



BARP DELEGATION MEETS WITH GSIS TOP MANAGEMENT, SEEKS TO END WOES OF ELDERLY PENSIONERS

“The new administration of GSIS will be consultative, service-oriented/focused, and transparent.” These were the assuring words of Bert Vergara, new General Manager and President of the Government Service Insurance System (GSIS), in his welcoming remarks to a 10-member delegation of BARP Officers who went to Manila last November 22, 2010, to seek audience with GSIS top management to air the pressing concerns of GSIS pensioners. The “historic” meeting was arranged and facilitated by Atty. Emmeline Aglipay, Partylist DIWA Representative to Congress.

The BARP delegation was led by Federico Balanag, President and CEO of BARP (Blessed Association of Retired Persons) Foundation, Inc. The other members of the delegation were Placido Abuan, Ed.D., Florentino Awingan, Cyril Bacala, Ferdinand Balanag, Bienvenido Balweg, Jaime Bugnoson, Menchita Damoslog, Dr. Nestor Escosa, and Julieta Palasi.

The GSIS panel was composed of Chairman Daniel Lacson and General Manager and President Bert Vergara, both new in their respective positions.

To put everybody at ease and ready to bring out concerns without hesitation, GM Vergara revealed that the eight new members of the GSIS Board had met only four or five times yet and they are still in the stage of getting to know people and issues. So they appreciate getting ideas from participative sectors.

Emmy, as the young but versatile facilitator much preferred to be simply called, gave enlightenment as to the purpose of the meeting and the specific issues to be discussed as previously forwarded by BARP to her, namely: 1. Survivorship pension, 2. Mechanism for consultation, and 3. Grievance mechanism, 4. Investment policies. Under the topic of Survivorship Pension, where the immediate past administration under Winston Garcia started applying such pension only to dependent surviving beneficiaries, GM Vergara clarified that “just follow the law,” and the “Supreme Court has clarified in a decision that survivor’s pension is applicable to dependents only.”



BARP delegates to GSIS, Central Office, Manila last November 22, 2010 sit with management panel. Inset below: Group picture after the meeting

YULETIDE MESSAGE

Greetings and wishing the staff (BMC & BFI), BARP Members, Coordinators and all the Members of the Board of Directors and Trustees respectfully a blissful Christmas Season. May the good Lord, Fountain of life, be spread upon you as we celebrate once again the birth of Christ. I wish the year 2011 to bring you the spring of joy, fruitfulness, and happiness this yuletide season. I pray for all for a more blissful and meaningful life.

God bless and may the glory of the Almighty God be bestowed upon you and your family members.

Prof. Federico A. Balanag, President/CEO

In line with a suggestion of Atty. Emmeline to the BARP panel that it might be wise for the moment to avoid going to the tedious process of amending the law, GM Bert Vergara stated that they themselves are looking to the remedy of liberalizing the restrictive definition [of surviving spouse. Absolute definition, according to him, should not pertain only to economic benefits but also to, say, social issues, which cannot be simply put into a box. He intended, he said, to implement the survivor’s benefit provision in a way learned from other model countries, like Denmark and Singapore, to make the meaning of benefits a bit broader. “This is now being looked into,” he divulged.

Upon facilitator Emmeline’s query on “When could this product of your study be expected,” Vergara answered that he was not particular to dates but since survivorship has particular aspects, most hopefully within 2-3 months, adding “The sooner, the better.”

On Damoslog’s question on what can be done on the inability of support by just one pension, Vergara replied that not just employment but also amount is taken into account. To Palasi’s rejoinder that both of the spouses have paid, he reminded of the actuarial life of funds. Lump sum and monthly pensions are being paid. Some long, some short. Payments, he explained, are computed by actuarial averaging not by amount of contribution.

On Awingan’s insistent request that not only those earning/receiving Php7,000 and below but even Php7,000 and above, should still receive, Vergara reiterated the necessity to look at various dimensions and long term impacts by actuarial study.

He said 2064 is still forty years away but we do not yet know the direct impact on the life of the fund. The former 9-10% in government security is now down to even 3%, or 1.5% in the next five to ten years.

