



Regular Monthly Meeting

General Assembly
April 30, 2011, Athletic Bowl, Burnham Park, Baguio City

ATOK BENGUET
Program Coordinator

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

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

House Rules	Mr. Ernesto De la Cruz BFI Barangay Coordinator
Invocation	Mr. Marcos Backian BFI Member
Pambansang Awit	Ms. Maria Nisperos BFI Member
Golden Years Hymn	Ms. Edna B. Poschor BFI Provincial Coordinator
Welcome Remarks	Mr. Fermin Depnag BFI Municipal Coordinator
Intermission Talk	C/O Ms. Felipa Morales Mr. Marcelino Papco-o BFI Barangay Coordinator
Greetings to Birthday Celebrants	Ms. Lilia Kidpalos BFI Member
Introduction of Guest Speaker & Inducting Officer	Mr. Samuel Felix BFI Barangay Coordinator
Induction of BFI New Members & Inspirational Message	Hon. Nestor B. Fongwan Governor, Benguet Province
Presentation of Mutual Assistance to Beneficiaries	Ms. Amalia B. Agpad, Chair, SSWC; Ms. Eleanor C. Basawil Member, SSWC; & Ms. Julieta A. Palasi BFI Trustee & Treasurer <i>(one of the beneficiaries)</i>
Response BARP Song of Life	Prof. Ben M. Balweg, <i>conducting</i> BOD Member
President's Hour	Prof. Federico A. Balanag BFI President / CEO
Closing Prayer	Mr. Licuayan Banas-e BFI Member

Mr. Samuel Felix
BFI Barangay Coordinator
EMCEE

RE M I N D E R S

- BFI Pre-Membership Seminar - May 7, 2011** (1st Saturday), SSS Canteen, Harrison Road, Baguio City, , 8:00 A.M. to 12:00 NOON
- BMC Pre-Membership Seminar**— May 21, 2011, BARP Office, 9:00 A.M.
- Next BFI General Assembly** will be on **May 28, 2011** (Last Saturday) Burnham Athletic Bowl, Baguio City.
- Reminder: For those who have invested to the BFI Investment Program, please get your Certificate of Investment at the BARP Office.

BFI INVESTMENT PROGRAM

The perspective design of the Blessed Association Retired Persons Foundation, Inc. (BARP) Multi-Purpose Building Center is now on display at the BARP Office, ready for members to have a close look and see the future center for which our investment fund will be put to use.

At present, the Board is conducting a study and review on the prospective lots being offered for sale. These prospective lots are located in four different locations in the city. One is found at T. Alonzo Street, another one is next to our present BARP Foundation office located along Otek Street, the other two are situated at General Lim Street, adjacent to Ina Mansion and the fourth lot being offered is the property of Actor Dolphy found at Cresensia Village along Bokawkan Street, Baguio City. Our geologist was adviced to conduct study taking into consideration the soil composition and fault lines to ensure the safety of the center.

Among the four lots, the property of Dolphy is the lowest. The same is being offered at Php8 Million Pesos net price which means the capital gains, documentary stamps, registration of ownership and the commission for the agent will be handled by BARP.

We appeal and encourage the members to do their part by investing Php1,000.00 or more in order to fasttrack the acquisition of the lot where to build the Center. Let us make the difference by working as a strong and united group towards this project which will serve as a permanent legacy to the younger generation following us. Mabuhay!!!

THE AFTERMATH

With a theme “Striving to Attain Coop Heights” adopted by BARP Multi-Purpose Cooperative (BMC) on the Tenth Annual General Assembly, we are guided to reflect on how far our Cooperative has gone and can move on.

As we are aiming for the “Building Fund Investment” by joining forces and sharing our blessings, we displayed strong support in time for the election of five (5) Directors and Committee Officers last March 27, 2011 at the City Multi-Purpose Hall from 1:00 to 6:00 PM.

We all voted according to our conscience. Results of the election proved that there were teamwork, inner strength and concerns for others. Earlier, Chairman of the Board Federico Balanag did not require any campaigning but topped the list of winners with 163 votes. Meanwhile, the two (2) Lady-Directors touched the hearts of women and courted their votes. Director Menchita Damoslog stressed that members of the Board, with relevant experience and a reserve of knowledge and expertise acquired in the past are best grouped in a Cooperative Committee where they can be a big help to the General Assembly. Not to be overlooked is the fact that those who have been serving BARP faithfully have proven the loyalty which all members can look up to when they choose their leaders. She earned 138 votes. “Woman Power” was the battle cry of Director Julieta Palasi.

