



General Assembly
April 28, 2012, Athletic Bowl, Burnham Park, Baguio City

BARP Foundation, Inc.

Program Coordinator of the Month

8:00 A.M.—9:00 A.M.—REGISTRATION—**The Secretariat**

(Issuance of Certificates of Membership and Pledge of Commitment to New Members and official ballots)

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

House Rules	Jean C. Favor , BFI Secretary
Invocation	Sofia C. Epac , BFI Staff
Pambansang Awit	Sonya N. Nigos , BFI Trustee
Golden Years Hymn	Menchita R. Damoslog , BFI Trustee
Welcome Remarks	Juliet P. Bagano , BFI Trustee
Greetings to Birthday Celebrators	Juanita D. Ibis , BFI Trustee
Induction of New BFI Members and Greetings	Mr. Horacio T. Templo , President/GM of SSS Multi-Purpose Cooperative
Presentation of Mutual Assistance to Beneficiaries	Amalia B. Agpad , Chair, SSWC; Julieta A. Palasi , BFI Trustee & Treasurer
Response	<i>(Anyone of the beneficiaries)</i>
Intermission	Community Singing
Grand Pasasalamat Draw	Escosa and Quitoriano , BODs
President's Hour	Prof. Federico A. Balanag BFI President / CEO
Closing Prayer	Narciso R. Padilla BFI Trustee Master of Ceremonies

The Future of the SSS as Assessed by H.T. Templo

Horacio T. Templo, a former Chief Actuary and Executive Vice President for Branch Operations of the Philippine Social Security System, came out with a paper entitled "Quo vadis, SSS." The paper traced the legal basis of our SSS system to the United Nations' Universal Declaration of Human Rights in 1948. The SSS, the paper say, was created in 1957 to assist the S State in its obligation to provide jobs and social security by providing pensions to employees who have lost their jobs and income because of disability, retirement and death so that they and their dependents would not be a burden or threat to society.

The paper reveals that by September of 2011 the SS had 28.9 million members, with assets worth 302 billion pesos and 5,100 employees nationwide. It was servicing 1.56 billion regular monthly pensioners, mostly widows, widowers, disabled and retirees. The SSS benefit payments reached Php77.17 billion in 2010, including Php38.23 billion paid out to retirement claims of more than 800,000 members.

Membership in the System for all employees of private companies is mandatory and requires monthly contributions from both employees and employers, 3.33% of an employee's salary up to 15,000 pesos contributed by the employer. Self-employed persons are also covered on mandatory basis with the total contribution of 10.4 percent of all paid for by him/her. The low salary ceiling of Php15,000 has consequently resulted in the employee getting an inadequate pension to live by, meager compared to the retired government employees, whose contribution to the GSIS is based on this actual salary. Thus, the SSS average monthly pension is only Php3,040. GSIS pension is Php7,500 for one who retires with a pay of Php10,000 after serving the government for thirty (30) years.

Thus, according to the paper, wittingly or unwittingly, Philippine legislators and policy makers "have bypassed the SSS and its principle of assisting the most needy of the population."

To illustrate his point, Templo cited several cases: The SSS was left out of the picture in the implementation of the Conditional Cash Transfer, a national program, at least 400,000 SSS pensioners are deprived of the Php500 given monthly to elderly poor who are 68 years old, despite the fact that those SSS pensioners get only Php1,200 up to Php1,500 a month. Templo concludes it seems SSS is not synonymous with pensions."

Under the current CCT guidelines, prepared by the DSWD, the monthly allowance per family is between (continued on page 2)

RE M I N D E R S :

- BFI Pre-Membership Seminar - May 5, 2012** (2nd Saturday), SSS Canteen, Harrison Road, Baguio City, 8:00 A..M. to 12:00 NOON
- Reminder:** To those who have invested in the BFI Investment Program, please get your Certificate of Investment at the BARP Office.
- BMPC Pre-Membership Seminar—** May 19, 2012 (3rd Saturday), BMPC Office, Otek Square Building, Otek Street, 2600 Baguio City, 8:00 A.M. to 12:00 noon.
- Calling all BARP Members who have not made their Building Investment, **DO IT NOW!**

REMINDER FOR ALL BARP MEMBERS!!

This is in reference to payment of Annual Dues to be paid from January to March 31, 2012.