To Awingan’s counter that longevity for the present elderly will only be about 5 years, so it may not be too much for government to grant their request, Lacson warned that from 2010 to 2018 there seems to be no growth expected in money-market investment. Money-market investment and interest loans are the two sources of income. Popularity now may endanger the future. Careful about drastic changes, he advised.

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From the Editor's Desk

SHARING JOY, THE BEST GIFT

The Silahis ng Pasko sa Baguio started with a flourish last December 5, 2010. The venue was at the welcoming Melvin Jones plaza, a wide-open portion of Burnham Park. The main attraction was the flawless silent drill exhibition rendered by an elite company of the PMA Cadet Corps. The performance was a mouth-gaper to young and old alike. Residents and visitors became one.

After the traditional PMA offering, a young lass was seen interviewing BEA Coordinator Nars Padilla at the stage where yours truly happened to pass by. To a query of the reporter, the interviewee answered publicly that the "purpose of the activity was to spread joy and happiness because sharing joy is the best gift we can give on Christmas."

Nars was right. Gift-giving aims at bringing happiness. Giving and sharing happiness is the very meaning of Christmas. Without that gift, Christmas is empty. And what is wonderful about it is that happiness shared can never be consumed. The more you share it, the more and greater it becomes. Never a loss to the giver. In fact, the giver in escapably partakers of it, he becomes happier. The better Christmas gift we are espousing can take any form:

a hearty greeting, a timely help, a sincere smile, a simple attention, a punctual answer, a hospital visit, a moral support, a fraternal correction; forgiving and forgetting faults; giving respect, a kind word, controlling anger, refraining from insulting or rumor-mongering, etc., etc. These are the flickering candles, the multi-colored Christmas lights we can contribute to make the world brighter, more wonderful. And if we multiply what one of us can do by our big number in BARP, you can imagine the overall contribution we can share to make people happy or happier this Christmas with not much or no expense incurred.

Let's go sharing our yuletide joys to others!

A better Christmas and a happy new man to all!



Editorial Staff

Editor-in-Chief: Bienvenido M. Balweg
Associate Ed.: Placido B. Abuan
Circulation Manager: Molly L. Balanag
Layout Artist: Jackie P. Gingino
Documentation Reporter: Jean Favor
Encoder/Filer: Qweendymyr Asim

Publisher: Blessed Association of Retired Persons Foundation, Inc. (BFI)

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Going to the topic on Mechanism for Consultation, particularly to stakeholders' representation, Vergara made known that a BOT representative to represent the sectoral groups had been appointed about 3 weeks ago.

Balanag strongly proposed that the sectoral representative in the Board should come from a group that is accredited to GSIS to avoid misrepresentation and fraud. Chairman Lacson replied that "that is a very good idea."

To the topic on Grievance Mechanism, Lacson readily welcomed looking into the matter. Balweg asked for genuine empowerment of GSIS branch offices to give credible explanations and decisions so that members need not spend time, effort and money to go to Manila as has been recently experienced to the great dismay and hardship of especially the partially disabled pensioners who fail to receive their pensions. The long torturing queue of elderly pensioners lining under the sun and drizzle for the lone ATM of Union Bank at Session Road was dramatically decried by Jimmy Bugnosen in his booming voice and unflawed English.

When Fred Balanag reminded that the survivor may be receiving two pensions but too meager ones, not even enough to meet the need of a survivor and Palasi made a rejoinder that anyway at the time of paying two were paying and, therefore, why should one be deprived now of the benefit earned, Chairman Daniel Lacson cautioned that "we have to see all angles, like funds. An actuarial group must come to study the problem as required by the Good Government Committee. Funds, as of now, are good only up to 2064. Calculated actions should be taken. It's good to become popular but in the past GSIS almost went down because of openness to every issue, he disclosed.

Balweg reacted by urging GSIS to be more aggressive in collecting remittances of premiums deducted by agencies from their personnel or employees. Non-remittance of premiums actually already deducted made many a would-be pensioner feel miserable, he told of offhand but common reports.

Bacala mentioned allegation of outright non-payment and the discrepancy of collection from deductions as recorded by DBM and the remittance received by GSIS.

Vergara responded that GSIS is working to look into misrecording of payments and non-transmittal of pension payments. It is now talking with DBM and DepEd, targeting the end of this year to complete monitored records of DepEd GSIS members, current and paid. Ten billion pesos is prepared ready for this program.