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The Aftermath...Continued from Page 2

The "Modern Woman" works outside the home. She earns a living and she also cares for the Family and the home. She balances the work and Family responsibilities. This Modern Woman is successful in her career and totally self-assured. When she gets home, she has the energy to handle any domestic crisis. She inculcates spiritual and moral values of her children. She garnered 128 votes.

Without a doubt, both ladies came in second and third places. After the 218 votes were tallied, there were more women in the General Assembly, implying the need for more women board members.

Director Monroe Taclawan came in the fourth place with 126 votes. Sir Monroe is one of the Pioneer-Cooperators since July 24, 1999. He foresees a Consumers' Cooperative Store for the members and general public. He also proposed that a Board Resolution be passed to infuse Generic Drugs into our Drugstore.

Mr. Ruperto Ferrer earned 64 votes. He belongs to the Audit and Inventory Committee.

Five (5) Directors will sit again effective 2011, pursuant to BOD Resolution No. 0086, series of 2010. Composing the Election Committee was Victorio Afalla as Chairman. Member were Rodolfo Abella and Dr. Juanita Ibis.— **Sonya N. Nigos**

GSIS REVOKES ARAS FOR PENSIONERS

THE Government Service Insurance System today announced that beginning May 1 this year, the pension fund will no longer require its more than 300,000 old-age and survivorship pensioners to visit GSIS on their birth month for their ARAS (Annual Renewal of Active Status) to receive their monthly pension.

"We don't want to impose unnecessary hardship on our pensioners especially those who are very sick and who have difficulty moving around," Robert Vergara, President and General Manager explained. Vergara said the GSIS reached an agreement with the National Statistics Office to determine the status of GSIS pensioners in lieu of the annual renewal requirement.

In addition to the GSIS information, the Social Security System President Emilio de Quiros was also invited by Prof. Federico A. Balanag to pay a visit to Baguio for a conference relative to various recurring problems affecting the SSS pensioners

Continued on Page 4**Editorial Staff**

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Note: The ideas of authors in articles with by-lines do not necessarily express those of the Editor and/or the Publisher.

GLORIA R. LEE: "KEEP ENJOYING LIFE, GO BARP"

(Message delivered by Madame Gloria Lee at the BARP General Assembly Meeting last March 26, 2011, Gloria R. Lee is the President of the Faculty Club of the Benguet State University, Main Campus at La Trinidad, Benguet)

Mr. Federico Balanag my dear friend; of course included also are Mr. Tolentino Opiniano, Manong Joe Taguba, Compadre Ben Balweg, Manang Juliet at iba pang mga nandito na nakikipag celebrate sa importanteng okasyon na ito.

When Luz (Abella) came to ask me . . . , tinanong ko kung anong theme, sabi nya, "Wala". Basta anong topic. Oo, I thought na ngayong buwan ng Marso, ito ay "International Women's month. "Buwan ng mga Babae"... eh bakit naman para sa mga babe lang? Hindi, kasi, we are partners with the men in keeping the world in its proper place. Isa pa, mga lalaki since time immemorial, sila ang palaging nasa forefront sa history... kayo palagi ang topic... although there have been great women mentioned in history, like Cleopatra or Joan of Ark, many women were not given great citations. . .

Alam ko, marami sa ating mga matured o matatanda ang nagugulat sa mga pangyayari na nagaganap sa mundo. "Iba kami ngayon,"ang palagi nating sinasabi. . . Kaya kahit WOMEN ang topic ngayon, ang importante ay "Partners tayo sa mga kalalakihan ang pakikipaglaban sa magandang asal na nating ilalahad para sa mga kabataan/mga apos natin. Filipino husbands are the best in world.

Although, we have much to be thankful for, because in the Philippines, women are given the empowerment, gender equality and well-being, as compared to other countries, where women are only for the bedrooms. We have a case in the Pakistani women. She ran away because she couldn't bear anymore the beatings she got from her husband, as well as from the members of his family. She was brought back to her husband and the husband cut off her whole nose... where today you can see a gaping nose hole on her face. When I was in Iran, women can go to school and finish a degree, but they were always treated as second class citizens. An Imam (Priest)... would praise Allah and Narsates thru a prayer, the creation of the world.. Adam is the only one mentioned....

So many domestic violence vs. women... However, because of the world's outcry and strong women's organizations fighting for the human rights and gender equality of women, we are inching our way to prevent "women's disasters." The controversy today is the passage of the RH bill. The big issue is: the Church, particularly the Catholic Church, is in the forefront for its non-passage. They claim that the contraceptives are abortifacient, that is, when taken, it induces abortion. But are they? Proponents of the bill, even the doctors, say that they prevent conception – there is no life yet because they prevent the sperm from fertilizing the egg. "In fact, some proponents say "We, too, are against abortion, it is a crime. What is being promoted is accessibility of these contraceptions to the poor. Spacing is needed or the children you have to bear must have much in life... quality life..."