There are still several members who have not paid their annual dues. Please pay it now. You are given up to April 30, 2012.

The office will start delisting members from the list for those who failed to settle their annual dues starting May 1, 2012.



From the Editor's Desk ...

Per instruction received from President/CEO Federico A. Balanag, the *Golden Years Newsletter* is publishing below the relevant amendments made on the SMAP payments and benefits that concern members who entered the program starting after December 2010 onwards...

Excerpts from the minutes of the meeting of the Board of Trustees of the BARP Foundation, Inc. held March 15, 2012 at the Mandarin Restaurant, Session Road, Baguio City, following resolution appears:

**BOT Resolution No. 0011, Series of 2012
POLICY on RMAP and SMAP PROGRAM**

WHEREAS, an amended resolution on RMAP and SMAP program was presented during the said Board of Trustees meeting which was further corrected and improved.

WHEREAS, the contestability period for both Resolution Numbers 003, S-2012 and 013, S-2008 will be six (6) months.

WHEREAS, a thirty-five (35) days grace period inclusive of Sundays and holidays is provided for both resolutions.

WHEREFORE, on motion duly seconded, be it resolved as it is hereby resolved that the amended resolution on RMAP and SMAP program which was further corrected and improved be adopted and approved.

RESOLVED FURTHER that the said corrected and improved resolutions as attached, defines that Resolution No. 0003, Series of 2012 applies to members who joined the Foundation January 2011 to the present and Resolution No. 013, Series of 2008 are for those members who joined the Foundation December 2010 or earlier.

RESOLVED FINALLY that this resolution be afforded the widest dissemination.

Unanimously approved this 15th day of March 2012 in Baguio City, Philippines.

Certified Correct:
(Sgd.) **VIRGINIA C. FAVOR**
Secretary

Attested by:

(Sgd.) **Prof. FEDERICO A. BALANAG**
President/CEO

(from page 1 ... The Future...)

Php800 and Php1,400.00 for a target 2.3 million household beneficiaries. Family beneficiaries are selected on the basis of their extreme poverty and upon agreements of the conditions that children go to school, avail of regular public health services and mothers attend reproductive health seminars. In other countries, similar programs are implemented under the Family Allowance Program which is being implemented on the mere presence of children in families and do not require conditions, in other words granted unconditionally. The imposition of conditions is administratively difficult and expensive and does not necessarily achieve the purpose of segregating the deserving from the underserving.

Other indications of the marginalization of the SSS that Templo decries are the Personal Equity Account (PERA) Act of 2008 and the Voluntary Provident Fund.

On the home front, Templo sadly noted, the SSS recently launched its Voluntary Provident Fund which can be availed only by the elite, depriving the government of much needed taxes and the SSS itself of another source of subsidizing the marginal members. Other than complicating the operations of SSS as the management of a huge number of personal accounts can even dwarf the present operation of SSS, there is a lot of issues that should be reconciled. Where will the funds to improve the pensions of the lower income group come from as the additional contributions by definition are earmarked for the contributors only? And why should SSS focus more on the "stronger" members and practically stagnate the pension scheme of the lower income? Will those in the lower income whose salaries are less than the Php15,000 cap now have to take care of their own? Will this not result in dividing the present social security program into one for the "haves" and another for the "have-nots"?

After analyzing what are transpiring in the implementation of these programs, Templo concludes to enlighten that "forgotten by the program are the poor, the low-salaried, and the disconnected." The SSS, he continues, should provide universal coverage. The resources of all should benefit all. Such benefit can be attained if management stops focusing on viability and ceases to close its eyes to relevance in a country of nearly a hundred million people where the poor far outnumber the rich.

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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.