Last topic tackled was the Policy on Investment of GSIS money. Asked by Atty. Aglipay for any policy governing investments, Vergara said there are guidelines regarding securities; stocks; and government bonds, domestic and foreign. At the moment, investment is mostly domestic. Unlike in 2008 when 3/4 of monthly invested abroad. It is not good, he admonished, to invest abroad when we are trying to attract investment. At present 39% loans is given to members, almost fully compliant to the provision of R.A. 1891.

As regards art, to collect art to sell like stocks is welcome but not just collecting heritage art because that might be beyond the mandate of GSIS.

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List of Deceased Members November 1, 2010 to November 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	Pacio, Alejandro U.	Sablan	10/25/08	11/01/10	62	7,600	10	81,120	5,000	86,120	Pacio, Eric B.
2	Kiblasen, Mauricio S.	Bauko	07/28/07	11/02/10	64	11,422	15	121,680	10,000	131,680	Calpap, Rosanna
3	Boyley, Angel L.	Baguio City	01/27/07	11/03/10	64	13,185	5	40,560	10,000	50,560	Dumag, Carolyn B.
4	Bayag-o, Lucena T.	Bauko	01/26/08	11/05/10	66	10,219	10	81,120	5,000	86,120	Bayag-o, Noel
5	Guillao, Fernandes S.	Buguias	11/29/03	11/05/10	71	17,895	20	162,240	15,000	177,240	Bayas, Conchita
6	Hilario, Marcela L.	La Trinidad	10/26/02	11/08/10	77	18,337	15	121,680	15,000	136,680	Tano. Susana H.
7	Palitogen, Goli R.	Bauko	05/27/06	11/08/10	73	14,492	5	40,560	10,000	50,560	Patnaan, Bella
8	Mangalis, Ricardo G.	Itagon	11/29/03	11/10/10	64	19,320	20	162,240	15,000	177,240	Geoman, Lourdes M.
9	Banda, Carlos P.	Bauko	11/29/08	11/10/10	62	9,490	5	40,560	5,000	45,560	Banda, Maria
10	Cholin, Gilbert A.	Atok	08/28/04	11/10/10	60	17,306	20	162,240	15,000	177,240	Cholin, Daniel B.
11	Dao-ilang, Sixto, Sr. C.	Mankayan	02/19/02	11/12/10	78	20,406	20	162,240	15,000	177,240	Dicam, Elizabeth
12	Dela Cruz, Gabriel D.	Mankayan	11/07/02	11/12/10	75	17,900	15	121,680	15,000	136,680	Dela Cruz, Fermina
13	Floresca, Celso S.	Baguio City	02/07/01	11/13/10	74	27,175	15	121,680	20,000	141,680	Floresca, Sylvia D.
14	Dictaan, Edna P.	Mankayan	10/26/02	11/13/10	73	11,800	5	40,560	15,000	55,560	Belino, Virginia D.
15	Baguingao, Felomina	Baguio City	07/30/01	11/14/10	90	19,885	20	162,240	20,000	182,240	Baguingao, Jose Sr.,
16	Domegson, Felicia T.	Baguio City	05/25/02	11/14/10	77	17,000	15	121,680	15,000	136,680	Alzate, Emily D.
17	Tawali, Francisco M.	La Trinidad	09/25/04	11/16/10	76	13,690	20	162,240	15,000	177,240	Basawil, Juliet
18	Balong-angey, Eduardo	Mankayan	07/10/01	11/17/10	73	18,077	5	40,560	20,000	60,560	Balong-angey, Anita
19	Donato, Rogelio O.	Sagada	06/26/04	11/18/10	58	9,590	15	121,680	15,000	136,680	Donato, Linda K.
20	Antonio, Okelia T.	Buguias	10/25/03	11/19/10	78	14,394	0	0	15,000	15,000	Antonio, Victor T.
21	Oblades, Isabelo	Mankayan	01/26/02	11/24/10	72	17,384	20	162,240	15,000	177,240	Cynthia Felix: Joel Oblades
22	Pugong, Suping	Atok	02/28/04	11/30/10	75	20,179	20	162,240	15,000	177,240	Pugong, Marso C.
						346,746	295	2,231,244	300,000	2,693,040	

- ◆ SMAP benefit based on 8,112 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.
- ◆ Coordinators are not entitled to any percentage of amounts received by beneficiaries. For the guidance of the beneficiaries.

