part ways unnecessarily.

**PATRONIZE OUR COOPERATIVE**

We invite you all, our co-members in BFI, to become members of BARP Coop and avail of the services being offered as follows: Lending, Savings, Medicines, Food Supplements, and Food Supplies like rice, coffee, sugar, milk, and honey at competitive price. Also items like laundry soap, bath soap, toothpaste, etc. are available. All your purchases are recorded for purpose of computing your patronage refund at the end of the year. Canned goods, cooking oil, and some food seasonings will also be available soon.

In all of these you will be entitled to a patronage refund and earn interests on your share capital and savings deposits.

Did you know that earned interests here are tax-free? That's a very big advantage. Also, the interest rate for savings deposits is higher here than what the banks are paying. So what would you do now? Grab the opportunity and have a bite of the cake. Come and join us at BARP Coop and let's make the difference.—ARQ

**HAPPY BIRTHDAY,  
ALL OCTOBER CELEBRANTS!  
Best wishes and congratulations!**

**BARP Song of Life**

*Lyrics & melody by Prof. B.M. Balweg 8-21-07*

For BARP, there are no boundaries;  
For BARP, no colors dominate,  
All mankind forms one sound family  
/:Where each member is held great.:/

For BARP, there is no young or old;  
For BARP, there is no high or low,  
Man is free and full of dignity,  
/:Him we'll serve before we go.:/

This life is full of challenges  
But time is short and few the days,  
Hasten then our arms to accept and serve  
/:Every man whate'er his base.:/

Abide by our great principles,  
Our motto bright we'll e'er uphold:  
Serve our brothers still as we had served  
/:Without care for fame or gold.:/

And that's our life, our dream, our joy  
We sons and daughters true of BARP;  
That's the tune our hearty trumpets blare  
/:Till we hear God's lyre and harp.:/

**The Golden Years Hymn**

*Melody by: Dean Macario Fronda, SLU*

*Lyrics by: Mrs. Lyra B. Andam*

This life is God's given gift  
That we ought to treasure endlessly.  
Our minds and our hearts and skills  
Truly are a blessing to our country.  
We live and we take the lead  
Let our voices ring out loud and clear.  
Joyful and graciously  
We serve with pride and dignity.  
(Repeat)

We serve on faithfully  
And with our heads held high eternally  
Marching courageously  
One in heart and mind and body.  
Treading our nation's streets  
Let all the wars and problems cease.  
Bravely face all dangers  
and light the torch  
That will truly make our country free.  
(Refrain... This life...)