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List of Deceased Members March 1, 2011 to March 31, 2011

#	Member Name	Address	Date of M'ship	Date of Death	Age at Death	SMAP Aid	SMAP (Php)	RMAP (Php)	Total (Php)	Beneficiary
1	Walang, Agnes C.	Sablan	09/28/02	03/01/11	74	10	86,200	15,000	101,200	Juanito, Jocelyn W.
2	Domingo, Martin B.	Baguio City	03/26/05	03/03/11	57	20	172,400	10,000	182,400	Domingo, Herminia G.
3	Pangsil, Anita W.	Mankayan	10/29/05	03/04/11	57	20	172,400	10,000	182,400	Pedro, Clarita
4	Mariano, Stela B.	Tuba	06/24/06	03/05/11	73	20	172,400	10,000	182,400	Mariano, Delfin
5	Martin, Mary P.	Kabayan	04/24/04	03/07/11	69	20	172,400	15,000	187,400	Bastian, Jenneth M.
6	Liclican, Dominga L.	Kapangan	05/28/05	03/08/11	61	5	43,100	10,000	53,100	Eslava, Mary L.
7	Libag, Sergio B.	Kapangan	06/25/05	03/09/11	61	20	172,400	10,000	182,400	Libag, Avelina
8	Pacalso, Merced C.	Mankayan	08/27/05	03/11/11	70	20	172,400	10,000	182,400	Pacalso, Belen
9	Mateo, Delio L.	Mankayan	02/26/05	03/12/11	71	20	172,400	15,000	187,400	Mateo, Lolita
10	Orlani, Nardo N.	La Trinidad	01/26/08	03/12/11	52	5	43,100	10,000	53,100	Orlani, nariel
11	Mangsi, Taguda B.	Mankayan	11/29/03	03/14/11	72	20	172,400	15,000	187,400	Damucag, Marina
12	Caluza, leoncia B.	Baguio City	10/05/01	03/16/11	78	5	43,100	20,000	63,100	Soriano, Orlando D.
13	Willy, Severino W.	Mankayan	11/29/03	03/21/11	66	20	172,400	15,000	187,400	Willy, Florencio
14	Genon, Concepcion A.	Baguio City	04/27/02	03/21/11	72	0	0	15,000	15,000	Genon, Romeo A.
15	Mendoza, Mario A.	Baguio City	11/27/04	03/22/11	70	20	172,400	15,000	187,400	Baldo, Wilma
16	Bela-o, Rosenia S.	Buguias	05/31/03	03/23/11	73	20	172,400	15,000	187,400	Patacsil, Irene B.
17	Lardizabal, Brigida P.	Itogon	09/25/04	03/23/11	73	20	172,400	15,000	187,400	Lardizabal, William
18	Sab-it, Modesto B.	Mankayan	10/08/02	03/31/11	76	20	172,400	15,000	187,400	Pengi, Yolanda
						285	2,456,700	240,000	2,696,700	

- ◆ SMAP benefit based on **8,620** 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.

2010 MANAGEMENT REPORT

Our Cooperative keeps on marching with the time. As ready dispenser of help to members and as storehouse of goodwill towards everyone, BARP Multi-Purpose Cooperative continuous to fulfill its mandate as embodied in its Articles of Cooperation and Bylaws.

The principal asset of every cooperative is its members. It is this regards that Management and the Board always put real importance on activities to assist members and improve their lives and the lives of those with them. A good increase in membership translates to bigger opportunities for growth, individually or as a group. But in 2009 we had 1372, as compared to 1312 in 2010, or a decrease of 4.4%; however, our share capital increased by 7.35% or Php16,282,837.87 in 2010 as against Php15,085,071.10 in 2009.

We consider our cooperative as similar to a big household, where the officers are our older brothers and sisters, each of them taking care of their assigned corners in the family tenement. Elderlies as we are, and as members under one roof some of us allow our age to get the better of us and so let our obligations stretch way beyond their maturities at times. But as models for the younger breed, let us not allow this to happen. Letter reminds to past due account-holders are now written in Ilocano to emphasize our close affinity. Although the result is rather slow, obligors do come and pay.

Dormant of over three years have been sent reminders to activate their accounts. We have already netted 40 activations resulting in Php65,000 new infusions in share capital. Some of those have now deposit accounts and the others have become borrowing clients.