A Special Allotment Release Order (SARO) for Construction of BARP Multi-Purpose Building and other structures through the DIWA Partylist appropriation initial of Php1,000,000.00 was released last November 25, 2010 under Fiscal 2010 Budget, R.A.9970, and forwarded to the District Engineering office, Baguio City.

The amount will be used for the purpose indicated in the SARO and disbursement of it will be made in accordance with existing budget, accounting and auditing rules and regulations. The release order was officially signed by Mario C. Relampagor, undersecretary of Budget and Management.

It has been a policy of the National Government that if said amount is not put to use within the Fiscal year 2010 such amount will automatically be reverted back to the General Fund of the National Government.

The essence, therefore, is to use such amount for the preparation and development of the lot where the envisioned Multi-Purpose Bldg. will be constructed to avoid reversion of such amount back to the general fund of the National Government.

In this respect, we appeal to all the BARP Members to start investing in our recently launched Investment Program to fasttrack the acquisition of a lot where to construct our Multi-Purpose Building. This project is in line with our desire of freeing the Foundation from continuously renting the offices which we are using. Much more is to make us own the Building which we envisioned to be our very own. **We are calling and encouraging every BARP Members to sign up the investment form now and not later to make this dream come true soon!**

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**

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.

MENESES-CARAMAT OPTICAL CLINIC

G/F Otek Square Bldg., beside BARP Office,

Otek Street, Baguio City

9:00 A.M. to 5:00 P.M. (Monday to Saturday)

**ATTENTION
To All Concerned Members
BARP Foundation, Inc.**

We are calling the attention of every member whose **Identification Card (I.D.)** is still with the BARP Office up to this day.

You need your I.D. when transacting business with the BARP Office. **GET IT NOW!**

Below are the list of members whose I.D. remained unclaimed from the BARP Office:

Abyado, Emilio V.	Juan, Romulo V.
Adiwang, Felomina C.	Lucio, Jaqueline S.
Aguilan, William M.	Mananig, Olivia B.
Alimorong, Letecia A.	Manicao, Meliana L.
Amogan, Yolanda L.	Marino, Amado I.
Araos, Maria G.	Melchor, Mary C.
Atin-an, Canda P.	Menzi, Dominga W.
Atiwag, Samuel B.	Montes, Dunsey D.
Atiwon, Gilda D.	Montes, Myrna L.
Badilla, Bernardita M.	Munoz, Batolina L.
Badilla, James B.	Napeek, Lambert E.
Banza, Florencia S.	Ngala, Manay L.
Banza, Ireneo B.	Nginhayan, Pacita A.
Batay-an, Roman M.	Oliem, Veronica T.
Benigno, Jose Jr. P	Padcayan, Dominica B.
Bernal, Hipolita V.	Padcayan, Dominica B.
Binayan, Emily P.	Paganas, Fidel L.
Botengan, Dora L.	Pasule, Tracia K.
Briones, Lourdes W.	Pelingan, Rosalia V.
Bugatti, Malayyo G.	Piacos, Gregory A.
Capan, Emy P.	Pilas, Agapita P.
Capan, Ireneo K.	Pispis, Marcelo O.
Caudang, Erma B.	Portuguez, Noemi M.
Chiday, Teresita B.	Rimban, Juanita M.
Cuyam-an, Ben A.	Robillos, Maurito R.
Dalutag, Delia L.	Saboy, Marcelino
Diwas, Marilyn B.	Sagaeng, Linda B.
Domalos, Godia L.	Salic-o, Agosto G.
Dominguez, Annie E.	Sambot, Aning B.
Ducayso, Loreto A.	Sanil, Conchita L.
Dula, Mary Alice M.	Santos, Juanita O.
Dulnuan, Emilia B.	Sebio, Carlos B.
Dumbab, Nancy A.	Simon, Susita R.
Ebrada, Isabel C.	Soliba, Berto K.
Estigo, Francisca F.	Soriano, Julia S.
Fernandez, Annie B.	Terte, Rosalina M.
Flores, Agapito Jr. C.	Tindaan, Nicolasa D.
Gallezo, Adelina L.	Toledo, Lourdes R.
Genove, Mariano Jr.,	Tompap, Eliza V.
Guevara, Teresita C.	Torren, Marcela P.
Inlubang, Rosalina A.	Tumayan, Anita E.
Joaquin, Paulina K.	Velasco, Rosalina G.
Jose, Thomas B.	Walang, Roger E.
	Yogyog, Remedios B.
	Zarate, Julie S.