List of Deceased Members for March 1 to March 31, 2012

#	Member Name	Address	Date of M'ship	Date of Death	Age	Amount Contributed	SMAP AID	SMAP (Php)	RMAP (Php)	Total (Php)	Beneficiary
1.	Vargas, Margarita D.	Itogon	10.29.05	03.01.12	57	15,062.00	5.00	35,775.00	15,000.00	50,775.00	Vargas, Vladimir V.
2.	Garcia, Jose D.	Baguio City	02.06.02	03.03.12	79	25,711.00	5.00	35,775.00	20,000.00	55,775.00	Garcia, Ivan Jake
3.	Basio, Crispina B.	Buguias	03.26.05	03.06.12	69	26,959.00	20.00	143,100.00	15,000.00	158,100.00	Bay-an, Mildred
4.	Agyapas, Gloria A.	Itogon	11.27.04	03.06.12	76	29,305.00	20.00	143,100.00	15,000.00	158,100.00	Sacla, Emilia D.
5.	Lozada, Donnie D.	Buguias	03.29.08	03.07.12	71	18,854.00	15.00	107,325.00	10,000.00	117,325.00	Lozada, Daniel
6.	Esnara, Samuel M.	La Trinidad	09.13.01	03.07.12	84	27,770.00	20.00	143,100.00	20,000.00	163,100.00	Esnara, Corazon
7.	Edic, Paulina S.	Buguias	02.08.04	03.08.12	68	27,455.00	20.00	143,100.00	15,000.00	158,100.00	Diaz, Sylvia
8.	Nginhayan, Legaspi B.	Ifugao	10.30.10	03.08.12	76	8,150.00	5.00	35,775.00	5,000.00	40,775.00	Basilio, Novilyn N.
9.	Wayan, Caroline M.	Atok	06.26.04	03.10.12	75	25,974.00	20.00	143,100.00	15,000.00	158,100.00	Wayan, Paul M.
10.	Oloan, Matilda C.	La Trinidad	02.24.07	03.15.12	74	22,070.00	20.00	143,100.00	10,000.00	153,100.00	Opate, Mary
11.	Comila, Hiely P.	Kapangan	08.30.03	03.15.12	78	23,999.00	0.00	0.00	15,000.00	15,000.00	Comila, Annaliza
12.	Ligtinen, Maura L.	Baguio City	10.28.01	03.16.12	75	30,959.00	20.00	143,100.00	20,000.00	163,100.00	Lagan, Juliet L.
13.	Poclet, Fermina A.	Buguias	11.29.03	03.19.12	73	25,086.00	20.00	143,100.00	15,000.00	158,100.00	Ganasi, Pureza P.
14.	Longbas, Paterno L.	Buguias	09.27.03	03.19.12	68	27,285.00	20.00	143,100.00	15,000.00	158,100.00	Longbas, Paterno
15.	Geronella, Luisa F.	Itogon	01.29.00	03.22.12	88	27,332.00	15.00	107,325.00	20,000.00	127,325.00	Geronila, Albert
16.	Papti-e, Isabel V.	Itogon	03.27.03	03.22.12	69	30,117.00	20.00	143,100.00	15,000.00	158,100.00	Lingbawan, Liza P.
17.	Landisan, Minda C.	Bauko	10.27.07	03.25.12	66	14,227.00	20.00	143,100.00	10,000.00	153,100.00	Waldo, Marie
18.	Dela Cruz, Biana C.	Atok	03.27.03	03.25.12	62	28,189.00	20.00	143,100.00	15,000.00	158,100.00	Dela Cruz, Ernesto
19.	Pay-oen, Carlos V.	Buguias	08.27.05	03.25.12	71	25,595.00	20.00	143,100.00	15,000.00	158,100.00	Pay-oen, Lourdes
20.	Labenio, Cabey M.	Kabayan	11.29.03	03.25.12	74	30,624.00	20.00	143,100.00	15,000.00	158,100.00	Botangan, Lily
21.	Waklin, Binanda H.	Ifugao	01.31.09	03.26.12	73	15,400.00	15.00	107,325.00	10,000.00	117,325.00	Waklin, Jane L.
22.	Marcos, Pacita D.	Buguias	07.27.02	03.26.12	57	28,840.00	20.00	143,100.00	20,000.00	163,100.00	Marcos, Edmund
23.	Wayet, Dime D.	Mankayan	11.29.03	03.27.12	70	23,512.00	20.00	143,100.00	15,000.00	158,100.00	Angligen, Asuncion
24.	Gawigawen, Pablo K.	Mankayan	01.29.05	03.30.12	76	27,534.00	20.00	143,100.00	15,000.00	158,100.00	Gawigawen, Marcelino