For the others who have not positively responded Management have started charging a service fee of Php20.00 per month, in pursuance to AGA Res. No. 008, Series of 2007.

A good source of cheap investible funds comes from those that make use of our deposit windows $\frac{3}{4}$ savings or time. Earnings are non-taxable. In 2009 deposit level was at Php3,708,834.00 while last year it was Php6,171,395.98 or a remarkable increase of 39.9%.

The coop Mutual Assistance Fund is a great help to beneficiaries of members. We encourage everyone, borrowers and none-borrowers alike to get two (2) tickets. While they are afforded the chance to win valuable prizes, they are assured certain help when that supreme moment comes. The following were paid the benefits: 1. William Wakit— Php2,500.00; 2. Benjamin Agpaoa — Php5,000.00; 3. Rodolfo Pelayo — Php5,000.00; 4. Manuel Doyao — Php5,000.00; 5. Imelda Manantan — Php5,000.00; 6. Amalia B. Saquilayan — Php10,000.00 (Medical Assistance)

The generics outlets are giving us stiff competition in spite of the availability of known food supplements, herbals, some consumer's items and beauty products, at our counters. Our sales register show how we performed in last three (3) years. Php4,006,694 in 2009 and Php2,687,121.07 in 2010. This caused a drugstore operation loss of Php239,069.42 last year. With this, please allow the Management and the Board to send out to all members a call — **Let Us All Patronize Our Drugstore.**

—**Toletino O. Opiniano**

Gloria R. Lee...Continued from Page 2

There is a confluence by catastrophe in Japan and other parts of the world... we have our own share of typhoons, earthquakes and floods. But, above these natural calamities, what we have now is a confluence of confusion raging within our internal domain.

However, the church has a point. The apprehension that with the accessibility of the contraceptives, the youths, the unmarried, will make use of them. The contraceptives will free their unbridled desires. Morality is in a downtrend

We have a war right now in our in our midst.... It is a war over marriage and family. There is a breakdown of traditional marriage and family relationships. The most basic building block of a strong and stable civilizations the traditional family structure and this is being attacked from every direction... or the bible "Sodom and Gomorrah". And sadly as traditional family life crumbles, movies, TVs, internets and popular songs glorify the dysfunction.... To destroy the intuition of marriage... same sex marriage.... The knocking over of moral values...

Let us remember that marriage is not a mere tradition. It is a sacred institution established by God for the creation of humankind. That while man and woman were made to fulfill different roles within the family hierarchy, each role is equal in importance. God also created our anatomies so that these two-person relationship is what generates children. God designed human development to occur slowly in order to make family life necessary: children are dependent upon their parents, and parents must love, nurture, protect, educate and discipline their children (role of mother... early marriages-preparation for marriage).

Hence, women have a big role to play. The Nobel peace prize awardees, Aung San Sui Kyi (Burma or Myanmar), a great woman, who has stood up against the military generals who ruled for five decades was locked up for 15 years-but her confinement made her the world famous political prisoner, a non-violent resistant with her peaceful revolution. She said "My very top priority for people to understand is that they have the power to change things themselves." And women have that power to change things.

However, women have a much stronger role and commitment in preserving the family – we are the capable of great love, great sacrifices, great forbearance!!!

For after all, we rock the cradle of the world. Even in this age of ours.

Yet, this is a challenge, too, for the men! Being partners, the men have to put out a helping hand... Don't stop! Move ahead! As long as there's still life in you ... you still have the power to make things possible.... Your age and your wisdom, those are powerful tools to shape the world according to Gods plan.

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)

GSIS Revokes...Continued from Page 2

In the information forwarded to the SSS Central Office several suggestions were made like the representation of SSS Pensioners in the Board or Commission of the SSS to serve as its representative like in the GSIS; more frequent actuarial study and evaluation of SSS Stakeholders pension and benefits to enable pensioners fluctuating pension for possible adjustment of benefits. Other matter refers to the Mortuary Assistance and loans being deducted from a pensioner which was never applied for.

The SSS Office in reply to the letter of invitation sent to the SSS President Emilio de Quiros by Balanag, we received a letter informing us that the President is expected to visit Baguio City SSS Regional-CAR Office on May 16 to 18, 2011. We do look forward to his coming so we could bring to his attention the continuing problems affecting the SSS Stake holders particularly the pensioners.

BARP President/CEO BALANAG was advised to coordinate with the Assistant Vice-President Luis Olais of the SSS North Quadrangle of Luzon relative to his coming of the SSS President to Baguio arrange a meeting with SSS stakeholders and pensioners.

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...)

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