**ATTENTION!
RAFFLE TICKET RESULTS**

- ◆ **1st prize — SONSON, Walter**
- ◆ Php15, 000.00
- ◆ Ticket No. 2768
- ◆ **2nd Prize— PONGDAD, Nenita**
- ◆ Php7, 500.00
- ◆ Ticket No.7820
- ◆ **3rd Prize—SAGUBO, Norma**
- ◆ Php5, 000.00
- ◆ Ticket No.4020
- ◆ **4th Prize-MANIBLOC, Elena**
- ◆ Php2, 500.00
- ◆ Ticket No. 2856

10 Consolation Prize of Php1000.00

NO	TIC- KET NO.	NAME
1	5615	BENDADAN, VICTOR
2	13025	BALADAN, ROSITA
3	4644	NAMATIC, AGNES
4	1861	ALIPING, SYLVIA
5	1852	AGADOL, CONCHITA
6	5034	BINWIHAN, RUFINO
7	1973	PUDLAO, FLORENCE
8	2473	AMLOS, FRANCING
9	5759	ATONEN, JUANITA
10	13298	DERASMO, VICTORIA

Consolation prize of Php200.00 each

No.	Ticket No.	NAME
1	2933	OPENA, MILDRED
2	6501	YAD-AN, TEODORA
3	3135	ESTEBAN, MARY
4	2296	WILLY, PAULA
5	0463	CACCAM, FREDORA
6	1862	TULINGAN, ANNIE
7	5157	BANGCAWAYAN, ROSA-LINA
8	1297	GIDANGEN, ANGELITA
9	0544	USON, CARLOS
10	3117	GASPILLI, SONNY
11	7076	HACOCO, FELIZA
12	2521	ORTIZ, REYNERIA
13	9276	ASTERIO, PEDRO
14	1702	LOCLOC, IMELDA
15	6608	CABALAN, BETTY
16	9085	LANGBAYAN, BENILDA
17	4000	COSTALES, LEONIDA
18	8510	PEKAS, JULIA
19	2235	ALEJO, JOSEPHINE
20	9575	DINANGWATAN, LOUIE
21	8621	ATNGAG, DOROTHEA
22	8620	ATNGAG, BENEDICT
23	8622	BAGUINGEY, MERCEDES
24	9990	SANGAO, REMEDIES
25	2640	DAYAODAO, ELVIRA

**BARP Delegation Meet...Continued
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So, no more investment in this particular line, Vergara informed of this decision and then went on exemplifying that if you are a teacher in California and apply for loan by Internet, quarterly statements would be of great help. If you know exactly how the portfolio is doing, you will not be surprised by the ups and downs of stock. Therefore, we opt for more disclosure, more transparency, he assured.

Chairman Lacson further disclosed that GSIS is losing court cases due to defective evidences needed in cases initiated 20 to 30 years ago; legal fees and interests are mounting. But he right away assured that GSIS Management is trying to get better control of records and papers.

In conclusion of this issue, GM Vergara said that they are starting the engaging of government banks, like Land Bank, to solve the problem of the elderly pensioners. Land Bank has more branches and ATMs than Union Bank. The implementation of the partnership will be done in two stages, pensioners among others. The first two to three months is scheduled to test communications from GSIS. "More banks can be added next year," he told confidently, and then both Chairman and President promised to come up to Baguio in February 2011 to increase rapport with the members of GSIS in Baguio and the Cordillera Administrative Region as a whole.

PRE-MEMBERSHIP SEMINAR ON JANUARY 8, 2011 IN STEAD OF JANUARY 1, 2011.

**HAPPY
BIRTHDAY,
DECEMBER
CELEBRANTS!**

Best wishes and congratulations!

**May our good Lord God
Almighty continue to
pour upon you His
bountiful blessings!**