25.	Tamaken, Belsina T.	Buguias	07.29.06	01.26.12	70	23,695.00	10.00	71,550.00	-	71,550.00	Compala, Juliet T.
26.	Smith, Lupito D.	Bauko	11.26.05	01.24.12	50	23,249.00	5.00	35,775.00	-	35,775.00	Smith, Jermin
27.	Sito, Evelyn T.	La Trinidad	11.12.06	01.20.12	53	25,110.00	10.00	71,550.00	-	71,550.00	Runas, Jelina S.
28.	Marino, Mary A.	La Trinidad	03.27.04	01.18.12	75	29,003.00	5.00	35,775.00	-	35,775.00	Marino, Francisco
29.	Espenocilla, Romulo G.	Mankayan	02.22.03	01.12.12	74	25,244.00	5.00	35,775.00	-	35,775.00	Espenocilla, Norma T.
30.	Leon, Leonida M.	Atok	11.27.04	02.04.12	76	26,499.00	5.00	35,775.00	-	35,775.00	Mayos, Nora W.
31.	Caingan, Dolores B.	Bontoc	11.27.04	01.09.12	76	26,726.00	5.00	35,775.00	-	35,775.00	Genon, Etta L.
32.	Minas, Samia S.	Ifugao	04.26.03	01.14.12	78	27,452.00	5.00	35,775.00	-	35,775.00	Lobeda, Josephine M.
33.	Wakin, Romeo T.	Buguias	01.27.07	01.15.12	58	21,134.00	10.00	71,550.00	-	71,550.00	Wakin, Romeo P., Jr.
34.	Ponipon, Conchita C.	Tublay	04.23.05	01.16.12	70	25,297.00	5.00	35,775.00	-	35,775.00	Ponipon, Sonny C.
35.	Bekad, Biana B.	Kabayan	03.27.04	01.28.12	71	27,894.00	5.00	35,775.00	-	35,775.00	Aniban, Betty B.
36.	Tariagao, Remedios L.	Mankayan	03.29.03	02.29.12	74	28,829.00	5.00	35,775.00	-	35,775.00	Charayap, Eldang T.
37.	Caabay, Luz Adoracion C.	Pangasinan	03.31.07	02.05.12	73	20,369.00	10.00	71,550.00	-	71,550.00	Rasing, Rogelio C., Jr.
38.	Masuka, Sapdey R.	Buguias	06.27.09	02.08.12	72	13,800.00	5.00	35,775.00	-	35,775.00	Macasling, Lydia M.
39.	Sakiwat, Talino C.	Mankayan	11.23.07	01.22.12	44	17,010.00	10.00	71,550.00	-	71,550.00	Sakiwat, Benjamin V.
40.	Apula, Benjamin L.	Ilocos Sur	02.24.07	01.28.12	64	21,769.00	10.00	71,550.00	-	71,550.00	Palubos, Bernadette A.
41.	Bayongasan, Priscilla P.	Tadian	07.30.05	02.01.12	73	22,222.00	5.00	35,775.00	-	35,775.00	Bayongasan, Jayson P.
42.	Mablay, Filomena M.	Kabayan	09.27.03	02.09.12	68	26,640.00	5.00	35,775.00	-	35,775.00	Mablay, Graton M.
43.	Tabin, Rommel L.	Baguio City	04.26.08	02.10.12	67	18,414.00	5.00	35,775.00	-	35,775.00	Tabin, Santiago L., Jr.
44.	Bayanes, Gombele S.	Mankayan	11.29.03	02.10.12	72	27,646.00	5.00	35,775.00	-	35,775.00	Daplin, Brigida B.
45.	Estima, Emilia M.	Besao	06.30.07	02.20.12	73	17,408.00	10.00	71,550.00	-	71,550.00	Estima, Moises M.
46.	Dilem, Margarita D.	Bauko	01.30.10	02.22.12	75	9,600.00	5.00	35,775.00	-	35,775.00	Dilem, Francis D.
47.	Pacuyan, Anthony T.	Buguias	07.26.03	02.05.12	66	24,320.00	5.00	35,775.00	-	35,775.00	Pacuyan, Patricia A.
48.	Malinias, Alunay K.	Bauko	07.25.09	02.18.12	68	11,975.00	5.00	35,775.00	-	35,775.00	Bula-oy, Jenitte M.
49.	Nga-otoy, Jenny B.	La Trinidad	11.27.04	02.15.12	55	18,005.00	5.00	35,775.00	-	35,775.00	Baldo, Jayson G.
50.	Ligod, Benigno L.	Aurora	08.30.08	02.14.12	68	17,446.00	5.00	35,775.00	-	35,775.00	Telba, Loreto S.
51.	Taep, Johnny C.	Atok	05.29.04	02.08.12	75	28,315.00	5.00	35,775.00	-	35,775.00	Taep, Angelito S.
						1,190,853.00	570.00	4,078,350.00	355,350.00	4,433,350.00	

Ave. no. of active members with SMAP Fund: March—7,155

Note: Deceased members from number 25—31 above are adjustments for the months of January and February 2012.

- ◆ Note: Payments of benefits are subject to completion of required documents submitted to the BARP Office.
- ◆ To the Beneficiaries: Coordinators are not entitled to any percentage of the amounts received by you!

HAPPY BIRTHDAY,
APRIL CELEBRATORS!

Best wishes and congratulations!
From your BARP family

MENESES-CARAMAT
OPTICAL CLINIC

G/F Otek Square Bldg., beside BARP Office,
Otek Street, Baguio City 2600
9:00 A.M. to 5:00 P.M.
(Monday to Saturday)

BENECO not Registered with CDA?

By: Prof Federico A. Balanag, BAELCO Chairman

This is in support to what “Nga-aw itan” of La Trinidad, Benguet of expressing the true picture of BENECO. These are several points brought by him in the article published in the Midland Courier issue last April 15, 2012.

Allow me to repeat what our friend from La Trinidad said that BENECO Management is bulok! This is a pseudo name used by him which truly meant in Ibaloi dialect “Nga-aw itan”. Even more, BENECO should not use the term “Cooperative” since BENECO is not really a cooperative as defined under R.A.9520- the Cooperative Code of the Philippines. Therefore, BENECO should then use the name “Benguet Electric Corporation” instead of “Cooperative”. Another concern which he mentioned is the “bulok” BENECO Management. I agree with it though BENECO Management always claimed that they are very efficient and transparent. If they are truly very efficient in running BENECO, how come that they have incurred tremendous losses, the fact that as of September 10, 2010, they incurred Php585 Million Pesos worth of losses? Could one claim that the company is efficient in spite of such big losses. I strongly believe that if a company is efficient then such losses should not have happened. On transparency, how could they claim that they are transparent? An example of the lack of this is the lot at South Drive, Baguio City, which they claimed to have acquired and paid Php183.4 Million Pesos as published in the Midland

Courier. Because of our concern, we decided to check with the Absolute Deed of Sale filed with the Baguio Register of Deeds.

The amount reflected thereon is Php85 Million Pesos only and not the amount of Php183.4 Million pesos. What happened to the balance of Php98.4 Million Pesos? They claimed further that they have to borrow the restricted retirement fund of employees to pay this lot. The worst thing is that they cannot proceed to improve the said lot to what they planned to put the lot into use since the lot at South Drive is purely a residential area as provided under City Ordinance. Another concern is the increasing electric consumer bill and continuously added new charges. Recently, collecting Senior Citizens’ subsidy from all users of electric energy. R.A. 9444, the Expanded Senior Citizens Act so provides that all Senior Citizens electric consumers who consume 100KWH or less shall be entitled to 5% discount. Such provision of RA 9444 does not provide that electric companies should charge Senior Citizens’ subsidy from consumers. This is clearly a violation of the expanded Senior Citizens Act. Still, there are other charges and fees that BENECO is collecting from electric consumers. The truth of the fact is, BENECO is a profit oriented corporation instead of service-oriented since BENECO is not truly a cooperative for having not registered with the Cooperative Development Authority (CDA).

Finally, in this respect, we are calling the attention of all electric consumers of Baguio and Benguet to join hands in supporting House Bill 5518 filed by Congressman Bernardo M. Vergara in Congress which the city government has supported. This is the way electric consumers can have better service aside from the fact they could proudly claim it as their own cooperative. For information also, the franchise granted to BENECO is for rural electrification as provided therein. Baguio City is a developed urban city.

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*

(Refrain)

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.

(Repeat Refrain)

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 & 09228799315
Authorized servicing mortuary of
BARP Foundation, Inc.